## renaissance



RTOERO Magazine | Summer 2025



Many stories
One Canada

We are Canadian

A legacy of learning

#### contents

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### Reader letters

#### I want to add my name

to the many members who look forward to the arrival of Renaissance each season. This classy magazine is always enjoyable, relevant, helpful, current, easy to read and just a pleasure to hold! I particularly appreciate Elizabeth Baird's wonderful recipes. Sincere thanks to all at RTOERO who have a hand in producing this amazing magazine. -Marv McAuliffe

#### A response to your article

District 24 Scarborough and

East York

"Fighting Back Against Period Poverty" in the spring issue of Renaissance: I spent the winter of 2023 visiting my cousin in Katikati, New Zealand, His wife, Christine, took me along one day to a Days for Girls gathering. We chit-chatted while we assembled a huge pile of sanitary pads, then put them into colourful bags containing the items mentioned in your article. Christine and I returned home loaded with flannel, waterproof lining material and a template for making more. She and I cut, sewed and put together over one hundred pads, ready to be "bagged." These Days for Girls kits were destined for Fiji and Vanuatu, islands in the South Pacific. Here, the sanitary supplies are distributed through the schools, where women teachers give the students a crash course in how to use the bag contents.

The men of Katikati are also involved. The local Rotary Club buys the flannel, waterproof liner material and other necessary items. The ladies do the rest.

I had never heard of Days for Girls before. I thoroughly enjoyed my participation in such a useful project and will be sharing your article with the Katikati group. -Nancy Sorensen

District 15 Halton

Renaissance magazine is eagerly read from cover to cover when it arrives. It is very well written and offers seniors many interesting and useful features so we can stay healthy and engaged.

I would like to add how I dealt with my financial checklist when I became single. I took four workbooks and wrote the following titles on them: "household edible," "household not edible," "clothing" and

"holidays, including going out with friends to concerts and any other form of entertainment." I kept track of all my expenses for one year and in the end tallied them out against my income from various sources. I realized that I did not need to work anymore, and I left my much-loved teaching job.

I started volunteering in schools in different countries for up to two months - India three times, South Africa and the Cook Islands. A book called Volunteer Vacations was inspiring. It gave me the opportunity to be retired but still help in classrooms with small children.

Keep up your great work. -Arlette Adam District 16 City of Toronto

I really appreciated Ylva Van Buuren's article "Take a Seat" in the winter 2025 issue. It was very timely, in that I had been experiencing some strange postural issues that were interfering with my normally active lifestyle. I pinned the article onto the wall and started doing the exercises daily. I was really pleased when I began to notice an improvement in my posture | program in 1967.

- and relief from annoying tightness and restriction in my back and hips. Thanks for including this kind of information in *Renaissance*. -Sandy Stevenson District 10 Bruce, Grey, Dufferin

**Kudos to Marvin Sandomirsky** for opening up about his personal experience in having the courage to leave an abusive relationship. A significant change from his previous career teaching math. economics, marketing and accounting, he acknowledges he's keeping his brain sharp and is involved in an activity that gives him purpose. I'm delighted that he is enjoying the third chapter of his life so much. Something we all aspire to.

-Stephanie Nielsen District 14 Niagara

In the spring 2025 issue, it was suggested that women weren't admitted to the forestry program at the University of Toronto until 1980. We have since learned that the first woman graduated from this We asked RTOERO members Sue Gurr and Beth Courtney to tell us in one word - only one word! - what the word "Canadian" means to them.



**SUE GURR** (District 46 Muskoka)

#### **PROUD**

As travellers. Jon and I love to immerse ourselves in a local culture. After we retired, we spent three months at a time in various parts of the world. The beautiful countryside, historic architecture, bustling cities, food spiced and cooked in different ways, traditional dancing, people living on boats or floating islands or in deserts . . . it's all fascinating and wonderful to experience. But the best part of travel is coming back to family and friends and our home, Canada. Wherever we go we are always proud to say we are Canadian. And, it seems, wherever we go, people smile and show their love and admiration for our country. So yes, we are proud to be Canadian.



BETH COURTNEY (District 26 Kenora)

#### **DIVERSITY**

Canada is considered one of the most diverse countries in the world. One of the first things that comes to mind is the diversity of beauty across our land that yearly attracts millions of visitors from around the world. Our country represents more than 450 ethnicities largely due to the government's emphasis on the social importance of immigration. Canada also has a diversity of religious affiliations and a diversity of languages beyond English and French. Canada has a diversity of more than 80,000 species of mammals, birds, plants, amphibians, reptiles and insects, with caribou, loons, polar bears and beaver featured on our unique coins. I am a proud Canadian.



#### **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.



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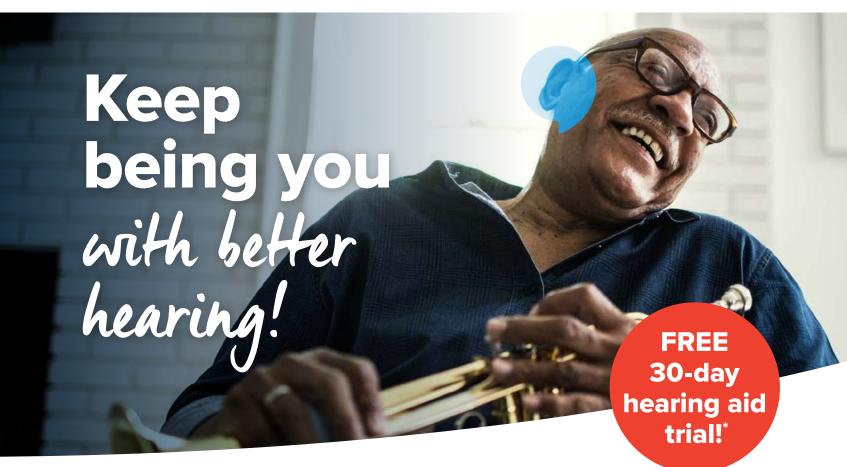


Environmental stewardship is one of RTOERO's main advocacy issues. Responsible use of resources, conservation, and protecting our air, land and water are critical to a sustainable future.

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 13,000 RTOERO members choose to go paperless, receiving only eRenaissance.

Occasionally, we bundle other important information with your copy of Renaissance. We use a clear wrap made of a compostable, 100 per cent biodegradable plant-based substance you can simply toss in your compost bin.

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## A few of my favourite things

Celebrating this remarkable organization

by John Cappelletti RTOERO Chair

RTOERO membership is worth celebrating

Shaping a

vibrant future



by Jim Grieve **RTOERO CEO** 

In acknowledging my first anniversary as chair of RTOERO's Board of Directors, I've been thinking of my favourite things about this illustrious organization.

#### **Engaged membership**

We're governed entirely by volunteers – from the Board of Directors to district executives and committees. That fact is amazing, but then again, so are our members. Overall, they're thoughtful and express themselves with clarity and passion, especially as it pertains to the continued growth and vitality of this organization. If you attend a district event, or one of our workshops or a forum or a webinar, you can see this fact in action.

As well, our members are using their power for good by advocating for such things as the rights of older people, a national seniors' strategy and environmental stewardship. Kudos to our members for becoming a force policymakers listen to.

#### **Strong governance**

Our Board of Directors hasn't rested on its laurels because it recognizes that good governance is like good health – you're constantly working to improve it.

Our board is a diverse group of individuals who may not always agree with each other, but there is a collegial atmosphere of mutual respect and shared purpose that places the interests of the organization and its members first.

The nine-member Board of Directors and the approximately 115 corporate members – each body with its own area of responsibility – together make up a strong decision-making structure.

#### **Outstanding staff**

A district president recently said to me, "Jim is amazing." He was referring to Jim Grieve, CEO. Jim is indeed an excellent leader and an invaluable source of guidance and counsel to me and the board, but his superpower is recognizing and hiring talent and helping them develop their capabilities. Jim has used his skills as an educator to build one of the best professional staffs I've ever seen. Each member of this small but mighty team is working to help the organization be better. Kudos to staff who keep everything operating smoothly. 💝

Cheers! John

Joining RTOERO is more than becoming part of an organization; it's entering a vibrant, supportive community dedicated to enriching the lives of its members while educating and advocating for older adults across Canada. You tell us, in our biennial member surveys, that RTOERO provides exceptional benefits that truly enhance retirement life.

The standout perk of being a member is access to the Entente Group Insurance Program. Tailored to meet members' needs, the plan offers comprehensive coverage, including prescription drugs, dental and vision care and extended health, which includes travel insurance. You tell us that this affordable and reliable plan ensures your peace of mind, allowing you to focus on enjoying retirement while feeling secure about your personal health and well-being.

Advocacy is at the heart of RTOERO's mission. The organization works tirelessly to champion causes that matter most to older adults, from development of age-friendly communities to promoting environmental sustainability and having available geriatric healthcare professionals. No other competitors give older adults a collective voice, driving meaningful change at the local, provincial and national levels.

Equally enriching are social opportunities, so vitally important to older adults. Members are welcomed into a network of like-minded individuals who share a passion for lifelong learning, adventure and connection. From book clubs and cultural outings to fitness classes and group travel, our districts offer an array of activities that cater to diverse interests. These events not only foster new friendships and provide a sense of belonging and purpose but also reduce social isolation during retirement.

RTOERO members have access to professional learning opportunities, grants for community projects, and the satisfaction of knowing they're part of an organization that honours our education legacy.

Being a member is about celebrating life before and after work. The entente among 86,000-plus members is about working together and staying engaged, supported and inspired.

Collectively, we're shaping a vibrant future for older adults across Canada - and that's truly something to celebrate. 🔗

Best wishes. Jim

living well: nutrition advocacy



## Mindful fashion is always in style

Rethink your wardrobe and reduce your carbon footprint

by **Patricia Ogura** 

Did you know that in Canada, we purchase 60 per cent more clothing than we did 20 years ago? And that clothing stays in our closets for only half as long? This makes how much clothing we buy, how long we wear it, and what we do with it when we don't wear it anymore a significant environmental issue.

A 2023 Seneca College/University of Waterloo study estimates that Canadians "dispose nearly 500 million kilograms of fabric" annually, with 85 per cent of that ending up in landfills, releasing harmful greenhouse gases as they decompose.

The Government of Canada identifies textiles as the "fifth-largest category of plastic waste sent to landfills in Canada. Furthermore, through regular wear and tear and when washed, synthetic clothing sheds plastic microfibres – tiny thread-like fibres that become microplastic pollution." "Textiles" includes pretty much all fabric-based products – sheets, towels, bathrobes – but clothing accounts for a hefty percentage of that landfill waste.

Environmental sustainability is an RTOERO advocacy pillar, and we believe we can keep the fun in fashion and practise eco-friendly consumer behaviour.

#### Swap parties

- Host family and friends at fashion exchanges. Play with themes, seasonality and special activities like sportswear or formal events. And invite each guest to bring a guest to make sure you have a wide range of sizes and styles.
- Organize a "yard sale" in a hall or community centre. People donate the clothes they're no longer wearing, and people who love them can pick them up for a small sum, which covers any costs, with money left over going to a local charity.

#### hink before vou buv

- Before you buy that sweater, ask yourself, "Do I really need this?" If it's a want-it-buy-it response, reconsider the purchase.
- · Buy quality over quantity. Quality clothes cost more, but you'll wear them longer.

#### Shop second-hand

• Thrift shops and consignment stores offer lots of unique clothes – and vintage is all the rage!

• For special occasions, consider renting that silk suit or gala gown. If you borrow, even better!

#### esearch ethical fashion brands

- More and more fashion lines are making a commitment to manufacture with the health of the environment in mind. And many have also started return-and-recycle programs.
- Laundry-wise: Washing clothes less often and avoiding harsh detergents and the dryer preserve fabric, protect colours and use fewer chemicals and less energy.

#### Upcycle

- Make a throw rug from old sweaters, turn a pair of jeans into a tote bag, create throw-pillow covers from a shirt past its best-before date.
- Give the clothes to arts-and-crafts communities, schools or amateur theatrical programs – they will find lots of great uses for them. Quilters would love the fabrics, too. So would people who make doll clothes.

#### **Donate**

- Clothing that is still in good condition is needed – often desperately – at homeless shelters, women's shelters and drop-ins.
- Each of us can make a sustainable difference by making mindful choices in how we shop for, wear and dispose of our clothing. Every action counts.

#### To learn more:

- "Textile Waste in Ontario: Opportunities for Reuse and Recycling" (tinyurl.com/yc6xsvtk)
- "10 Concerning Fast Fashion Waste Statistics" (earth.org/statistics-about-fast-fashion-waste)
- "The Government of Canada Is Taking Steps to Address Plastic Waste and Pollution from the Textile and Apparel Sector" (tinyurl.com/yc2u88eu)
- "The Environmental Costs of Fast Fashion," David Suzuki Foundation (tinyurl.com/3zu5vsff)
- "The Environmental Costs of Fast Fashion" (tinvurl.com/aw3825ff)
- To learn more about RTOERO's environmental stewardship, visit rtoero.ca. 💝



## Sweet-tooth substitutes

Are natural sugars the healthier choice?

by **Fran Berkoff,** registered dietitian

These days, we all seem to classify foods as "good" or "bad," and sugar usually lands near the top of the bad list.

Sugar occurs naturally in fruits, vegetables and some dairy, and these foods should absolutely be part of your healthy diet. It's the simple sugars that are added to candy, cakes, soft drinks and more that, when eaten in excess, can be problematic.

There are all sorts of sugars, including white sugar, brown sugar, maple syrup, honey, coconut sugar. Is one healthier than the rest? Should you choose maple syrup, for example, instead of white sugar? Surprisingly, no. You might prefer the taste of different sweeteners and some may have small amounts of vitamins and minerals, but nutritionally speaking they're very similar and you don't eat enough of any of them to increase your nutritional profile.

In an effort to reduce sugar consumption, many people turn to artificial or natural sweeteners because they are sweet-intense and calorie-free. In Canada, sugar substitutes are regulated and approved only after a safety assessment by Health Canada.

Artificial sweeteners, including aspartame and sucralose, provide calorie-free sweetness in diet drinks, processed baked goods, some sauces and more. Natural alternatives are sweeteners that come from natural sources like plants or fruits, including stevia or monk-fruit extract. From a health perspective, natural is the better of the two choices, but both artificial and natural sweetners should be used moderately.

Stevia is a plant-based, natural sweetener from the leaves of a shrub,

Stevia rebaudiana, native to South America. The compounds from the leaves don't contain calories, are 200 to 400 times sweeter than sugar and can replace sugar or other artificial sweeteners. The taste is slightly different than that of plain sugar, and some people find that stevia has an aftertaste. Still, it can be helpful for anyone trying to lose weight or manage blood sugar.

Monk-fruit extract, also zero calories, is derived from a small round fruit grown in Southeast Asia. Many of my clients say they enjoy its natural sweetness and report that it's not as sweet as stevia and generally doesn't have a bitter aftertaste. But whether one is better than the other ultimately comes down to personal preference.

Whichever choice you make, be mindful of how much stevia or monk fruit you consume.

You can reprogram your taste buds by gradually reducing the sweetener you add to your coffee, hot cereal or tea.

If you crave soft drinks, try naturally carbonated waters or add a squeeze of lemon or lime juice.

Use fresh or frozen fruit to sweeten meals. Add berries to a smoothie and consider yogurt with fresh fruit or fruit platters for desserts.

Check food labels to see what kind of sweetener is in foods you regularly consume, including chewing gum, spreads and desserts.

Eating too much sugar, just like eating too much of anything, is not good for you.

As always, moderation is the key. Food should be a pleasurable experience in your life. Occasionally using artificial sweeteners is not harmful, but if they are a big part of your everyday diet, it's wise to start cutting back. 🥞

living well: health living well: fitness

## The future of healthcare

Emerging technologies promise better health outcomes

by Pauline Anderson



**Remote doctor visits,** wearable devices, artificial intelligence... these are just some of the emerging health technologies affecting all Canadians, particularly seniors.

Renaissance magazine explored these technologies with Chris Kamel, director of health technologies assessments at Canada's Drug Agency. Kamel oversees publication of an annual Watch List; the 2022 list focused on new and emerging health technologies.

#### Remote care

One of the most impactful technologies: remote healthcare allowing seniors and others to talk with a doctor about test results and diagnoses via videoconferencing. "Remote care could impact seniors who live in rural or remote communities, as well as seniors who may have lower mobility, since they could receive care without having to travel to see a specialist," Kamel says. "Remote care can also help manage chronic conditions like heart failure and diabetes."

But Kamel cautions that these technologies may come with challenges, such as limited internet bandwidth and ensuring provision of care that's culturally appropriate.

#### **Health apps and wearables**

Mobile or wearable health apps such as activity trackers and fall detectors are also technologies to watch. These apps can store health information, issue periodic reminders or motivational guidance, and provide GPS tracking if you fall and need help. "These trackers and detectors can provide health updates to the patient and their healthcare provider in real time, which may lead to more timely interventions and improved data to inform treatments," Kamel says.

These devices and apps can also provide a platform for care delivery to people facing barriers to accessing care in traditional in-person settings, including stigma faced by many seeking mental health care.

The technology can provide better cardiovascular monitoring, too, and have a huge impact on diabetes management, Kamel says. "Wearables may make it easier to manage diabetes, with apps that provide glucose monitoring or help with cardiovascular monitoring for people living with, or at risk of developing, heart conditions."

#### Portable diabetes machine

Although home-based dialysis isn't new, the latest portable devices are smaller and more mobile, Kamel says. "Patients can undergo dialysis while on vacation, or in another location other than their home, which allows greater flexibility."

As well, advanced "closed-loop" insulin pumps provide closed-loop communication between sensors that check blood sugar levels and combine this with insulin delivery and an algorithm to streamline and automate glucose management. "These pumps can allow people living with diabetes to participate in daily activities without worrying about severe hypoglycemia or low blood sugar, which can be life-threatening," Kamel says. "This can also reduce other diabetes-related complications like heart disease, chronic renal failure, vision issues and amputation."

#### **Point-of-care testing**

Another emerging health technology is point-of-care laboratory testing, including home self-testing, for such things as glucose levels, hemoglobin levels (for type 2 diabetes), pregnancy status and infectious disease detection. This convenient, flexible and potentially cost-saving option can ease demand on central laboratories and provide timely guidance about treatment.

Another area to watch is genomic tests that can detect your unique genetic makeup, which may enhance early diagnosis of such things as dementia.

#### The bottom line

These promising technologies will not only improve the lives of Canadians but ease the enormous stresses on healthcare systems as the population ages, Kamel says. "They have the potential to shift the way care is provided and accessed and provide better health outcomes by improved access to screening, diagnosis and treatments."

## And the beat goes on

A drumming workout is fitness fun

by Ylva Van Buuren illustrations by Jori Bolton



**Drumming fitness is not only** a first-rate workout – it's also lots of fun!

The activity choreographs the motion of drumming with various body moves, improving mobility and memory along to music you love.

A drumming workout can accommodate all fitness levels and mobility challenges, explains Leslie Beneteau, director of group fitness at Movati Athletic. Participants stand or sit during exercise and adjust the intensity of movements to their level of fitness. Movati, with fitness centres throughout Ontario and in Edmonton, Alta., has a popular drumming class that consists of putting stability balls on risers and hitting the balls with drumsticks. The exercise improves your cardiovascular system, strength and coordination, Beneteau says. "Plus, it's a great stress reliever because you're hitting something – and having fun."

Many seniors' residences are offering drumming classes, too. For example, residents at four locations of The Berkeley retirement homes in Nova Scotia enjoy drum-fit classes as a way to get moving, says lifestyle director Kathy Rudge. The classes are a workout for the upper body (residents sit on chairs with stability balls held between their knees). "With old favourite songs playing, they hit the ball and clack the drumsticks in front and overhead, to the left and right. And there's always fun, laughter and community."

#### **Drumming workout**

Here's an at-home drumming workout created by Beneteau for *Renaissance*. Special thanks to Jill Moreash of Variety Village, Toronto, for modifications for mobility-challenged readers.

Warm up by marching on the spot for a few minutes (if you're seated, pump your arms, bent at elbows, and if possible, lift knees slightly off the chair). Then, start your playlist and you're good to go.

#### **Equipment you'll need**

- Exercise/stability ball (a 65- to 75-centimetre ball available at department stores or exercise equipment suppliers)
- Exercise ball "stand" (a bucket or laundry basket will work)
- Drumsticks. Use real wooden drumsticks, or get creative and use two wooden spoons.
- Music. Beneteau recommends music that has a good drum beat. Her faves include "Maniac" by Michael Sembello, "Disco Inferno" by The Trammps, "Wake Me Up Before You Go-Go" by Wham and "Dance Again" by Jennifer Lopez and Pitbull.



#### **Starting position**

Stand behind the secured exercise ball and hold a drumstick in each hand. If you prefer to sit or are mobility challenged, sit on a sturdy chair and put the exercise ball in front of you or just between your knees.



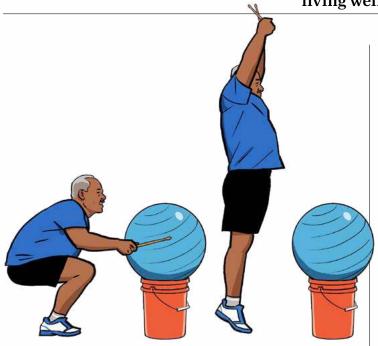
#### **Exercise 1**

Sitting or standing, hit the drumsticks at the same time on the front of the ball, then reach forward and hit the back of the ball – front, back, front, back – 5 times each. If you are standing, you will need to bend your knees a bit when reaching forward.



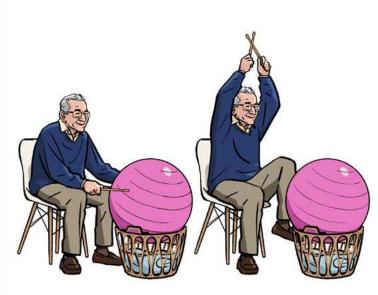
#### Exercise 2

Sitting or standing, hit the drumsticks at the same time on the top of the exercise ball in a circular motion, going clockwise around the top, then switching and going counterclockwise. Let your body move naturally with this move, bending knees a little when leaning into the drumming. Repeat 5 times.



#### **Exercise 3**

Standing, hold drumsticks down by your sides with feet hip-width apart. Squat down and hit the sides of the ball with the drumsticks, then stand up and hit drumsticks together over your head. You can intensify the move by making it a jump squat: Squat down and hit the sides of the ball, then leap up, bring feet together and hit the drumsticks over your head. Repeat for 20 to 30 seconds.



**Modification:** Sitting with feet flat on the floor, hit sides of the ball, then lift left knee up while hitting sticks overhead. Lower left foot back to floor while hitting sides of the ball, then lift right knee up while hitting sticks over your head. Repeat for 20 to 30 seconds, alternating knee lifts. (If you cannot lift your knees, make the arm movements as vigorous as you can. Lean forward and hit the sides of the ball, then straighten your torso and bring drumsticks together over your head. Repeat for 20 to 30 seconds.)



#### **Exercise 4**

Stand behind the ball with feet hip-width apart and drumsticks resting gently on the ball. Tap left foot to the left side as you turn your upper body slightly in toward the ball and reach across your body with your left hand to hit the drum. Return to starting position. Change sides and tap right foot to the side as you turn your upper body in toward the ball and reach across your body with your right hand to hit the drum. You can add intensity by speeding up this movement and moving the body rhythmically. Repeat for 20 to 30 seconds.



Modification: Sitting with feet flat on the floor, move your left leg out to the left side and tap the floor while leaning right and hitting the ball with the left hand, then return to starting position. Move right leg out to the side to tap while leaning to the left while hitting ball with right hand. Repeat for 20 to 30 seconds. (If you cannot lift your legs, make the arm movements as vigorous as you can.)

living well: wellness



## On the road to wellness

Embark on a modern pilgrimage and experience inner growth by **Brooke Smith** 

When you think of a pilgrimage, you probably think something religion-based, sacred – trekking to bathe in India's Ganges River, travelling to Mecca in Saudi Arabia or walking the Camino to arrive at the Catedral de Santiago de Compostela in Spain. But increasingly, people are taking a pilgrimage rooted in wellness. And that's no surprise. The 2024 Global Wellness Economy Monitor indicated that the wellness economy reached US\$6.3 trillion in 2023 – with projections to reach almost \$9 trillion by 2028.

According to journalist Eric Wilson, new pilgrimage trails worldwide are luring new generations to the most ancient, slow, communal and spiritual form of travel, with trails that blend history, culture and spirituality, in a non-denominational way (bit.ly/4gk4T19). For example,

the ancient stories that link Wales and Ireland are the inspiration for a new walking route that celebrates the historical connection of these two Celtic lands as you follow in the footsteps of St. David, patron saint of Wales, and St. Aidan of Ferns (bit.ly/4jwTde9).

Helen Tomei, founder of Sacred Earth Journeys in Vancouver, agrees. "It seems to be a theme people are looking for. They want more balance and harmony in life."

The benefits of pilgrimage are many, including deepening your spirituality and improving your mental health, according to the British Pilgrimage Trust. Tomei says that when people return from a pilgrimage, they've been changed somehow: "They've got a new perspective on life." That new perspective can be found in many places. "There are such different ways to do pilgrimage," she says. "There's something for everyone."

Veering off the tourist path and walking the way of the pilgrim has an educational component, of course. "There's a lot to learn from how the ancient civilizations and peoples lived in harmony with the land or focused their lives around sacred places of power," Tomei says.

A pilgrimage is also sacred, but not necessarily in the traditional religious sense. "In the deepest, most profound, and even delightful sense, 'sacred' refers to something that is worthy of our reverence and our respect," says travel leader Phil Cousineau in a short video for Sacred Earth Journeys. "There are people, there are landscapes, there are things that are worthy of us taking a breath, slowing down, paying attention."

Tour companies offer pilgrims the chance to travel with other like-minded people, but there are benefits to going solo. "The independent pilgrimage can be great because you can spend a lot of time in contemplation and follow your own intuition to where you're guided," Tomei says. "You can take the time to really go where your heart takes you and stay longer in certain places you resonate with."

Still, whether you're going on your own or with a group, intention is everything – pilgrimage requires a definite shift in mindset. "Go with the intention of connecting with the energy of power places, learning about what

the ancient peoples taught and how they lived. It's about trying to learn something from that to come back and change or better your life," Tomei says.

#### What to look for

Thinking about a pilgrimage? Be sure to do your research before you book, to make sure your trip is everything you had hoped for – no surprises.

First, consider the guides, who they are, and their credentials and expertise.

Next, think about the format of the trip. What kind of experiences are you going to get? Is there a balance of visiting sites and time for processing and contemplation, or is it too hectic?

Finally, find out how long the tour operator has been in business. Do they have a good track record? What do previous participants say about their experiences? Check the testimonials on the operator's website.

In the end, pilgrimage is one way to contend with this "crazy world, which seems to keep getting crazier," as Tomei puts it. "People are starting to look for a deeper meaning in their travel experience."

#### **MODERN-DAY PILGRIMAGES**



The Canadian Company of Pilgrims (santiago.ca) supports those who are interested in pilgrimage to Santiago de Compostela in Spain. According to Follow the Camino (followthecamino.com), in 2023 the largest demographic of pilgrims was between 46 and 65 years old - 41 per cent of all participants. There are several main routes, ranging in length from 100 to 780 kilometres or more.

ST. CUTHBERT'S WAY



The 100-kilometre St. Cuthbert's Way (**stcuthbertsway.info**) - taking anywhere from four to six days - begins in Melrose in the Scottish Borders, where St. Cuthbert began his religious life in 650 CE. The terminus is off the Northumberland Coast, at Holy Island, the saint's final resting place.

#### THE INCA TRAIL

Trek the 42-kilometre Inca Trail (machupicchutrek.net), typically over four or five days, discovering ancient settlements, tunnels and Incan ruins to arrive at Machu Picchu. Pictures don't do it justice.

#### **NORTH WALES PILGRIM'S WAY**

Known as the Welsh Camino, the North Wales Pilgrim's Way (pilgrimsway-north-wales.org) is 210-plus kilometres. In two weeks - walking 19 kilometres per day - you can complete the route, which begins at Basingwerk and ends at Bardsey Island.



celebrating

community



by Sue Horner

What is it about cultural celebrations that

brings us together? It's not just the food, although sharing a meal anchors most festivals and celebrations. The best gatherings celebrate who we are: the languages we speak, the clothes we wear, the music we love, the history and traditions important to us.



Beyond instilling pride, sharing our cultures with others promotes understanding and acceptance. That's why **Stephen Rapcewicz** (District 12 Norfolk) and his wife, **AnneMarie**, both retired teachers, have made a point of introducing their children to new cultures in travels at home and abroad. They attend Caribana festivals and cheer at Pride parades. But a favourite is the annual Brantford International Villages Festival, which "puts the world at your doorstep" over four days in July.

Visitors learn about and celebrate the heritage of Filipino, Ukrainian, Polish, Muslim, Pakistani and other cultures through music, dancing, costume displays and food. Volunteers are the heart of the festival, with members from each cultural "village" meeting monthly throughout the year to organize it. "It's so wonderful, so friendly, so welcoming and really enjoyable," Rapcewicz says. "It's also a great tasting experience – the food is absolutely delicious."



You'll likely find **Wayne Greco** (District 3 Algoma) at Indigenous gatherings. Retired in 2020, he currently works part-time as principal of an alternative school for Batchewana First Nation, an Ojibwa First Nation near Sault Ste. Marie in Northern Ontario.

"Growing up, one of the last residential schools was basically in my backyard, but I wasn't aware of what was occurring within its walls," he says. "Early in my career, schools paid little, if any, attention to the culture of Indigenous students. Although progress has been made [through the Truth and Reconciliation Commission] towards recognizing, accepting and reinforcing Indigenous culture, much more needs to and must be done."

Greco is doing his best to learn and in a small way atone for being part of teaching an incorrect colonial narrative. He attends powwows and has visited sweat lodges, soaking in the traditions and culture of the Batchewana community. He feels privileged to witness the deep spiritual connections, and he finds the traditional foods and dancing to be amazing.



For **Nicole McAllister** (District 4 Sudbury, Manitoulin), language is the key to a thriving culture, although food, music and dancing play a big role, too.

She grew up in a small French-language community in Northern Ontario and is a proud francophone. Throughout her career with a French-language school board, she always made sure students also valued and took pride in the language and the rich culture.

McAllister's deep understanding of the importance of language and culture led to work with the Aboriginal Education Office at the Ministry of Education. And as a traveller, she's interested in the cultures of other countries, like China, Vietnam, India and South Africa.

Retired in 2018, McAllister is proud to chair the event/travel committee for District 4. She loves to participate in the many events offered, such as the annual Réveillon, summer festivals and local Place des Arts. At the Réveillon, she'll be enjoying classic tourtière and slow-cooked ragout, taking part in the *chansons à répondre* (where someone sings a line and the crowd answers) and dancing.

**Susan (Susie) Rialp** (District 47 Vancouver Island) attends Filipino events and folk festivals put on by the Victoria Filipino Canadian Association.

Rialp immigrated to Canada from the Philippines and wanted her two daughters to be reminded of the Filipino culture that is part of their identity. Now adults, both have been folk dancing since they were four years old. They have also attended summer festivals and the Independence Day celebrations on June 12, which include music, dancing and food. Particular favourites: chicken adobo, Filipino pancit (noodles) and leche flan.

Rialp is a long-time supporter of the association, including acting as vice president in the 1990s. Now she attends the events and supports them in various other ways, like writing letters or creating posters. She's retired from teaching and is almost finished writing a novel about Filipino martial law and a teenager coming of age that also connects to her culture.



The celebrations **Joan Beecroft** (District 10 Bruce, Grey, Dufferin) loves best focus on inclusion. "That's important to me because people need to see themselves reflected in community events," she explains. "They're a great way to learn and teach about other cultures, including LGBTQ families."

Beecroft and her partner are part of the 2SLGBTQIA+ community, and particularly support Grey Bruce Pride, PFLAG (Parents, Families and Friends of Lesbians and Gays) and the Grey Bruce One World Festival, which celebrates diversity and inclusion. In fact, Beecroft founded Grey Bruce Pride herself in 2006 after a "furor" over raising the rainbow flag in Owen Sound. From a series of picnics and concerts in a municipal park, it's grown to a parade followed by a street fair with music and community booths.

After answering emails and phone calls for PFLAG, she was also asked to start the PFLAG Canada Owen Sound group in 2014. It hosts a variety of events that bring participants together to celebrate. She has also worked with the One World Festival, which celebrates diversity in the area and is aimed at elementary students. "I want everyone, regardless of any minority or majority status, to realize we're all part of the same community," she says.

Barbara Grabowski (District 22 Etobicoke and York) is a big fan of the two-day Roncesvalles Polish Festival. Put on by the local business improvement organization, it's held on Roncesvalles Avenue in Toronto's West End every September. The festival is North America's largest celebration of Polish culture, drawing hundreds of thousands of people each year.

"I'm Polish and I live in the area, so I go often," Grabowski says. "The festival brings people together and it's important to support it. More than just polka and perogy, you can see performances by talented local artists and musicians, taste different foods, visit the beer garden and shop vendors, some of whom bring in products directly from Poland."

Over the years, **Virginia MacLean** (District 14 Niagara) participated in Israeli dancing at the Folk Arts Festival in St. Catharines, which turned 57 in May. The festival uses art to promote understanding and acceptance among the different cultures that make up Canada, keeping cultural traditions alive and sharing them with the community.

"After the pandemic, I joined the Scottish ceilidh group at the festival," MacLean says. Sadly, the two dance groups are no longer running, so she's hung up her dancing shoes.

**Angela Osterreicher** (District 49 The Prairies) celebrates the cultural fabric of Manitoba by attending the city's annual Folklorama Festival. What started as a one-time celebration of Manitoba's centennial in 1970 is now the largest and longest-running multicultural festival of its kind in the world. Over two weeks in August, its 40 pavilions celebrate diversity and the unique traditions, food, language and entertainment of various cultures.

Osterreicher is of Austrian heritage and likes to learn about cultures she would be unlikely to experience in person elsewhere. Over the years, she has visited pavilions representing Indigenous, Afro-Caribbean, Italian, Ethiopian, German, Irish and other cultures. "I deeply enjoy learning about different cultures, sampling their cuisine and watching their vibrant performances," she says. "As a recent retiree, I've opted for the VIP experience, which includes transportation between venues, expedited entry and table service for meals. This allows me to savour appetizers at one pavilion, enjoy a main course at another, and finish with dessert at a third – all without the hassle of waiting in line."



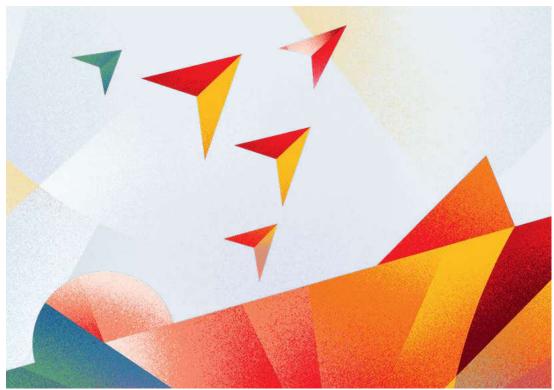
**Alfred (Fred) Guidolin** (District 12 Norfolk) meets monthly with the Multicultural & Heritage Association of Norfolk to plan community heritage days and school presentations showcasing the area's cultural traditions. "We also participate in festive parades and host an annual Christmas dinner, and generally celebrate our love of food," he adds.

The rural community became home for many immigrants who farmed there before and after the Second World War. At one time, the town of Delhi had a Polish Hall, Hungarian and German Homes, and Belgian and Portuguese Halls. Most recently, they welcomed Ukrainian immigrants. Guidolin's own background is Italian. All share the common theme of treasuring their cultural traditions, language, food and celebrations.

"Finding similar experiences and the immigrant story translated in various languages and ethnic settings is a marvel," Guidolin notes. "So many stories and histories have parallels. The separation of families from their homeland, learning a new language, establishing homes and raising families, maintaining traditions and family connections with letters and visits – all these are a common thread in our multicultural association."

In their own way, cultural celebrations are a perfect way to bring people together. And as one participant at a Norfolk celebration says, "We get along so well in our community with our multicultural neighbours; why can't the rest of the world do the same?" 🚳





#### A nation of immigrants

In Canada, Stella Sinclair's parents found the land of plenty. They each immigrated from Poland after the Second World Warher father, Stan Turczynski, in 1947 and her mother, Stephanie Szczygielski, one year later. What struck them upon arrival? "The amount of goods available," says Sinclair (District 8 London, Middlesex). "The availability of food was just astounding to them."

Stan started off lumberjacking in Northern Ontario before relocating to Oakville, where he worked in a basket factory. That's how he met Stephanie. She was a housekeeper for the factory's owner, who asked Stan for help communicating. "He said, 'You talk to her, I don't know any Polish." Sinclair recounts.

In June 1949, Stan and Stephanie married. They had a firstborn, Stella, followed by another daughter and a son. Stan and Stephanie also sponsored immediate family from back home to join them in Canada. "They were all excited to come," Sinclair says. "They totally embraced the opportunity to have jobs and start a life."

Everyone settled in Oakville, where Stan started a Polish club. There were dances, and picnics every Sunday.
Stella was surrounded by the
Polish community. "It wasn't
until I went to high school
that I became more aware of
Canadian culture." Yet her

family's experiences – and

every family's immigration

story – are part of that culture.
Canada has always
been a nation shaped by
immigration. The 2021
census found that 23 per
cent of Canada's population
are immigrants. That's the
highest percentage since
Confederation, and the
highest among Group of
Seven countries. Statistics
Canada reports that as
Canadian society ages,

immigration will drive 100 per cent of our population growth by 2032.

That's a major part of driving our economy and progress too. Statistics Canada says that about 55 per cent of recent immigrants and 40 per cent of established immigrants have a bachelor's degree or higher. That compares to one-third of Canadian-born people aged 25 to 34, and just one-quarter of Canadian-born people aged 35 to 64.

According to Immigration, Refugees and Citizenship Canada, immigrants account for 32 per cent of all business owners with paid staff, one in four workers in the healthcare sector, and more than one-third of people working in scientific research and development.

As a first-generation
Canadian, Sinclair appreciates
the determination her parents
and relatives showed in
establishing their lives and
building a legacy in Canada.
"They were my models. They
worked hard. Their integration
into Canadian society was
positive for all of them."

Does immigration continue to be a strength for Canada? "Definitely," Sinclair says. For her, one word describes Canada best: "opportunity."

#### United by our differences

Every country has its unique geography and history, and three aspects of ours play a dominant part in shaping the Canadian psyche, says Allan Tupper (District 42 Mainland British Columbia).

One, our diversity. That's

a defining feature, and not just in population, says Tupper, who lives in Vancouver and was a political science professor at the University of British Columbia and the University of Alberta. With Canada's immense size, we're also incredibly diverse in our land and economy. All of that makes for distinct regional and provincial/ territorial characteristics and personalities. As Tupper notes, thousands of kilometres span the distance between you and your Canadian neighbours. We have six time zones. The dimensions of diversity may add a richness but in some ways keep us apart. We're united by our differences. "I think it's just a part of being Canadian," Tupper says.

Two, our population centres. From east to west,

"Every country has its unique geography and history, and three aspects of ours play a dominant part in shaping the Canadian psyche."—Allan Tupper

we may be about 7,500 kilometres long between St. John's, Newfoundland, and Victoria, BC, but we also face a strong north-south tug. The Government of Canada reports that two in three Canadians live within 100 kilometres of the US border. We live next to a superpower, one that Tupper points out sets cultural and economic norms in many ways. "It shapes everything we do." That includes spurring the

development of institutions that underscore our uniqueness, like the Canadian Broadcasting Corporation. We may be huddled against our giant southern neighbour, but we also push back against that reality. "It builds pride in Canadians around our distinctiveness."

Three, Indigenous reconciliation. We've all inherited the legacy of colonialism and the past treatment of Indigenous Peoples,

Tupper says. While we need to teach Canadians about that history and its impacts across generations, action is even more important than education. That means real investments and redistribution of income, and a resolve. "We need to be prepared to look towards the future with Indigenous Peoples as partners. It's going to take awhile, but it will be another strength of our Canadian identity."



#### DEFINING THE CANADIAN SPIRIT

In a member survey, we asked what it means to be Canadian. Here's what a few of you said:

"Good country. Saved me and my family from the Nazis." –Amelie Koning (District 19 Hastings and Prince Edward)

"Knowing Canada, travelling Canada and encouraging all Canadians to know their country better." –Marlene Picard (District 29 Lanark) "Being kind to those in need, welcoming to those who are refugees, accepting people for who they are." –Susan Irons-Ware (District 22 Etobicoke and York) "Reading our writers, listening to our musicians, celebrating our activists." –Sue Hoffele (District 11 Waterloo Region)

"Being free to enjoy my retirement in a country at peace." –Susan Andrew (District 24 Scarborough and East York) "Appreciating and tolerating others, and working towards a common goal that promotes goodness and kindness." –Alina Galica (District 16 City of Toronto)

"Being the change in the community you want." —Mary Ann Wright (District 8 London, Middlesex) "Freedom to vote, worship in the place of my choice, have a meaningful vocation, feel safe in my home and community, enjoy the beauty of our natural world." —Marjorie Snyder (District 11 Waterloo Region) "Be accepting of others from wherever, standing up for the needy, and setting an example of what it is to be truly democratic politically." —Mary Ellen Lawless (District 23 North York) "We live in an extremely beautiful, safe, peaceful country, free to be ourselves." –Janet Knight (District 17 Simcoe County)

"Respecting others." —Al Houstoun (District 2 Thunder Bay)



#### A sense of community

If Canada has a personality, it's "vibrant and optimistic," says Zandra Zubac (District 4 Sudbury, Manitoulin). She feels that we smile more, are more grateful for our blessings and have a cooperative spirit. Why would that be? Maybe it

has something to do with our weather, size and diversity, she says. "We have to get along."

Think about it. Over time, we've been huddled together, figuring out how to survive a harsh climate. We're a relatively small population living across a

huge geography, made up of people who've come from everywhere. So, Zubac says, we've found ways to coexist, appreciating both our differences and our shared experiences, and stressing the communal over the individual.

Zubac grew up in Levack, Ontario, a small mining town northwest of Sudbury. In her travels within Canada and down to the United States. she senses a difference in the two countries. Here, a we're-all-in-this-together ethos is reflected in things like our social programs and universal healthcare. Sure, we pay for them in higher taxes, but that covers fundamental needs. "I can see a doctor, have an X-ray or get blood work without having a dime in my purse," she says. "There's an ease in living in Canada."

Want to gain a feeling for Canada? Listen to Gordon Lightfoot, Zubac says. "His

music embodies the best of our Canadian culture. country and people." She starts to sing some lines from Lightfoot's "Canadian Railroad Trilogy": "There was a time in this fair land when the railroad did not run/When the wild majestic mountains stood alone against the sun."

"You can hear the railway chugging along, the perseverance," Zubac says. Then she sings some more: "Behind the blue Rockies the sun is declinin'/The stars they come stealin' at the close of the day." That evokes our majestic nature, she adds.

Lightfoot was once asked how he wanted to be remembered. "I'd like to leave a clean campsite," he replied. What does that convey to Zubac? "It means being a decent human being, not leaving a carbon footprint, and respecting people. I think it's really Canadian." 🏶

#### 12 QUESTIONS TO UNEARTH THE SOUL OF CANADA

#### WHAT'S ONE THING YOU THINK THE WORLD GETS **WRONG ABOUT CANADA?**

"People misunderstand our kindness as a sign of weakness or gullibility." –Zandra Zubac

#### **HOW HAS BEING CANADIAN SHAPED HOW YOU SEE THE WORLD?**

"I've always seen the world with optimism, pride, joy and a belief that if we work together, we have the opportunity to accomplish many great achievements." –Zandra Zubac

#### **WHAT'S THE GREATEST CONTRIBUTION CANADIANS HAVE MADE TO THE WORLD?**

"The concept and practice of peacekeeping." -Allan Tupper

#### **WHO'S YOUR ALL-TIME CANADIAN HERO AND WHY?**

"Terry Fox and Rick Hansen. Their determination and physical struggles have inspired so many to dedicate themselves and work so hard to a specific cause." -Stella Sinclair

#### **IF CANADA WAS A GUEST** AT A DINNER PARTY, WHAT **WOULD IT BRING?**

"A sincere smile." –Stella Sinclair

#### WHAT SMELL OR SCENT **INSTANTLY REMINDS YOU OF** CANADA?

"Leaves and pine needles in a forest in late summer/ early autumn." -Allan Tupper

#### WHAT WEATHER OR SEASON **BEST REPRESENTS CANADA** TO YOU?

"Spring. The excitement and wonder of watching our land unfold into beauty and vibrance parallels the growth of our country." -Stella Sinclair

#### **IF CANADA WERE AN** ANIMAL, WHAT KIND WOULD IT BE AND WHY?

"Moose - beautiful and majestic, comfortable on land or in water, able to live in the forest or on rocky landscapes, and affable unless they are disturbed." –Zandra Zubac

#### **IF CANADA HAD A MASCOT** (OTHER THAN THE BEAVER). WHAT WOULD IT BE?

"Polar bear." –Allan Tupper

#### IF YOU COULD CHANGE ONE THING ABOUT CANADA. WHAT WOULD THAT BE?

"Change Canada's electoral system from 'first past the post' to some sort of proportional representation." –Allan Tupper

#### **IF YOU COULD CREATE A NEW HOLIDAY IN CANADA, WHAT WOULD IT MARK?**

"National Sports and Arts Celebration Day." –Zandra Zubac

#### **WHAT CANADIAN VALUE DO YOU THINK SHOULD BE EXPORTED TO OTHER COUNTRIES?**

"An attitude of kindness, tolerance and determination." -Stella Sinclair

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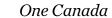
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feature

On March 5, 2025, **Kay McMaster** turned 100, and a come-and-go tea was organized by family at the **Davey Home in** Sault Ste. Marie to commemorate this special occasion. We were gratified that 70 guests – including former students and teaching associates – came to make this a special celebration.

Our mom was the consummate educational professional.

She entered teaching after studying at North Bay Teachers' College (in those days called "normal school") during the Second World War, and when she graduated in 1943 she was only allowed to teach in a rural area. She applied for three positions and was accepted by all three. She chose a one-room school with eight grades, called Harmony, on St. Joseph Island, in the northwestern part of Lake Huron. Mom was thrilled – one of her dreams was to live on that island one day.

Mom describes that first year as "difficult." Her only curriculum-planning resource was the *Little Grey Program Book of Studies*, which was very limited, so Mom worked long hours after school and in the evenings producing "seatwork" using her trusty hectograph duplicator.

But those early years weren't all dedicated to work. There happened to be a handsome, musical, gregarious young man named John McMaster who worked the family farm next door to where Mom boarded. It wasn't long before they were attending parties together, where John played guitar or piano in the band, and walking to church on Sundays. Their brief courtship led to their marriage in August 1944, and they remained happily married until 2012, when my dad passed away at the age of 90.



Pat Vanderburg, left, and Beth Courtney, right, toast their mom, Kay McMaster.

In June 1945, Mom realized she was pregnant. She left teaching and began her new full-time job as Mother. Four more children followed Marianne's birth: Pat in 1948, the twins Beth (me!) and Bill in 1949, and Kathleen in 1952. With the three-babies-in-one-year event, Dad became quite the cook and caregiver, and he was so thrilled when the new wringer washing machine arrived.

In 1955, when Bill and I started grade 1, Mom returned to her first love: teaching children.

Discrimination against married women being in the classroom was still prevalent, but Mom, with Dad's help, was able to meet the board's demands, including that Mom and Dad hire a housekeeper. They agreed, and she was back in a one-room school called Jocelyn, where she taught for two years. My dad became Mr. Mom, and we loved being greeted by a warm house, yummy-smelling food and the radio blasting out country tunes after our mile-and-a-half trek home from school.

A welcome change arrived when the St. Joseph and Jocelyn school boards fashioned two schools as grades 1 to 4 and two as 5 to 8. Mom spent seven happy years at the grade 1 to 4 level developing curricula, providing age-appropriate materials, designing learning centres that engaged students when assignments were complete, and encouraging peer support. Her goal was to have a happy, motivating learning environment where students were encouraged and well supported according to their developmental abilities.

In 1964, Mom began teaching in Richards Landing village school on St. Joseph Island, in the grades 2 and 3 classroom. During those two years, she pursued Primary Methods 1 and 2 courses in the summer, which certainly equipped her well for what was ahead.

In 1966, school boards across the area amalgamated to form the Central Algoma Board of Education and advertised for a program consultant in the language arts area. Needless to say, Mom was a great fit but had to agree to take a one-month board-paid course in Toronto called Teaching Reading, offered by what is now the Ontario Institute for Studies in Education – OISE.

And so began her 18 years as a consultant until she retired in 1984.

Her travels took her into six public schools and a one-room school in the Rydal Bank area north of Bruce Mines, a community on the shores of Lake Huron, assessing the reading programs and recommending many important changes, in terms of age-appropriate materials especially, and unique methods to help children learn to read and write.

In 1967, Mom returned to Toronto to take the Primary Methods Specialist Course. That enabled her to focus on special education as well as establish kindergartens beyond the single existing one in Thessalon, a town on the northern shore of Lake Huron east of Bruce Mines, and introduce active language experience programs with an emphasis on learning centres in Sault Ste. Marie and Central Algoma schools.

In 1973, Mom joined me on staff in the village school in Richards Landing, where she taught in 1964, taking on the grade 4 assignment so she could explore firsthand the benefits of the languagebased activity centre approach.

That year, she says, was a highlight of her career! When I asked Mom why, she told me that she recognized that her methods worked and her advice to teachers was sound. She went on to say how she engaged the students in child-centred learning, working cooperatively in small groups researching a topic of their choosing and then making a presentation to the class. Students teaching students. She was so inspired by how much they learned.

In 1974, with the help of Christine Nash, a clinical psychologist with the Sudbury Resource Centre and OISE, Mom opened the first junior kindergarten in Thessalon. This effort spread over the years to the whole area and even into Sault Ste. Marie.

In 1977, Mom was surprised and delighted to receive Queen Elizabeth's Silver Jubilee Medal, cited as "an "Everyone thrives when they are properly supported, even the incarcerated, and seeing widespread evidence of that amongst staff and students alike kept me motivated every day." - Kay McMaster



Front row: Pat Vanderburg, Kay McMaster, Beth Courtney.

Back row, left to right Naomi, Hannah and Logan Vanderburg; Andrea Taivassalo; Craig Vanderburg with wife Missy; Bill Vanderburg. expression of appreciation of worth and devoted service in education and of the esteem in which one is held by her associates." Quite an honour for a career that spanned over 41 years with 10 years off to care for the five of us.

In late spring 2018, Mom moved from the Trefry Centre on St. Joseph Island to Pathways Retirement Residence in the Soo because she required more assistance. Since 2023, she has lived in the F. J. Davey Home, in full care, and is thriving with the TLC from the second-floor Cedar staff.

Mom spends her days doing 250-piece puzzles, playing games on her iPad, reading news and weather reports, and texting my sister and me. She maintains her interest in RTOERO through *Renaissance* magazine.

What is the one thing she learned about life through her remarkable career? "Everyone thrives when they are properly supported, even the incarcerated, and seeing widespread evidence of that amongst staff and students alike kept me motivated every day."

PHOTOS COURTESY OF BETH COURT



by **Doug Wallace** 

#### With natural beauty everywhere you look

and plenty of curiosities where you'd least expect them, south-central Saskatchewan is a road trip waiting to happen to you this summer. Easy-to-navigate urban centres and incredibly straight country roads make getting around a snap, while big-sky adventure, gastronomic innovation, Indigenous engagement and stellar sunsets add the lustre. Let the wandering begin!



#### Indulge in local flavour

Saskatchewan is teeming with regional specialties and creative culinary experiences. Bison, elk and deer are found not only on steak-house menus, but also in burgers and on charcuterie boards, a nod to Indigenous traditions. You can find wild rice in soups and salads, and plenty of Ukrainian comfort food – think perogies, cabbage rolls and kielbasa, all of it assuredly homemade. As this is the breadbasket of Canada, artisanal breads and pastries have ample pedigree, as does local honey. And you can find sweet-tart Saskatoon berries everywhere – in pies, jams, chutneys, even cocktails.

Central Saskatchewan also has a growing food and drink scene. Farm-to-table market and eatery Odla tops the list in Saskatoon, while just south of town, the iconic Berry Barn provides a riverside treat of pies, pancakes and preserves. Trattoria Raccolto – the Italian word for harvest – is a little taste of Italy in Swift Current. And in Regina, top stops include the greenhouse-inspired Skye Café & Bistro in the Saskatchewan Science Centre and the homegrown comfort-food bliss of Avenue Restaurant.

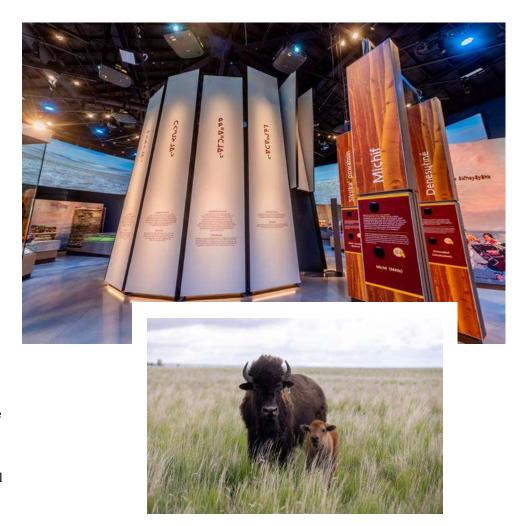
travel travel

#### Reach into the past

Twenty minutes north of Saskatoon, Wanuskewin Heritage Park showcases Indigenous culture, archaeological sites and bison trails that advance understanding of the cultures of the Northern Plains Indigenous Peoples. Wanuskewin – the nēhiyawēwin (Plains Cree) word roughly translates as "seeking peace of mind" - has been a sacred site and gathering place for more than 6,400 years. The area was once home to millions of bison, before their near extinction changed the way of life for the people of the plains. Bison were reintroduced at Wanuskewin in 2019.

The park is also home to the longest-running archaeological sites in Canada – almost 20 in all – featuring petroglyphs and evidence of bison jumps and tool-making. Visitors can expect exhibits featuring artifacts and traditional art, many kilometres of walking trails, an immersive Tipi Village experience and stunning views of the Opimihaw Creek valley. Plan ahead to attend one of the workshops the site hosts, focused on crafts, medicine-wheel teaching and cooking.

wanuskewin.com





#### Take the waters

Just outside the town of Watrous, Manitou Beach is a recreational institution, a landmark for day trips for locals and visitors alike. Remarkably, the water of Little Manitou Lake – "manitou" is Cree for "god" or "supreme," because the people believe in its healing powers – is five times saltier than the ocean, fed by underground springs that have high contents of the minerals sodium, magnesium and potassium. This gives the lake a salinity about half that of the Dead Sea – you float no matter what! The region's other claim to fame is historic Danceland, a 465-squaremetre step back in time (to 1928, to be exact) with a rare horsehair-sprung maple dance floor.

Dozens of cool summer events make it easy to peg your visit. These include a farmers' market every Saturday, a flea market every Sunday morning, a chainsaw-carving festival, a busking festival and an annual artist-studio trail. A beer at Mike's Beach Bar and an ice cream at Burger Buoy are summer rites. And the people at Salty Cinema Drive In Theater are excited about their new projector this year. Birders can nerd out at nearby Last Mountain Lake Bird Sanctuary, seeing spectacular populations of geese, sandhill cranes, ducks and other migrating species - at least 100 in all.





From its perch on the bank of the South Saskatchewan River in Saskatoon, the Remai Modern is one of Canada's most-talked-about contemporary art museums. Global visitors come for the biggest collection of Pablo Picasso linocuts in the world and stay for the rotating shows of big-name Canadian and international artists. Lectures, workshops and film screenings round out

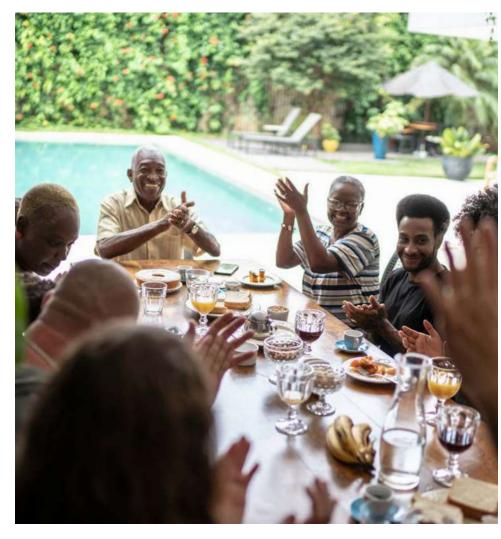
Regina's MacKenzie Art Gallery is Saskatchewan's oldest, featuring both historical and contemporary paintings, sculptures and installations, with a focus on Indigenous art and stories. Take time for the sculpture garden.

The Godfrey Dean Art Gallery in Yorkton is a big regional hub for visual art, focusing on cultural diversity and contemporary works by Saskatchewan artists, as well as national touring exhibits. It collaborates with multicultural organizations and Indigenous communities to give voice to underrepresented artists.

The cornerstone of artistic life in southwestern Saskatchewan, the Art Gallery of Swift Current showcases local artists with a mix of solo and group exhibitions. 💝

## How to plan a family reunion

"My family wants me to plan our multigenerational vacation this year. Any advice?"



**Speaking from experience**, your task may seem daunting, but in fact, it will be quite fun. The reason being: You get to have everything your way, doing things you yourself will love. This is work, however, because you need to consider everyone's different interests, budgets, health and mobility.

Oddly, picking a destination is not the first step – that would be choosing the time of year that is best for everyone's work and school schedules. This will domino into the weather at your given time, which will then dictate where you go. Focus on a location everyone can reach relatively easily (and not too expensively), given where they live.

When you have considered all the above plus everyone's age, ask yourself what type of vacation would work best. Something totally different from previous trips or visiting a place everyone is familiar with? Would your family put up with the rigour of a bus tour, changing hotels every night, or would they rather stay put, in a villa, for instance, from which they can explore on day trips. Maybe a cruise ship is an easier gathering spot, with things to do to appeal to a wide variety of interests and abilities.

Whatever you do, ensure that the agenda leaves room for both social family time and private time, and try to make it both easy and affordable – no small feat, I know. Getting everyone to agree may be exhausting, but if they all weigh in on the decisions, no one can complain later!

#### Travel vaccine savvy

A few years ago, I found myself exploring a cave or a cenote or a dense woodland every other trip I took, and I started to fret about rabid bats or raccoons or rodents. Down to the travel clinic I went for a series of rabies vaccinations. And this prompted a thorough review of my health records.

My advice: Before you take off, review your immunization history with your doctor to make sure your shots are up to date. You may need extra vaccinations depending on where you're going, the activities you've planned and the local conditions at your destination.

Routine vaccines include measlesmumps-rubella, diphtheria-tetanuspertussis, hepatitis A and B, shingles, pneumonia, the annual flu shot and COVID-19 boosters. Travellers can also consider vaccinations for typhoid fever and rabies, and malaria pills for countries where malaria may be a problem. Some destinations require a yellow fever vaccination before your visit.

The World Health Organization publishes a list of entry requirements at its immunization data portal.

While a travel clinic can help get you up to date with your vaccinations, ask your doctor first about what they may be able to provide for free. You can also download the free CANImmunize app to manage your family's vaccination records on the go.



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

TOPPHOTO, FG TRADE, DOUG'S PORTRAIT DAVID LEYES

## Salad days

Super salads that are anything but basic

by Elizabeth Baird

It's pretty hard to think summer without thinking salads. Markets and home gardens offer up a treasure of locally grown produce. All summer long! So relax and enjoy the ease that comes from making salads stars in your kitchen

#### **NEWISH POTATO SALAD**

When I was a kid, picnics and patio suppers often featured potato salad dressed in a tangy/sweet custard-like dressing. There was always a jar of that homemade dressing in the fridge, also ready for cabbage salads, and especially for devilled eggs. The salad world has evolved since then, and trending now are vinaigrette-dressed potato salads, like the one below. Try it. You won't be disappointed.

1 lb (450 g) small new potatoes, skin on and brushed clean, about 4 cups

½ cup (125 mL) thinly sliced radishes

½ cup (125 mL) thinly sliced cornichons or tiny dill pickles ⅓ cup (80 mL) snipped chives or thinly sliced green part of green onions

14 cup (60 mL) snipped fresh dill 1 tbsp (15 mL) drained capers Handful of radish sprouts, optional

#### Dressing

14 cup (60 mL) white wine vinegar 1 tbsp (15 mL) grainy mustard 1/3 cup (80 mL) canola oil 1/2 tsp (2 mL) each salt and pepper

**Dressing:** In a bowl, whisk together the vinegar, mustard, oil, salt and pepper; set aside.

In a saucepan of boiling salted water, cook the potatoes, covered, until they are just tender, about 12 minutes. Drain; cut in half. Transfer to a serving bowl or storage container. While the potatoes are still hot, drizzle with



dressing and toss gently. Let cool, gently tossing the potatoes a few times.

Add the radishes, cornichons, chives, dill and capers; toss gently. (Makeahead: Refrigerate covered, for an hour or two.) Before serving, stir and taste, adjusting seasonings if needed. Strew the radish sprouts, if using, overtop.

Makes 4 to 5 servings.

**Tips:** Cornichons are an unsweetened, zesty little pickle made from baby-finger-length cucumbers. You

could substitute baby dill pickles, also diminutive and unsweetened.

Radishes are enjoying a renaissance, so check out long radishes in bright red, pink and purple shades. For the dazzling hot-pink watermelon radishes - because they tend to be bigger - scrub, quarter lengthwise, then slice crosswise as thinly as possible.

To make this side a light lunch, add 4 to 6 hard-cooked and quartered eggs to the cooked, dressed potatoes.

#### CREAMY BURRATA WITH ROASTED SUNSHINE

Burrata is a soft ball-shaped fresh cheese, its outside a light skin of mozzarella holding in its luscious and creamy filling. Pair it with a fresh herb vinaigrette and a harvest of sunshine – roasted tomatoes and mini sweet peppers. Serve for a light lunch with crunchy toasts or as a dinner-time appetizer.

12 mini sweet peppers, a bright mix of red, yellow and orange 2 cups (500 mL) cherry or grape tomatoes 6 large cloves garlic, halved 1/4 cup (60 mL) shredded

2 tbsp (30 mL) minced flat-leaf parsley ½ tsp (2 mL) each salt

basil

and pepper ⅓ cup (80 mL) extravirgin olive oil, divided

1 tbsp (15 mL) white balsamic or white wine vinegar

Half baguette 9 oz (250 g) container of burrata

24 basil leaves Extra virgin olive oil

Get out 2 rimmed baking sheets. Line 1 with parchment paper. Leave the second one unlined. Position oven racks above and below the centre of the oven. Heat oven to 400°F (200°C).

With mini sweet peppers, you have a choice: Trim off the stems and scoop out their seeds, or leave those tender little seeds inside the peppers and the stems in place. The curved stems add visual appeal, and we eat first with our eyes!

In a large bowl, gently mix the peppers, tomatoes, garlic, basil, parsley, salt, pepper, 1/4 cup (60 mL) of the olive oil, and vinegar. Scrape out into a single layer on the lined baking sheet.

Set this baking sheet aside for the moment while cutting 16 thin slices of the baguette: Brush both sides lightly with the remaining olive oil. Arrange slices on unlined baking sheet.

Put both baking sheets into the oven. Toast the bread slices until golden, about 10 to 15 minutes; let cool. Continue roasting the vegetables until the peppers are tender, maybe a little brown here and there, and the tomatoes are nicely wrinkled, about 25 minutes total. Let all cool to room temperature. (Make-ahead: Cover lightly and keep for a few hours in the refrigerator.)

To serve, set out 4 shallow soup or pasta bowls, or salad plates. Carefully lift the burrata out of its container and set on a cutting board. Without pressing, gently cut the burrata into 4 quarters. Lift a quarter, skin down, into each bowl. Scoop any creamy filling back on the burrata. Spoon the tomato mixture, with any succulent juices, around each burrata quarter. Tuck basil leaves here and there; drizzle with a little extra olive oil. Divide up the toasts.

Makes 4 servings.

**Tip:** You could also use fresh vegetables. The photo above shows the vegetables unroasted. This is a fresh variation for this delicious salad.





#### WHITE BEAN AND TOMATO SALAD WITH TAHINI DRESSING

This simple salad features a dressing that pairs tahini (sesame seed paste) with tart lemon juice and a little kick of garlic. It's versatile, too - use it to dress roasted or grilled vegetables just as deliciously.

Half small red onion

- 4 ripe tomatoes, about 1 ½ lb (675 g) 6 cups (1.5 L) frisée, baby arugula or baby
- 1 cup (250 mL) cooked navy or cannellini beans
- 1 tsp (5 mL) sumac or fresh lemon juice ½ tsp (2 mL) each salt and pepper

#### **Tahini Dressing**

½ cup (125 mL) well-stirred tahini ¼ cup (60 mL) fresh lemon juice Pinch each salt and pepper 1 clove garlic, finely minced

6 tbsp (90 mL) ice-cold water, approximate

Set out a large shallow serving salad bowl.

Cut red onion into thin strips; soak in cold water while preparing the rest of the salad. Drain well. Cut the tomatoes into bite-size chunks.

Create a loose layer of frisée in the salad bowl. Arrange the beans, tomatoes and onion overtop. Sprinkle on the sumac, salt and pepper. Set aside for the moment.

**Tahini Dressing:** In a medium bowl, whisk together the tahini, lemon juice, salt, pepper and garlic. Whisk in the water, a little at a time, carrying on even as the mixture stiffens. Continue whisking in more water, a tablespoon at a time until the sauce is smooth and flowing. (Makeahead: Cover and refrigerate for up to 3 days.) Stir the dressing once more for good measure and drizzle over the salad and enjoy.

Makes 4 servings.

A YORIA OTOHA

life: food

#### **WEDGE SALAD'S REVIVAL**

A wedge salad was the star salad on a 1970s steak-house menu. And no wonder: a generous cut of crunchy iceberg lettuce with a creamy dressing. Here's a simple version that captures the best of the salad.

2 heads Little Gem lettuce 1/4 cup (60 mL) pecans, chopped and toasted 1/2 cup (125 mL) thinly sliced shallot or red onion 2 tbsp (30 mL) minced flat-leaf parsley 3/4 cup (180 mL) crumbled blue cheese

#### Dressing

Pepper

% cup (160 mL) sour cream
% cup (80 mL)
mayonnaise
% cup (60 mL) wellshaken buttermilk
1 tbsp (15 mL) fresh

To serve, set out 4 shallow soup or pasta bowls, or salad plates.

lemon juice

**Dressing:** In a medium bowl, whisk together the sour cream, mayonnaise, buttermilk and lemon juice. (Make-ahead: Cover and refrigerate for up to 2 days.)

Cut the lettuces lengthwise in half, or quarters.
Arrange 1 or 2 per shallow bowl. Spoon the dressing over the lettuce. Top with pecans, shallot, parsley and blue cheese. Grind pepper overtop.

Makes salad for 4.

**Tip:** If you can't find Little Gem lettuce, cut wedges of iceberg lettuce, and spoon the dressing over top.



#### THE RED BARN BEAN SALAD

This salad is a crowd-pleaser, a colourful addition to barbecue suppers, picnics and portable lunches to school or work. The recipe has its roots in *Canadian Living* magazine: For a big literacy fundraiser performance at the Red Barn Theatre in Jackson's Point, Ont., the *Canadian Living* test-kitchen staff volunteered to cater the salad course, and developed what became one of the magazine's most requested recipes.

- 1 can (19 oz/540 g) each chickpeas, red kidney beans and black beans, all drained and rinsed
- 1 ½ cups (375 mL) freshly cooked corn kernels
- 1 sweet red pepper, seeded and diced
- ½ cup (125 mL) diced red onion ½ cup (125 mL) diced celery heart ½ cup (125 mL) shredded fresh
- basil
- 1/2 cup (125 mL) finely chopped flat-leaf parsley

#### Dressing

½ cup (125 mL) red wine vinegar

½ cup (80 mL) extra-virgin olive oil

1 tbsp (15 mL) Dijon mustard

1 large clove garlic, minced

1 ½ tsp (7 mL) salt

½ tsp (2 mL) pepper

½ tsp (2 mL) hot pepper sauce, optional

In a large bowl, stir together the chickpeas, red kidney and black beans, corn, red pepper, onion and celery.

**Dressing:** Whisk together the vinegar, oil, mustard, garlic, salt, pepper and hot pepper sauce, if using. Pour over the bean mixture and toss to coat. (Make-ahead: Cover and refrigerate for up to 1 day.) Just before serving, stir in the basil and top with the fresh parsley.

Makes plenty of salad for 10.

**Tip:** When local corn is not in season, use frozen corn, or a 12 oz/341 mL can of corn kernels, drained. §

## Something's brewing this summer

What could be more refreshing than a cold beer on a hot day? A beer cocktail! by **Charlene Rooke** 



**Your favourite brew is the perfect foundation** for fresh ways to sip a little summer, from slushies to spritzes, margaritas and more.

#### **Beer slushies**

Making beer slushies takes only time, a freezer and a metal baking pan. Pour two beers into a rectangular baking pan, or a single beer into a square one, and freeze. Traditional pale ale, lager or pilsner styles work well, but avoid non-alcoholic choices. Put your serving glasses or mugs in the freezer to super-chill them, as well!

Beverage alcohol never totally freezes, because ethanol freezes at a different temperature than water (spirits are 40+ per cent ethanol, wines are 10+ per cent, beers around 5 per cent), enough to prevent them from freezing into ice.

Non-alcoholic beer is basically water with added flavour compounds that is then brewed and de-alcoholized. It will freeze solid. So it's a lot more work to create a granita (flavoured ice): You have

to rake it every few minutes or it freezes solid. I tried making non-alcoholic beer cubes, then blending them, but it was still weird. Cold dulls flavours, and non-alcoholic beers have less flavour to begin with, so they end up tasting like frozen nothing.

After an hour, shred the semi-frozen liquid with a fork, and repeat that process every 30 minutes until you have a pan of granita-style slush (it takes around three hours total). You can serve beer slushies in chilled glasses with a spoon and straw or use beer slush (or substitute a very cold pour of beer over ice) to create simple, refreshing cocktails.

For a shandy, make a half-and-half mix of beer or beer slush with sparkling lemonade or ginger ale.

A neon-bright shot of red Campari or coral Aperol makes a beer spritz.

Go margarita beer by stirring a splash of tequila, a squeeze of lime and an optional dash of orange liqueur into your icy or slushy beer.

Or make a Mexican-style Michelada by adding your preferred blend of tomato juice, lime and seasonings like hot or soy sauce into a glass rimmed with chili powder or Tajín (lime and chili seasoning).

#### Float your summer beer

A cold, foamy glass of Guinness satisfies at any time of year, but the new social media craze is to make mash-up beer floats/cocktails by mixing the famous Irish stout with sodas. Equal parts Guinness and cola makes a Trojan Horse, while using Monster energy drink instead of cola makes a green-and-black Gonster. For a wild non-alcoholic option, mix Guinness O non-alcoholic beer with a shot of blackcurrant cordial such as Ribena for a so-called Purple Guinness.

#### **Hop-to-it water**

For the mouthwatering, citrusy and lightly bitter satisfaction of a hoppy beer without the carbs or calories, sip hop water this summer. Many Canadian craft breweries make these hop-infused, carbonated waters, including Akwa Botanical Water from Spearhead Brewing in Kingston, Cascade Sparkling Hop Water from Wellington Brewery in Guelph, Quench Hop Water from Cabin Brewing in Calgary, or Road Pop bubbly hop waters from Barnside Brewing, available at Choices Markets around British Columbia.

#### Caffeine and protein in one

If beer's not your brew, former athletes Amar Gupta and Joshua Barr created Canadian-made Brüst for a protein boost to enhance workouts - and to perk you up. It's a line of protein-packed cold-brew coffee drinks, including light and dark roasts and a delicious, lightly sweetened (1 gram of sugar per serving) mocha version. Each 330-millilitre carton has 20 grams of New Zealand grass-fed protein that's 99 per cent lactose-free and full of omega-3 fatty acids. Find it at Costco stores nationally or brustbeverages.com.

renaissance renaissance

## Two for the road

Turning a passion for travel into a career

by **Sue Gurr** (District 46 Muskoka), as told to **Martin Zibauer** 



**"When I retired from teaching at 51** – I'd taught kindergarten through grade 6 and phys ed – my husband, Jon, and I started travelling. Our kids were in university and didn't seem to notice when we left for months at a time.

"Then, in 2010, we became tour leaders.

"We heard about the job – which we think of as an amazing retirement hobby – through a couple Jon golfed with. They were tour leaders with a travel agency and introduced us to the company president. In workshops, we learned how to prepare for a tour and what clients expect. We also went – as clients – on a river cruise in Russia and learned a great deal from those tour leaders.

"Our first tour was in East Africa; since then, we've led two or three tours a year, in at least 26 countries. We usually have 20 to 25 people on a tour, all over 50 years old.

"To prepare, we review itineraries and reports from past tour leaders. We check our guests' dietary restrictions, set up seat rotations on buses and trains, and send everyone an introduction letter, outlining our role on the tour and details like tipping practices (although we handle tips so the group doesn't have to). Sometimes, I'll send book recommendations if I've read good background material.

"A week before, we call everyone to answer any questions – and emphasize the importance of packing light. When you're travelling, you can wear the same clothes almost every day. No one remembers what anyone else wears. We remind everyone that we can't control the weather, and we explain that we'll be staying in comfortable hotels chosen for their great location, not the number of stars.

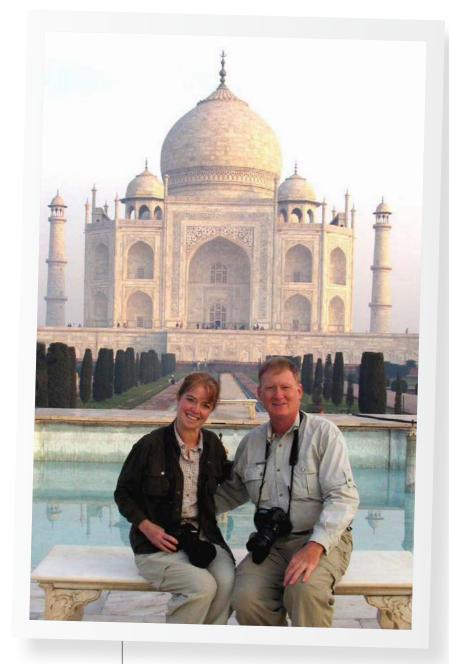
"We always work closely with a local guide who has grown up in the country we're visiting. That's important for language, and because they know the social norms, the political system, the history. They can also relate personal stories, often funny ones, that add insight.

"Every country and every tour is different.
Jon, who taught for six years in Peel [District]
and the Arctic before becoming a professional
photographer, loves Africa's wildlife. I love Iceland
for the scenery and Ireland for the music.

"I knew there would be pubs and singing in Ireland, but friends warned me that 'When Irish Eyes Are Smiling' and the other songs I knew were all North American Irish songs.

"So, before we took our group to Ireland, I learned a few authentic Irish songs and sent some lyric sheets to the group. Not everyone wants to sing, but when we went to the pubs at night, the whole group was excited because we could join in on 'Black Velvet Band' and other songs.

"Antarctica was amazing, too, because it was so different. The boat we were on didn't have entertainment, but at night, scientists on board discussed topics like wildlife, penguin behaviour, or climate change and its effects on the Antarctic.



Left page: Sue and Jon on the Great Wall of China. Above: Sue and Jon in front of the Taj Mahal.

Because it was a small boat, we could stop at several research stations.

"On land, you're not allowed to approach any penguins. But penguins don't care about rules, so they think nothing of walking right past you.

"We try to make sure everyone is comfortable and has what they need. In some Italian hotels, for example, all the rooms are different – Jon and I never take the biggest room. If some of the travellers want to head out on their own for dinner, we'll set a time to meet in the lobby for anyone else who wants to join us.

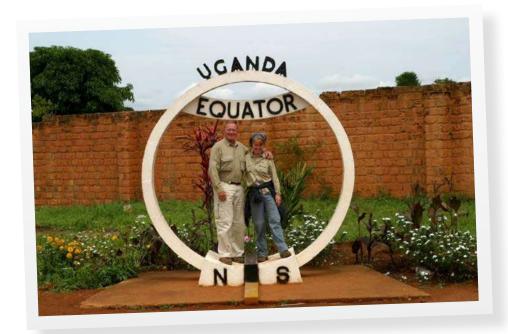
"Some tours don't quite go as we had planned! On only our second tour, to Costa Rica, the return flight was cancelled. Luckily, we were still at the hotel, so the group could enjoy the pool, while Jon and I learned quickly how to rebook another flight. In Scotland, the wind and the rain were so bad, bridges and roads were closed. Even though the whole tour

PHOTOS, COURTESY OF SU

life: first person

### "I do use my teaching background in the role of tour leader."

— Sue Gurr



Sue and Jon visiting the equator in Uganda.

was rerouted, we fit everything in. And on the last day, at the Edinburgh Tattoo, the weather changed again, and it was sunny and beautiful.

"Occasionally, a guest gets upset about something or overestimates their ability to keep up physically, but you just work it out. That's an advantage of leading a tour as a couple. One of us can walk at the front of the group, and one can be towards the back, always slightly ahead of the slowest walker. I've learned that if you walk alongside them, they just slow down even more.

"As a couple, we take on different roles. I keep all the records and tour notes, and Jon teaches photography. Jon also takes scenic photos, and I take photos of the other travellers – so they'll have shots of themselves when they get home. Jon starts the day with jokes, and I share a travel thought. In airports, one of us can keep most of the

group together while the other helps one person check in or whatever.

"I do use my teaching background in the role of tour leader. Teaching gives you confidence and helps you talk to students and parents of all levels and backgrounds, even when you've just met. You also learn to keep calm, no matter what happens.

"My biggest challenge is fitting everything in – leading tours, personal travel and the rest of life. We spend winters in Florida, where I tap dance with a local group, in Venice, the Silver Foxes. After our big show in March, we had three days to get home before leading a tour of Egypt. After the last matinee, we got straight into the car and headed north. We had done most of the preparation already; we just had to hope we didn't run into a late snowstorm.

"But as we tell everyone on a tour, we can't control the weather!" 💝

#### COULD I BE A TOUR LEADER?

A tour leader is part host, part problem-solver and part motivational speaker, all while keeping the group on track and making sure everyone feels engaged, safe and comfortable. While travel logistics are arranged in advance, leaders coordinate on the ground with hotels, transport, activity providers and, most importantly, local guides.

Tour leaders must be comfortable speaking to groups, handling minor conflicts and fielding common questions. Two come up daily, says Sue Gurr: "Where are we going tomorrow?" and "How long will it take?" Leaders also help clients navigate unfamiliar experiences, from haggling gracefully in a local market to checking in at a foreign airport.

No tour runs exactly to plan, so unflustered adaptability is important. "We can't fix every problem," Gurr says, "but we really do try." When a museum is unexpectedly closed, a good leader pivots - to a local crafts market, for example. Or, as Gurr did in Crathie, Scotland, adjust the schedule when you realize the Royal Family is about to come out of the village church.



## Bank of Grandma and Grandpa

With 96 per cent of grandparents giving money to their families, should you jump on the bandwagon too?

by Lesley-Anne Scorgie

There's no "right" way to give to your grandchildren. It's your money, and they're the apples of your eye.

My advice, however, is twofold: First, ensure you're okay with how the money will get used before you give it, and second, don't compromise your retirement.

#### WILL YOUR MONEY HAVE LIFE-CHANGING IMPACTS FOR YOUR GRANDKIDS?

An annual contribution to a registered education savings plan could make the difference between a grandchild going to post-secondary school or not. An added perk is that, under the Canada Education Savings Grant, the government matches 20 per cent on the first \$2,500 contributed annually to an RESP, to a maximum of \$500 per beneficiary per year.

Your down payment contribution(s), either in a large lump sum or by funding

their first-home savings account over several years, could get them into the housing market much sooner. The FHSA is a newer tool for first-time buyers with excellent tax advantages and can be used in combination with the RRSP Home Buyers' Plan.

Your gift might drastically improve a grandchild's understanding of budgeting and investing. And it's the perfect moment to gently teach three fundamental money lessons they'll have for life:

- 1. Before they spend your gift, or their paycheque, they save and invest a portion right off the top. What a great opportunity to teach the long-term payoff of investing well in an RRSP and TFSA.
- 2. Spend only what they have, which will keep them out of debt.
- 3. Get good value for their dollar.

Many retirees are giving moneycoaching or financial-planning services to their families to assist them in making solid financial plans, and frankly, to neutralize what can be a very emotional conversation.

Other times the money you're thinking of giving is for pure joy – sneakers, for example, or taking a trip. And joy alone might be worth it for you.

Plenty of retirees blend game-changer monetary gifts with something that's just for fun; for example, a contribution toward a down payment plus tickets to the movies. No matter what your friends are doing, just make sure you are okay with how your funds will be used.

#### CAN YOU EVEN AFFORD TO GIVE MONEY TO BEGIN WITH?

Similar to retiring too soon, giving too much and too soon could jeopardize your financial security. Your retirement savings and income need to be sufficient to cover current and future expenses, especially if you're making a multi-year gift commitment. Do you have a safety net for unexpected expenses like out-of-pocket healthcare or home repairs? A financial planner can work this out with you and help you determine if you're in a good position to give any money at all. They'll also walk you through tax considerations so that there are no surprises.

Unlike taxable gifts, which include real estate that's increased in value – including farms, investments that generate revenue, RRSPs and non-registered investments – cash has no gift tax in Canada. It's why many retirees choose to "gift" money in the present, rather than leaving it in a will. Not only could it potentially shrink the tax liability that an estate might face; it's also wonderful to see that money put to great use by younger family members who could use a helping hand.

If it turns out that your capacity to give is low (or non-existent), or simply requires more time for proper financial planning, helping your kids and grandkids understand that ASAP can prevent awkwardness down the road.

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## To thine own self be true

How do you celebrate the person you are today?



I got a 10-year passport to age 100! Thom Norris (District 22 Etobicoke and York)

By not judging myself or others and being more daring in taking chances. *Jocelyne Pim*(District 30 Northumberland)

Being thankful for family and friends. Also trying to show love to everyone. I ask people not to get mad at others and try to walk a mile in their shoes.

John Bittman
(District 13 Hamilton-Wentworth, Haldimand)

Enjoying the moment – I'm comfortable with who I am. Lynda Ellison (District 39 Peel)

I try to find the positive in each day.

Maria Hawes
(District 42 Mainland British Columbia)

Being kinder to myself and not worrying so much about things I cannot change. Wendy Brum (District 11 Waterloo Region)

By being exactly who I am and doing exactly what I want to do.

Linda Budreau
(District 1 Rainy River)

I exercise, take frequent walks, eat better and push back at people who try to corral me. Virginia MacLean (District 14 Niagara)

I stand up for things I believe in, say what I mean and follow through. Gaye Clarke (District 43 Nipissing)

Enjoying every day and not letting the little things take centre stage.

Thomas Hall
(District 23 North York)

I am a senior senior citizen. I do not worry that my circle of friends keeps getting smaller. Instead, I get out and join groups and don't stay at home wondering why my doorbell isn't ringing. William Clarke (District 8 London, Middlesex)

Saying "yes" to experiences I want to try and saying "no" without guilt to things I really don't want to take part in. Valerie Cahill (District 14 Niagara)

By being more authentic and less superficial because the world most often requires a role and not the person.

Zvon Marinic
(Actively employed member)

Deciding to ignore "regrets" and not look back because that's not the way I'm going. Margaret Eggleton (District 39 Peel)

I keep doing things I am scared of! Wilma Harris (District 8 London, Middlesex)

By being my true self and doing my best to live in the moment. Marsha O'Connor (District 43 Nipissing)

I'm good to myself, doing what I want when I want, and spending time with people I love. Donelda Schwartzentruber (District 9 Huron-Perth)

I try to find something good in each day because you never know what tomorrow will bring. Dianne Danko (District 13 Hamilton-Wentworth, Haldimand)

Making sure I have my quiet time, even when it may be hard to find that time. Lynn Self (District 36 Peterborough)

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