

LEARNINGCURVES

CONTINUING EDUCATION | JOB TRAINING | LIFELONG LEARNING

PUBLISHING SINCE 1999

OCTOBER 24TH MUNICIPAL ELECTION DAY

ask about adult education
issues before you vote!

BY WENDY TERRY

Before we talk about Municipal Elections and Adult Education, let's look at Municipal elections in general.

MUNICIPAL ELECTIONS - THREE VOTES

Municipal elections are the most complex because you vote for 3 representatives: a Mayor for your city, a Councillor for your ward, and a School Trustee for your ward. There are no declared political party affiliations for all these candidates to help guide your decision. You vote for the individual.

If you live in the Greater Toronto Area GTA, the Mayor and Councillor for your city also represents you on a Regional Council. Like the Pickering Mayor and Councillors also represent you on the Durham Regional Council along with the Mayor and Councillors for other cities in Durham Region like Oshawa and Whitby. They elect a Chair for the Regional Council from amongst themselves.

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SONNY KH WONG
M.ED., RP

GETTING FROM NOT KNOWING TO KNOWING

Have you ever wondered how you got to where you are in your life now? What are your personal or professional life accomplishments and how have you accumulated them all? Sometimes, life takes many twists and turns guiding us to our desirable destinations. And other times, life takes us to places where we would rather not visit for a long period – but yet – it is a mandatory visit. As you read this opinion piece, the hope is that if you ever wondered what is next in your life and you cannot foresee clarity – there is a process in getting from not knowing to knowing.

What is Not Knowing to Knowing?

When we are thrown into a crisis, we have the tendency to pause. Many times, that pause is longer than usual because we believe we can restart again. Worst of all, sometimes we just cannot come up with the answers to move forward. As this stage prolongs, we get

comfortable with the narrative – I will never know what to do, ever! As we all know from the past 3 years, nothing can really prepare us for the crisis and its related ongoing uncertainties. During a crisis, some of us waited out with hopes or we coped with learning how to navigate differently and/or just did not know and then relied on beliefs it will be better. Then there are those who reach for better with no real definition of what is better. Whether those beliefs we hold are valid or reliable, it is more important to note how we react to a crisis depends on the type of crisis we are experiencing at the time. There are capital C-crises and then there are small C-crises. The commonality is that in both big or small Cs, it provokes uncertainties, worries, and then intensive questioning. Some believe that a crisis can be defined as a period of time in one's life that the individual's traditional ways of resolving problems are no longer effective in the situation. And because of the many

attempts that individual has may try to resolve the situation – the crisis persists over a period of time. During this turmoil, the individual begins to construct the self-narrative that is "I have tried everything to do to resolve it and I just don't know". "How can I know what to do when I am feeling so overwhelmed at the moment?" This identification of not knowing is more comfortable than getting to knowing. So then, what are the next steps to getting from "I don't know to I do know what to do about it?"

Emotional Transitions?

Getting to knowing is understanding how to wish when you are feeling hopeless. Right now, things are not the best and to acknowledge them and wish for better may be a solution to get to that crystallization stage. It may be difficult, but allow yourself to wish through the problem. Yes, make a wish! Make many wishes and even allow yourself to dream. "I wish I felt safer." "I wish I

can be more secure." "I wish I had the answer to XYZ." "I wish I didn't have to worry as much." "I wish I could have clearer ideas of what I want to do with my life." Just make a wish and let yourself think about it and write it out, or video record it to make an e-journal or even just sticky notes those wishes on your bedroom wall. And here is the secret sauce, as you are wishing and noting those wishes, also pay special attention to how you are feeling? Notice if your mood improves a bit – maybe – from 0.1 or 0.2 or 0.3 or even one entire 0.5 or 1.0 on a 1 to 10 – where that 10-end point is the very extreme positive end. Even if you only reach 0.1 or 0.2 higher then you have just done something. The emotion lift will serve as clues and energies to get from "I don't know" to "I do know." Take worth in that at least the knowing part is that you can make yourself feel a bit better during your crisis.

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HOW TO AVOID QUIET QUITTING

BY LISA TRUDEL

Recently a new expression has exploded on social media: “quiet quitting”. This term means not abruptly leaving a job, but starting to do the minimum amount of possible work while keeping your position. It is reflected in ignored emails, underdeveloped ideas and delayed projects. According to a recent research survey, more than 50% of employees are not fully engaged at work and this expression was possibly created to describe how people are approaching jobs and professional lives to manage burnout, or a renewed commitment to life beyond the workplace, or a dissatisfaction with a career choice.

There are many opinions and solutions to “quiet quitting”, and as a Career Specialist with more than 25 years experience, I believe the answer involves the employer and the employee.

Employees want to be fairly compensated for the work that is done through salary and recognition, and for their employers to understand that the COVID-19 pandemic has intensified burnout and mental health issues. Many people are re-evaluating how much time they spend investing in low-pay, low-reward jobs. If the job has no real learning attached to it, there is no real sense of purpose. Employees are simply setting boundaries for work/life balance. There is also the reality that the baby boomer generation (people born between 1945 and 1965) is retiring and there are simply fewer workers for the amount of jobs that are available. Workers can now make more choices than ever before.

It might be time to reflect on the underlying issues of “quiet quitting” and for employers to adapt, and for employees to take time to find their best career fit instead of just a job. If you are employed and are in the space of being a “quiet quitter” or if you are unemployed and trying to find a job, here are 4 questions to ask yourself in order to reshape your direction so you can take back control of your career and discover an occupation that will fit you.

1) Am I an introvert or an extrovert? By discovering if you like to work alone or with others you can identify which roles best fit your interests. A starting point is completing career assessment test and getting the results interpreted by a Career Coach. Even if the suggested jobs are not really what you are interested in, the results can help narrow down the route you might want to take. For example, for many years people told me I was an extrovert because I was a fearless public speaker. However, I am naturally very shy,

and I am at my best when I work alone. The perception of others is not always your truth.

- 2) What is my purpose? Finding out what you want to accomplish through your job is another essential piece of the puzzle. Think about things such as if you want to write policies that will change society, or if you want to entertain people using comedy. Ask yourself if you want to work with the marginalized community or if you want to work with an international prestigious company. No answer is right or wrong, however by discovering what your purpose in life is, you can find a role that has your shared values.
- 3) What are my strengths? One of the best tips I was ever given was: “Craft your future around what you are good at”. If you are good at solving math problems research occupations that allow you to work with numbers. If you have a calm nature and like to delegate, you might be a good leader or manager. By determining your best strengths, you can match them to different occupations which in turn will help you to find your best fit or even your dream job.
- 4) What do I enjoy doing for free? If there is something you like to do just because you absolutely love it and it makes you happy, seriously think about aiming in this direction or incorporating it into your occupation. At the end of the day, your occupation should motivate you beyond your salary. Motivation will forever be what propels you in the workplace.

In summary, to avoid ever being trapped in “quiet quitting”, reflect on your personality, strengths and purpose. Allow the answers to steer your direction, and help define your future. Explore what motivates you and give yourself the recognition you deserve for finding a place in the workforce that provides satisfaction, full engagement and a work/life balance.

To find out more about how to find your career path contact your local Employment Ontario funded Career Centre and find out if you meet the criteria to use their free services.

This article was written by Lisa Trudel, Career Specialist with Achève at 100 Lombard Street in downtown Toronto. You can contact Lisa at ltrudel@achev.ca



GETTING FROM NOT KNOWING TO KNOWING


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What Would It Be Like?

Now, take one small step where you shift over from wishing to wondering. This smaller step means not using your traditional problem-solving abilities and releasing your feelings to wondering about those wishes. I wonder if I contact X (a friend, a cousin, a neighbor, a former someone) can part of my wish come true? I wonder if that place I have been walking by every day and I was curious about what they can do for others – I wonder if they could answer some of my questions to give me some better ideas for my wish to eventually come true? I wonder if I replaced what if it is not going to work out with if what it did work out a little – what would I do with the information? Sometimes, moving from not knowing is readying ourselves with small pieces of resources. It is kind of like puzzle pieces, too many pieces can be overwhelming, but one piece of the puzzle at a time focusing on one part of the puzzle, that is an exploration rather than a series of tasks.

Big Questions. During ambiguity, people naturally form philosophical inquiries to explore the problem of their being. Sometimes there are no problems but just life stage transition issues. The existentialist queries are important but remember those answers are subjective with no rights or wrongs. It is almost like an opinion – they are matters of an opinion of another person's opinions. Many existentialist questions will take a lifetime to answer for

yourself. We must recognize that there are no clear answers but rather clues to help us think, feel and move forward differently. Instead of letting one question lead to another question and then it spirals down to multiple endless questions conjuring up a False Evidence Appearing as Real – that is FEAR. Let's slow down, and prioritize our questions – as in which question is worthy of exploration for answers. One question you may want to ask is: “Have I gone through something similar before – how did I get myself out of it?” This method will give us healing space to reflect rather than over thinking. It is the analysis paralysis that is keeping us at that not knowing stage. Getting to know ourselves requires us to be thoughtful, emotional and active – not just self-doubts, worries and inaction.

Whether you believe you are undergoing a capital C crisis or small C crisis the bottom line is acknowledging that it is a transitional process – however long it may be for you – let yourself help you by reconnecting with your internal resources so that you can address the external world. The uniqueness of a crisis that people do not talk about are those moments of clarity. It is the hope that you may recognize those clear moments and use these strategies to get to knowing. Knowing how strong you have been and how innovative your strategies were during your last recovery will get you through to knowing. 

LEARNINGCURVES

Learning Curves is published by WEA of Canada, a non-profit, charitable organization.

Opinions expressed in Learning Curves are not necessarily those of the publisher or editor.

Published four times a year.

Editor: Deborah Visconti;

Distribution: Wendy Terry;

Design & layout: Andrew Oliver.

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THE WORKERS'
EDUCATIONAL
ASSOCIATION
OF CANADA

VOTE! ELECTION DAY OCTOBER 24TH

CONTINUED FROM PAGE 1



In the provincial and federal elections, you vote for a Member of Provincial Parliament (MPP), and a Member of Parliament (MP) whose party affiliation is noted on the ballot. The leader of the party who wins the most ridings becomes Premier (provincial) or Prime Minister (federal). You do not vote for the Premier or Prime Minister. You vote for them only if you are living in the riding they are running to be the MPP or MP. Canadians only vote directly for the Mayor of their city.

MUNICIPAL ELECTIONS – ADULT EDUCATION

As adult students you should ask whomever is running in your wards about Adult Education. Some will tell you that Municipal government has little to do with Adult Education, that it is under the management of the Province for the most part (colleges, universities, career colleges) or the federal government if it relates to training. But they would be wrong!

By understanding how Municipal government impacts Adult Education, you will be able to query your Councillor, or your School Board Trustee and, in the process, you might educate them. Often, they will tell you they do not have any control over adult education but they do. How? Let's see!

COUNCILLORS - ADULT EDUCATION

Municipal governments, have library committees which Councillors sit on and, as an adult student, you use the public libraries. Many adults attend the libraries' "What's On?" events. Councillors also sit on the Parks and Recreation Committees. These centres run both Arts and Recreation programs for adults. See "Toronto Fun" program guide.

Municipal governments fund community associations through specific programs. Some offer adult education programs. "Skills for Change", St Stephen's Community House, and Thorncliffe Neighbourhood Office are just a few of the community associations that get funding from multiple sources and who offer adult education programs. These associations have multiple sources of funding: Federal, if they run employment services; Provincial, if they run programs like Literacy Basic Skills; and Municipal for programs like ones for youth. Your Councillor should know how the associations in their ward, which Toronto funds to help you learn and improve your skills. Search 211 for community programs that run in your ward.

Tell your Councillor where you learn - the library, Recreation Centre,

or a community association. Ask them if they will support adult education at these sites. Tell them what would help you.

You can call 311 to see who your Mayor and Councillor candidates are.

Schools Adult Ed – School Trustees

TORONTO SCHOOL BOARD
School Trustees oversee school programs that adults attend: for example, Adult Day School programs where you can earn a high school diploma, ESL programs and LINC programs where you learn English (back to these two in a moment). At the Toronto District School Board (TDSB), there are Learn4Life programs run by Continuing Education. These are general interest courses but many of these courses are work skills related. Then there is Community Education at the TDSB which runs Employment Ontario Centres where you apply for Second Career funding (training for laid-off workers) as well as other adult education programs.

Continuing Education offers self-financed programs "Learn4Life" from student fees. These General Interest courses used to be funded by the provincial government up until the mid 1980's at all school boards throughout the province. When this funding was cut (\$6 an hour), only some Boards continued the programs on a user pay basis.

LINC programs are funded by the Federal government through provincial agreements and, in the TDSB, they are offered through Community Education. ESL programs are funded by the provincial government and offered in the TDSB through Continuing Education. The idea is Continuing Education offers programs with standard accepted provincial funding and Community Education applies for grant-based programs from federal and provincial governments.

Adult Day School programs are offered by the Continuing Education department at the TDSB and funded by the provincial government. Literacy Basic Skills programs are offered by the Community Education Department and funded by the provincial government. Now they are called Essential Skills.

A lot of TDSB school trustee candidates may not understand there are these two silos of administration for adult education: Continuing Education and Community Education.

One more thing. There are four School Boards in Toronto: the Toronto District School Board, the Toronto Catholic District School Board, the Toronto French School

Board and Toronto Catholic French School Board. All are run by elected trustees. The Toronto Catholic School Board has a good range of Adult Education programs.

So how do you know which Board you vote for? When you go to vote, the polling clerk will ask you which School Board you support.

If you have kids in school, ask their school which Board they come under. If you are the only one in your family as an adult going to school, ask your school which Board your program comes under.

You can call 311 to see who your School Trustee candidates are.

SCHOOL BOARDS IN THE GREATER TORONTO AREA

Other school boards in the GTA have a different organization for adult education, only one adult education department usually under Continuing Education.

Now, I have just described Toronto but Learning Curves is delivered in Peel Region (the cities of Mississauga and Brampton), York Region (the cities of Vaughan, Richmond Hill, Markham), Durham Region (cities of Pickering, Whitby and Oshawa) and Halton Region, (city of Oakville). Note: I have just named the cities where we deliver Learning Curves, not all the ones in these regions. These cities have a Mayor, Councillors but School Trustees are elected for the whole Region.

To be clear in these regions you elect

a Mayor and Councillors for your city who also represents you on a Regional Council, and the School Board Trustees are elected for the region. You would elect a school trustee for the Peel District School Board or the Dufferin-Peel Catholic District School Board; the York Region School Board or, the York Region Catholic District School Board; the Durham School Board or the Durham Catholic District School Board; and, finally the Halton District School Board or the Halton Catholic District School Board.

Call 311 to have them show you how to see a list of candidates.

SPEAK UP FOR ADULT EDUCATION IN THE MUNICIPAL ELECTIONS

Take the time to make your Municipal candidates Mayor, Councillors, Trustees understand how your adult education program is part of their mandate. Tell them what you would like to see more of. Ask if they support adult education.

During an election is the time when candidates reach out to you and listen. Let them know what they could do to help you and other adult learners!

POST ELECTION

Contact the ones who got elected and remind them about their Adult Education constituency.



Adult Continuing Education Programs for the



DURHAM CATHOLIC DISTRICT SCHOOL BOARD

Check out the following learning opportunities – Serving Durham Region

www.con-ed.ca

High School Credit (OSHAWA CAMPUS; AJAX CAMPUS)
Personal Support Worker, Childcare Assistant,
Custodial Services, ESL, Linc, Computers for ESL
Correspondence (at home learning)
Adult Upgrading - Literacy and Basic Skills (MLITSD Funded)
Night school, Summer school, E-Learning, Computer Courses
Microsoft Office Specialist Training

Oshawa Campus 905 438-0570 & 905-626-6631
Re-engagement Program Oshawa 905-438 0570
Ajax Campus 905-683-7713 & 905-626-6631
Reconnect Program - Ajax Campus 905-666-1146
Whitby Giffard Centre Campus ESL & Linc 905-666-1255
Welcome Centre ESL & Linc 289-481-1336
Adult Upgrading LBS Program 905-438-0570 Ext. 57156
International Languages 906-683-7713
Prior Learning Assessment (PLAR) 905 430-0570 & 905 683 7713



Anne McDonagh in 2003 with University Professor, Emeritus, Peter Russell.
As principal of Senior College, Peter initiated the Senior College-UitC Committee and helped secure five years of funding for UitC from U of T.

Anne McDonagh

March 27, 1939 – August 19, 2022

Anne spent the 25 years of her retirement founding the University in the Community program and editing and developing Learning Curves. She also took on being Vice President of the Workers' Educational Association who founded and developed University in the Community and published Learning Curves.

All this despite dealing with Parkinson's disease.

In her work for UitC, Anne formed key partnerships with people such as Professor Peter Russell (in photo above.) Their alliance led to securing funding from U of T for UitC.

In a "100 Year WEA Retrospective" article in the Spring 2018 issue of Learning Curves (pgs. 16-17) the roots of the WEA in the coop movement and university liberal arts studies for working people are documented and supported by three charts: a 100 year chart of The WEA of Canada activities, a listing of Historical Resources; and the Growth of WEA's in other countries and their contacts today. See www.learningcurves.org for back issues of Learning Curves.

Anne first got involved with the WEA of Canada as the Coordinator for a project to look at the possibility of refounding a WEA liberal arts program in cooperation with the Ontario Cooperative Association funded by the Atkinson Foundation. A couple of years later in 2003 the WEA launched University in the Community. Anne was a member of the Board of Directors of Davenport-Perth Neighbourhood Centre where the Executive Director, Keith McNair, took up this project for the members of the Centre and secured Trillium funding in two three year terms. Anne reached out to the University of Toronto through Woodsworth College to find J. Barbara Rose who had actually taught for the WEA in Australia. Woodsworth College became a partner, securing professors for the courses for over 10 years.

It should be noted that the WEA had been formed on April 29, 1918 in partnership with the

Extension Department of the University of Toronto. They had been partners till the late 1950's early 1960's but now a new partnership was being set up.

Anne secured funding from the Morrow Foundation to bridge between the two Trillium grants and then secured two consecutive grants from the Catherine Donnelly Foundation to get University in the Community to its 10th anniversary in 2013 and beyond.

In the Summer 2014 issue of Learning Curves (pg. 9) there is a picture collage of those attending this 10th anniversary celebration at Innis College on April 24, 2013. See www.learningcurves.org for back issues. Second from the left on the top of this collage is picture of Joanne Mackay-Bennett and Louise (Patsy) Bruff.

With the decline in Anne's health, she needed help coordinating UitC. To Anne's delight, Joanne Mackay-Bennett took on the role of coordinator and ten years later, remains in that position.

Patsy is a UitC student to this day and has been since the first class at Davenport-Perth. She recently self published a book titled Every New Day Lies Within a Battle Field. She is a member of the WEA Board of Directors as are two other students.

Anne also took on being Editor of Learning Curves for 14 years following on Karen Ferguson who was the founding editor. The second objective in the WEA of Canada constitution is to provide information for adults going back to school in Toronto and the GTA. Our first issue of Learning Curves was published in January 1999 and we had a 100th issue party on October 20th, 2018 at Saint Luke's where the WEA had their office since 1999 to 2021. In the winter 2018 edition of Learning Curves (pgs 10-1) is a collage of pictures from this event. In the bottom left corner of page 10 is a picture of Anne with her daughter Sarah and Andrew who would become President of the WEA that evening at the AGM following the Celebrating 100 event. Sarah, a CPA, has done our books for many years. Deborah Visconti became the next Editor of

Learning Curves given Anne's declining health.

Take a look at the website www.learningcurves.org where issues go back to 2010 and the Winter 2018 issue is posted.

Anne became Vice-President of the WEA in the early 2000's till her passing August 19, 2022. Organizations like the WEA that run on a coop model depend on members to contribute to the running of the organization and its leadership. So taking on a position on the Board of Directors is key which Anne did.

In the picture of Anne at the 100th issue celebration I noted that Andrew was to take on the role of President that night. He has also been the designer of Learning Curves since the early 2000s when he was a GBC student. He more than designed, he helped to develop Learning Curves along with Anne and Bryan Wright who sold ads from almost day one to a few years or so before his (Bryan's) passing in March 2014. Have a look at Anne's memorial to Bryan in the summer 2014 issue of Learning Curves (page 7). See www.learningcurves.org. Before every issue they would meet at Tim's on Bloor near Spadina and go over the current draft. From the ideas of Anne, Andrew and Bryan Learning Curves grew and still exists today.

I expect Bryan and Anne are up there having chats.

Joanne secured another 3 years of funding for UitC from the Faculty of Arts and Science at UofT.

Anne thank you so much for all you gave to WEA, University in the Community and Learning Curves. So many learners have benefitted from your dedication to adult learning as did all who worked with you.

Rest in peace,
Wendy Terry, WEA Board Secretary

If you, or anyone you know, would like to join our Fall program at UitC, please get in touch! Our email is: universityinthecommunity@gmail.com

A NEW CHAPTER AND A NEW LIFE: HOW HARD COULD IT BE?

BY IRYNA PALTSEVA

Today the whole world knows what is happening in Ukraine. War came to my home in February of 2022 one morning at 5:30am with a deafening explosion from the airport about 15 kilometers from my street. My husband, young daughter and myself then spent 40 days in occupied territory. Our home was no longer our home. It was the most terrible time of my life.

Then a series of happy accidents brought me to Canada, where my family got the opportunity to start our lives over again. I will be infinitely grateful to all the kind, empathetic Canadians who have made me feel safe again and who have restored my strength to live and dream again.

Have you ever wondered how you would cope if you had to move not to a different city, but to another continent? Starting life from scratch in a new country turned out to be very, very difficult. Fortunately, my English isn't too bad, which makes me very happy. After all, knowledge of English in an

English-speaking country is an essential skill.

Surprisingly, I did not even realize how much of the cultural context we need to absorb to be able to live comfortably in a new country. Once I arrived in Canada, I encountered many unexpected difficulties. I knew that it would be hard to express myself and that it would take a lot of effort to find a job. What I did not expect was everyday troubles such as not knowing what to bring with me when I am invited to someone's home, or what to give for a birthday celebration, or what topics are acceptable to talk about with coworkers, or even how to dress for various events.

I did not know the Ontario healthcare and education systems and even getting a child into school turned out to be a massive quest. I had never seen a barbecue before however, they seem to be in every home in Canada! How do you cook on them?!

The biggest skill I have been using since living in Canada is my enthusiasm for

self-education. Luckily, we live in the age of YouTube and Google. One well-formed question can replace ten encyclopedias!

If someone told me one year ago that I would calmly stroll through Toronto in the evening, or figure out how to get to Niagara Falls by public transport, I would have laughed in that person's face. However, here we are, and I have proudly lived in Etobicoke for almost 3 months, and my daughter started getting her school education in English.

Would I like this new life to have happened under other circumstances? Of course! Do I dream there is no grief, worries, and fears behind my shoulders? Definitely! Do I regret that I live in Canada now? Absolutely not!

After everything that I have been through, I have learned from personal experience how important it is to live in the present day, and not be afraid to go after goals. This is why I am writing and contributing this personal story to Learning Curves. Just a couple of months ago it

seemed unrealistic to continue my journalistic and writing career. However, Canada is truly a land of opportunity, so I decided that I would no longer be afraid to chase my dreams.

No one knows what awaits us around the corner. In the last few years alone, our planet earth has experienced the COVID-19 pandemic, global warming, and maybe we are even standing on the verge of a third World War. Do not put your life on pause, waiting for better times to come. Try, take risks, bring your ideas to life, and most importantly: be happy.

This article was submitted by Iryna Paltseva. She is a Ukrainian Freelance Writer who relocated to Canada under the CUET (Canadian-Ukraine Authorization for Emergency Travel) program. Iryna is a client with Achev, an Employment Ontario funded career centre, and is re-establishing her writing career. You can contact her at: irashel3@gmail.com. LC

MOVING ON FROM BEING A FULL TIME MOM

BY ZEYNAB KAZI

One day before my 33rd birthday, I wrote and passed my very first exam towards becoming a Real Estate Agent! After almost a decade of being a full time mom to 3 kids, this was my first step towards building a professional career. It had also been a really long time since I had written any exams, and trying to get into the right mindset of studying and learning was challenging. Throughout the year, I found myself studying every chance I got; at the arena while my kids played hockey, locked in my room early mornings or late at night, and with study groups from class. Every exam I passed empowered me to move on to the next, and by 2019 (still 33), I was licensed as a Real Estate Sales Representative!

Although I had successfully obtained the education required to be a Realtor, I soon realized that this was just the beginning of my learning journey.

Once I joined a brokerage, I had to learn the practical knowledge of being a Realtor; things like how to host open houses, how to generate and convert leads, and even how to search for properties. After months of navigating the system and transitioning to working full time as a Realtor, I had successfully launched my career!

But then, when our country went into lockdowns, I faced new learning curves! While I was not able to go out to network and grow my business, I took the opportunity to continue learning virtually. By 2021, among other things, I had completed additional courses and upgraded my licence to Real Estate Broker, launched my own real estate company, and learnt to build a community through social media. Another milestone was set in the same year when I successfully completed a Women's Leadership Program through Yale School of Management Executive Education.

Even as I'm writing this, I cannot believe how far this journey into learning has brought me. I'm surprised at my own achievement because I did not believe in myself, and because

I thought that my opportunity for learning was long lost. On this journey, I have met so many inspirational adults and seniors that never let their thirst for knowledge fade. I truly have fallen in love with learning.

Here are some things that I have learnt that I wished that I had known earlier in life:

1. I am constantly seeking out knowledge through my daily life, and have learnt that we do not necessarily need to be in school to learn. There is literally an opportunity to learn something new from almost every moment in our lives, however, you have to WANT to learn in order to seize these opportunities!
2. **Chase Your Passion.** As an example of this, I have always had a passion for helping people, civic responsibility and duty, and for public service. I chased this passion by getting involved and constantly reading and learning about policies, politics and about the needs of my local communities. This led me to my current journey of running my first political campaign to be the next City Councillor for Pickering Ward 1, which is leading to even more learning, and I am loving every moment of it!
3. **Believe in Yourself.** Once you've decided on what you're passionate about, don't let anyone deter you from it. Don't let others dictate who or what you should be; only you truly know who you are and what you would be amazing at. You'll find that this new journey will lead you to a world that will be embracing and supportive.
4. **It's NEVER too late.** Whether you have kids or grandkids, don't ever think that it is too late for you to start a new learning journey. In fact, I believe that when Adults actively decide to go back to get educated, they are more motivated and eager to learn!

I hope that my experience with Adult education and my journey towards these new career paths serve as motivation for others to find their new paths. LC

CAN'T FIND THE SUMMER ISSUE OF LEARNING CURVES? GO ONLINE.

Learning Curves along with many of its partners in education and community services, has been affected by COVID-19. Our Fall issue drop-sites continue to be affected. Unfortunately, we cannot effectively cover our usual distribution of the paper: a print run of over 16,000 located at over 650 sites in Toronto and the GTA.

We would be happy to send you hard copies of the Spring issue or drop them off. Simply contact us at learningcurves@hotmail.com.

We thank all our readers, and our advertisers without whose support Learning Curves could not have existed for the past 20+ years.

Look for us in all the usual places as the province opens up. Many of our back issues are online at www.learningcurves.org

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We will continue to update the site so visit often. We will be updating the progress on our twitter feed in the coming weeks.

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BEGINNERS GUIDE TO PORTFOLIO PLANNING FOR INCOME PT. III

COMMENTARY AND OPINION BY HENRY G. J. G. GODZIK

2020

Henry taught in the TDSB Learn4Life Dividend investing for Income and Building Wealth the Dividend Way programs. You can find part 1 of this article in the Spring issue 2022 and part 2 in the Summer issue.

Robo-advisors

Robo-advisors which are online investment platforms, are also available to investors through various brokerage firms offering a variety of diversified ETF portfolios designed according to the investors appetite for risk. Robo-advisors rely on the use of computer algorithms when allocating and constructing the portfolio assets and remove the emotional component from the equation. There are some robo-advisors that offer investment options including rebalancing and tax - loss selling strategies. Some accounts are completely automated and are accessible via mobile phones and web applications while others offer some limited human interaction. Compared to financial advisors, robo-advisors are a lower cost alternative and many of them only require a minimal capital investment. A disadvantage of robo-advisors is the lack of investment expertise, human contact and subjectivity that is offered when using a financial advisor. For those investors that are comfortable with this form of investment technology, a robo-advisor account could be a welcome decision making assistant when beginning the portfolio construction phase.

Important Dates

When deciding to purchase dividend paying stocks, there are specific dates that dividend investors should be aware of when considering buying these securities. Keeping tabs on these dates is critical to ensure that dividends that are owed to shareholders are paid as agreed. The first date is the DECLARATION DATE which is the date that the company's Board of Directors declares and announces the next dividend payment in a declaration statement that includes the amount of the dividend, the record date and payment date to shareholders of record. The RECORD DATE is the date that shareholders that have properly registered their share ownership on or before this date will receive the next scheduled dividend payment. Probably, the most important date is the EX -DIVIDEND DATE which is the date that all shares bought and sold no longer have the right to be paid the most recently declared dividend. Investors must own the stock before the ex - dividend date.

A basic reference guide regarding the buying / selling of stocks as it relates to the ex - dividend date are Selling B 4 ex - dividend date; No Dividend Selling on ex dividend date ; Yes Dividend Selling after ex - dividend date ; Yes Dividend Buy B-4 ex - dividend date; Yes Dividend Buy on ex - dividend date; No Dividend But after ex - dividend date; No Dividend.

Finally, there is the PAYMENT DATE which is the date that the dividends are actually paid to the qualifying shareholders. Make a point to have a clear understanding of how these dates will affect your future stock buying and selling decisions.

Investors intent on looking for other ways to diversify their portfolios need look

no further than to explore the potential benefits of investing in Emerging Markets.

Emerging Markets

Emerging Markets are various economies throughout the world that are experiencing rapid economic growth, and although this aspect is encouraging, it's important for them to continue to strive towards their full market potential. The MSCI Emerging market Index represents 27 countries which are at various stages of economic growth. Investing in emerging markets allows broader exposure to different economies and geographies that in many instances, have no commonality between them. Emerging markets offer the investor the opportunity to invest in the pace of the countries expanding growth which is driven, for example, by the growing middle class. This new group of consumers is the driving force behind the economies expansion.

Emerging markets account for approximately 60 percent of global population and approaching almost 50 percent of global gross domestic product GDP. Research is showing that emerging market stocks are trading at the deepest discount to developed market equities in 17 years. Although they represent about 12 percent of global stock market capitalization, the emerging market populations are massively underrepresented in relation to market cap and their contribution to the global economy which based on recent data is about 36 percent. Another way that an investor can participate in foreign investment opportunities is through a Canadian or USA company with international subsidiaries and foreign outlets. These companies also hire local managers who are familiar with the customs, culture, language and trade rules and regulations of that specific region.

However, emerging markets are not without their risks and should an investor decide to invest, to make sure to conduct a thorough analysis before doing so. Transparency risk is associated with the inability or difficulty of securing official documentation as it relates to a company's financial records. Investors may find that attempting to conduct a thorough analysis on a company proves challenging because reliable data may be difficult to uncover. This could be partially due to lax domestic regulatory public reporting requirements.

Political risk can also prove to be detrimental for investors in an emerging - market economy. Unstable, precarious leadership could lead to major economic consequences and pose a threat to expected returns for the shareholders. Poor government policies can compromise the reputation of companies to the point that prospective investors lose faith and seek opportunities elsewhere. Currency risk is another critical issue when dealing with domestic securities and emerging markets. Fiscal and monetary mismanagement can result in currency weakness, low demand for exported goods and rising interest rates resulting in the emerging markets inability to service its debt financed growth. Dealing with foreign stock can be a more daunting task since information is not always readily available. Data on dividends and earnings could become vulnerable to

unforeseen changes. However, a recent report issued by Morgan Stanley analysts suggest that the time may be approaching soon to get more bullish on Emerging Market securities.

Dividend investors can also participate in the emerging market environment by purchasing American Depositary Receipts (ADR's), which are certificates issued by a US depositary bank representing shares of a foreign company's stock. These ADR certificates enable investors an opportunity purchase stocks in other countries that would not otherwise be available to them. ADRs are an easier way to participate in foreign company ownership. Foreign company ADRs are listed on the N.Y. Stock Exchange and are denominated in US dollars to assist in avoiding fluctuations in currency rates. Depending on which category level the ADR is classified in (Level 1-2-3), the US depositary bank requires detailed financial disclosure, thus allowing investors easier access in order to determine a company's financial health. Although ADRs are a good way for investors to gain exposure to foreign markets and diversify their portfolios internationally, as with any other security, ADR's come with their own set of risks, including issues with "double taxation" both locally and abroad. Unsponsored ADRs (Level 1) need not comply with all the rules and regulations set forth by the Securities Exchange Commission (SEC) resulting in a highly speculative ADR which pose a greater risk for potential investors. Currency conversion fees are another investor's concern and are established to directly link the foreign security with the one trading on the domestic market. As previously stated, political risk can affect all aspects of emerging market investing and that includes ADRs as well. Political leaders may not be as responsive to foreign ownership of their company stock, creating an unpleasant investment environment unsuitable for further investor interest. With all this being said, there will still be foreign companies that will welcome the opportunity to list their stock on US exchanges enabling them greater exposure to international markets and a broader range of investors. As a result, financial analysts would be more inclined to add their perspective and cover these stocks in more detail. Tax advisors who are familiar with ADR investment and taxation should be consulted when considering adding an ADR to a registered and/or non-registered account.

Canada has its own version of the ADR known as the Canadian Depositary Receipts (CDR) which were launched by CIBC last July 2021. These receipts trade on Toronto's NEO exchange in Canadian dollars and allow small retail investors the opportunity to purchase US shares at a fraction of the price of shares that are listed on the N.Y. and NASDAQ exchanges. Examples include Apple, Amazon, J.P. Morgan, Walt Disney Co. to name a few. Presently, there are 23 (and counting) CDRs available to trade and their lower price has appeal to small investors allowing them to test their exposure to these companies by making small incremental purchases. At this time, they differ from the US ADRs by only issuing US CDRs. Owning a CDR has the same tax effect as if the investor held the underlying security directly and foreign

withholding taxes may apply by the foreign government where the CDR company is located. CDR dividends that are scheduled to be paid will be in Canadian dollars subject to current foreign exchange rates. Another important item to consider when purchasing CDRs is the liquidity issue. CDRs issue fractional shares and unless the underlying security experiences high trading volumes, the investor might find some difficulty in selling the shares if cash is needed. Since the investor is only purchasing fractional shares, their dividend entitlement will only be a percentage of what a full share dividend would normally pay. As with ADRs, CDR holders must file a W-8BEN tax document stating that the holder of the securities and subsequent income received is not a resident of the USA and as a result of the Income Tax treaty, the investor is subject to a lower withholding tax rate of 15%. Besides ADRs and CDRs, International ETFs can also contribute to a well diversified portfolio by not being fully correlated to Canadian and USA markets, thus decreasing portfolio risk and volatility and allowing exposure to the economic growth of other countries. However, like other investments, ETF purchases depends on the investor's tolerance for risk and close attention needs to be paid to these ETFs since each country can experience rapid changes to their economy, currency and debt issues and political uncertainties which can adversely affect the overall performance of the portfolio.

Tax Treatment

From a taxation perspective, dividend investors purchase these dividend paying securities for the favourable tax treatment they receive when filing their annual tax return.

As dividend investors, addressing the issues related to the taxation of the portfolio and what accounts are best suited for specific securities is crucial, however; don't base the investment decision solely on the tax implications that might arise. A properly designed portfolio will have addressed the issues of the tax impact of income producing securities and growth stock. Investors should have some understanding as to the tax implications and consequences of also placing stocks in accounts that may not be the best choice from a tax perspective. If unsure, seek the professional guidance of a tax specialist who understands portfolio tax management.

Tax risk, is the risk that the after tax return of an investment will fall short of the results needed to preserve spending power after inflation. Inflation has been a hot topic of discussion over the last year with governments and corporations trying to tackle the most efficient way of curbing the growth of inflation without disrupting the economy's recovery from the pandemic. Although there have been a few small references to inflation issues made throughout this article, it's a complex subject with many variables to consider and technically beyond the scope of this article.

Dividend investors that own shares of "eligible and non-eligible" Canadian publicly traded companies are able to apply for the Dividend Tax Credit. The reason is because

CONTINUED ON PAGE 9



Toronto Education Workers/Local 4400 supports Adult Education programs offered by the Toronto District School Board (including but not limited to):

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BEGINNERS GUIDE TO PORTFOLIO PLANNING FOR INCOME PART III

COMMENTARY AND OPINION BY HENRY G. J. G. GODZIK

CONTINUED FROM PAGE 7

dividends are paid with “after-tax earnings and companies have already paid tax on these dividends. So in order to avoid double taxation, the Dividend tax credit offers relief to investors from this issue. Eligible and non-eligible dividends qualify for this credit, but dividends paid from foreign companies are not eligible. Corporations that are designated as issuers of eligible dividends, pay higher taxes, thus enabling the investor to “inflate” their dividend based on federal and provincial percentages known as the ‘Gross-Up’ which currently is 38%. Non-eligible dividends are taxed at a lower rate therefore, their Gross-Up is only 15% The investor pays a gross-up on the dividends received to return the dividend back to it’s pre-tax income since the corporation has already paid tax on it.

Because an investor has to pay taxes on the grossed - up amount of dividends, the Federal tax credit was designed to reduce the amount of taxes paid on these dividends, therefore; investors can claim this credit which is applied against the tax owed on the grossed-up dividends.

If your portfolio holds U.S. stocks in a non-registered taxable account, there are U.S. withholding taxes that apply to any dividends earned. The default withholding tax on U.S. dividends is 30%. The Canada Revenue Agency (CRA) will let you claim half of this withholding tax on your tax return, or 15%. This % is the amount agreed upon through the Canada U.S. Tax Treaty. This treaty allows Canadian investors to file the form W-8BEN, which declares their Canadian residency and their eligibility for the lower 15% tax rate on U.S. dividends. Up to 15% of the U.S. tax you

pay on dividends can be claimed on your tax return as a foreign tax credit to offset any double taxation. Also note that foreign dividends are fully taxed at the investors marginal tax rate.

Dividends paid on U.S. stocks held in an RRSP are tax-free. RRSP’s are viewed by the Internal Revenue Service (IRS) in the U.S. as an account meant to provide tax-deferred pension or retirement benefits. On the other hand, Tax-Free Savings Accounts (TFSA’s) DO NOT fit this description and U.S. dividends earned within a TFSA are subject to withholding tax. Since TFSA earnings aren’t taxable when filing a tax return, the withholding tax cannot be claimed as a foreign tax credit and this part of the investment is “lost”, however; it might be better to hold U.S. dividend payers in a TFSA rather than a non-registered account, reason being, although you loose the withholding tax, the remaining dividends and all capital gains will be tax-free. Dividend stocks that have increased in value and have produced capital gains are only taxed when the gain is “realized”, in other words, when the investment is sold. Interest and dividend income that is held in a non - registered account is taxable in the year that it is earned.

Throughout the article, I have emphasized the importance of seeking financial advice when in doubt, but choosing the “right” financial consultant is also a challenging task. Don’t rush, take your time and interview prospective consultants to find the right fit, see if your personalities are complimentary as opposed to conflicting. During the initial meeting, did the consultant listen to your goals and concerns and did they propose realistic and attainable solutions to meet your specific needs.? Did they establish a time schedule

and allocate enough time to review and rebalance the portfolio as required.? Were they completely transparent with the fee schedule so there will be no “extra fee” surprises? Once the investor has established a working relationship with the chosen consultant, they should ask themselves whether the consultant provided up to date and timely advise that has helped to add value to the growth of the portfolio. If not, schedule a meeting to determine the reasons why and discuss designing a corrective strategic plan to address these concerns.

The D.I.M.S. dividend portfolio strategy references the following four words and their importance for investors to take notice. Discipline, is a key attribute of all successful investors by having a detailed plan in effect and following it. Dedication; taking the time needed to thoroughly review the plan every 4-6 months(or when circumstances change) and to devote time to the investing process. Desire; to be financially independent and secure because of the benefits associated with astute investment planning and Determination; to be a successful investor despite market turbulence and to seek accurate, up to date information while avoiding much of the investment “noise” before purchasing the stock. At the beginning of this article, I had stated that there are areas of investing that were not addressed. Not because they lack importance, just that the material covered was a personal choice and decision. Perhaps in the future, those areas can be addressed as well.

Dividend Financial Advice

Dividend growth investing, if executed correctly, has the potential for long term growth and producing income. As a shareholder, owning stock of some of the best dividend companies available, and being paid to own them offers a sense of satisfaction of an investment job well done. Watching as the compounding dividends increase the portfolios value is a great feeling, after all, passive income has been and continues to be the ultimate goal.

For Your Reading Pleasure , Consider The Following References:

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MY LOCKDOWN: MEMORIES, COPING, ENDURING AND CARRYING ON BY NENKE JONGKIND

I remember walking home on Friday, 13 March 2020 from the Bloor Street United Church where we had celebrated the lives of both parents of a congregant. They had died within days of each other. At the reception afterwards some members of Council met at a table and agreed to suspend worship services as Covid-19 began its rage around the world. I could hardly believe it. I walked home through familiar streets, and reminded myself that I did not need to hide. No one was hunting me. I was not a present-day Anne Frank hiding in less than 500 square feet shared with seven others. Nor was I living in a dystopian novel.

Plan: Wear masks when not at home. Be home as much as possible. I began it well. I walked around Queen’s Park daily. One day in, one direction, the next day, the other way. Then I walked around the other side of the streets, lengthening the walk a bit. I wish I could tell you that I sustained this healthy practice. I didn’t, but it was a good beginning. Being outside is good for me as is walking.

Our University in the Community ceased to meet in person as well. In time we too Zoomed our classes. We are an interesting group of just under fifty people, two of whom were born in Canada. The rest of us are global citizens and immigrants. Our names and our accents sometimes convey where we’re

from, but not always. The joy of listening and conversing with professors and authors from our global village was a wonderful opportunity. Our coordinator, Joanne Mackay-Bennett wonderfully shepherds us and our experienced presenters into magnificent learning occasions.

More and more we stayed home. I read a lot. Library books, real books, electronic books, everything I could get my hands on! I also found Happy Colors something like embroidery but you do it on an iPad with your finger and no one needs to hang it on a wall. The colours enchanted me. As an undeveloped artist without a practiced medium it amuses me.

We learned to Zoom. I had had a little experience with this on the Regional Candidacy Board, and now it expanded. We only missed one Sunday worship service and we were on Zoom the next Sunday. What’s better with Zoom, is that you see each other’s faces not just the back of the neck as you do in church. We came early and left late enjoying the small breakout groups and catching up with each other.

There are four small groups of friends with whom I had maintained contact for many years. Two went from a monthly supper, or lunch to a bi-weekly Zoom gatherings. So once each week I am with friends. One group was already zoomed out and we went from monthly lunches to no more, thank you. Another small group also disappeared. Changes will keep on happening.

Unable to see people in person, I noticed that I too began to shut down somewhat.

I communicated less. I didn’t pick up the phone to call people as often. I texted more often. I became glued to my iPhone and iPad. Amazing!

I live with seasonally affective disorder

or SAD. From the fall equinox to the spring equinox, I need to sit with lights, take some medications to maintain a reasonable lifestyle during the darker seasons.

Yet, life goes on. Robert had his first vaccine on 12 March. I was not yet eligible. It was after a week of hospital attendance for blood work, CT scans, etc. that on Friday, 26 March 2021 Robert woke me up at 5:00 a.m. to ask me to phone 911 for an ambulance because he couldn’t breathe. I went into the ambulance with him and we were both diagnosed as having caught the virus. We were informed of all the possibilities and had to take some hard decisions. I was sent home. Robert was admitted to hospital immediately provided with oxygen. On the weekend Robert was taken to Intensive Care. I feared for his life. Probably because he had had his first vaccination, he did not require intubation. We were grateful. We tried to keep in touch by telephone but it was very difficult for him to speak. Nurses were excellent at keeping me informed. Robert exited ICU, went back to the covid ward and to my relief, was transferred to Bridgepoint for rehabilitation on 12 April. He needed to learn almost everything again. He learned to walk again and in due course, climb stairs as we live on the third floor and there is no elevator. While Robert was at Bridgepoint, I could visit him twice a week! What a relief. He was still on oxygen. There was even talk of him coming home with an oxygen device. He came home on 25 May!

Robert now uses a rollator. It is his Covid-19 souvenir. I have become a caregiver. We can now use Wheel Trans. It is an excellent service as long as you realize that you’re not in control.

I have retired from the Regional Candidacy

Board as I no longer had the time to read the reams of paper, on screen, before the quarterly meetings. Unfortunately, all the volunteer stuff we used to engage in with refugees, Community Café, and some committee work also went on Zoom for safety. Feelings are not expressed well on Zoom (much better in person) so the sense of satisfaction was more limited.

And yes, I got down. It was hard. For Rob, too. We did it all as best as we knew how. Friends got sick. Some with Covid. Other illnesses too kept on happening. Sometimes people get better, sometimes they died. Funerals, Celebrations of Life were not possible. The hugs that sustain us when we feel needy, could not take place. It was all very sad. And it isn’t over yet. This week three unrelated friends have contracted Covid. I hope that they will recover rapidly and completely.

As the lockdowns eased, and we emerged from our pandemic norms, it has been delightful to meet friends in restaurants again, to renew relationships and have in person visits again, to hug each other even with masks on is better than no hugs at all.

This week we gathered to bid Anne McDonagh adieu. Anne had begun University in the Community almost twenty years ago. A dozen of us were able to attend, grateful for her vision and hoping that we can continue to be challenged to learn together as some restrictions ease and we are carefully re-engaging in life as it will be.

Nenke Jongkind is a student in University in the Community. If you or someone you know would like to join our Fall program at UitC, please get in touch! Our email is: universityinthecommunity@gmail.com



THE FOUR PILLARS OF RESILIENCE



BY CARTER HAMMETT

According to the Google dictionary, “resilience” is defined as

1. *The capacity to recover quickly from difficulties; toughness. “the often remarkable resilience of so many British institutions*
2. *The ability of a substance or object to spring back into shape; elasticity. “nylon is excellent in wearability and resilience”*

Sometimes you just feel a certain energy off a person.

That energy can be sometimes negative, sometimes positive. With others, you simply feel their strength and resilience.

Wendy Morris is one of those people. Daycare worker. Nanny. Cook. Cancer survivor. Stroke survivor. Person living with epilepsy. Indeed, the list of adjectives carried by the venerable 52-year-old is as long as the number of coping skills she’s developed in the face of adversity.

“I don’t think I’ve ever wanted to give up,” she says. “When I do, I have amazing support.”

Indeed, many people would have simply given up after the lengthy list of struggles Morris has endured, but she’s somehow always found the strength to keep going.

“I felt like I was in a storm and every time I started coming out of that storm, something else came along and took me back to steps.”

Morris experienced her first seizure at the age of 34 while pregnant with her second child.

“I’d been pregnant for about six weeks. I was on the bus and the next thing I remember is seeing this woman coming towards me. I remember thinking, ‘did I actually fall on her?’”

But while about 70% of people living with epilepsy, manage to find the right balance of medication and attain healthy, balanced lives, the remaining 30% do not. Morris endured several missteps during her epilepsy journey.

“At first I was in denial. I thought epilepsy doesn’t happen to sexy people like me,” she laughs.

There was the time when she was on an epilepsy medication for two years and complaining that she didn’t feel well on it before realizing she was hallucinating.

“The doctor wouldn’t listen. He said my seizures were controlled but I couldn’t see out of one eye. I remember taking nine pills. The next thing I know, there were firemen and police all over the place. A neighbour called 911. The neurologist at the hospital put me on a medication that turned out to be a stimulator for horses.”

A few months after this incident Morris attempted to return to school. While writing an exam she experienced 19 seizures, losing her speech and ability to walk in the process.

“They said I’d had a small stroke and had gone into status epilepticus (a medical emergency where a succession of seizures occurs without recovery time between them),” she says. “They said I’d never walk properly again.”

“Resilience is actually very important,” says psychologist Natasha Williams. “When we look at a situation, we ask is it teachable? Is it trainable? We also look at how we get over a

situation but how do you navigate the human experience? You can be looking at the situation and it might be overwhelming but it we need to look at it from an adaptive perspective and not just through tunnel vision that allows us only to see the negative or the positive.”

“In psychology we have what we call cognitive restructuring,” she says. “We take an evidence-based approach to determine what is true and what isn’t. It’s kind of a fact-finding mission. When someone says something like, ‘This always happens to me. We try to challenge that by asking them to supply evidence that supports that statement.

“Another thing we find is that people who struggle are often feeling a sense of isolation. We find that increasing your support system is really important for building resilience.”

For elite endurance athlete, writer and speaker Jean-Paul Bedard, resilience takes on a specific meaning.

“I’ve always found it somewhat easier to describe resiliency by what it’s not. It’s not about bulletproofing or creating a sense of armour. It’s really about the ‘right-sizing’ of you,” he says.

Indeed, Bedard, 53, has known his share of trauma. Raised in a violent household, he survived multiple episodes of sexual abuse, including by a hockey coach and another incident a few years later when he was raped by some teenage boys in one of Toronto’s winding ravine systems. He took his first drink at 14 and that launched a journey that would last the better part of two decades, while floating in-and-out of the numbing haze that alcohol and drugs create.

With the support of his wife, friends and a recovery program at The Gate House (sp) he successfully managed to take control of his addictions.

For the past several years he’s been sharing his story as a keynote speaker, author of books like the best selling *Running Into Yourself* (2016) and the forthcoming *Geography of Resilience*. He’s also redirected much of that addictive energy into running marathons and continuously testing himself. He’s been both public and vocal about his struggles with mental health, and the peaks and valleys he’s endured along the way.

CORE MODEL OF RESILIENCE

“Resiliency is the belief you will not be permanently victimized by adversity, trauma or loss,” he says. Even the most outwardly resilient people often fail to see the quality in themselves, meaning that our own reserves of strength might only come to light in relation to others. Resilience depends on community and the stories we share.

Working through his own trauma, which began after being sexually assaulted by

a hockey coach Bedard developed a model of resiliency called CORE that rests on four pillars: Community, Overcoming, Ritual and Empathy. He’s quick to emphasize that with this model, each piece feeds the other. If you are consciously practicing one element like “ritual” for example, you may need to go back to “community” to talk about the issues you’re currently facing.

THE FIRST PILLAR IS COMMUNITY.

“People need to be in an environment where they feel safest. To start my own journey I need to be with other alcoholics.

“When you’re in this community, whatever community that may be that’s where we feel the safest. We are then able to be our most vulnerable and express hopes that can’t be expressed elsewhere

“We need a shared vocabulary, but we don’t have that where we feel loved. We get that from where we feel safe. In a job context, it might be something like, ‘I really need this job but I get panic attacks. You can’t have that conversation with your wife, but I can get it from others like me...”

OVERCOMING IS THE SECOND PILLAR.

“We don’t see how strong we are, but we do see others’ strength and that gives us hope.

“People within your own group are also able to call you on your own bullshit and challenge you in the way that others don’t. Once you’re in that group, it allows you to believe in facing this issue. In order to move forward you have to believe you are overcoming.

Bedard identifies three elements to the concept of overcoming:

It’s not bulletproofing, he says. It’s also realizing that something that happened to you was not your fault. However, these feelings post-trauma are not over and they never might be.

Overcoming also doesn’t mean “forgetting.” This is critical and difficult for many to face. People who haven’t been through trauma say things like ‘you’ll get better,’ or ‘you’re going to forget this.’

You don’t.

But it’s critical that you never forget. You eventually learn that you won’t be controlled by these feelings.

Overcoming is the belief in yourself and your ability to get to the other side of adversity.

“You have to get comfortable with uncertainty.”

So then the question becomes, ‘how do we sustain living with uncertainty?’ The answer is in cultivating the third pillar, Ritual.

RITUAL IS THE THIRD PILLAR

“Ritual is a conscious commitment to a healthy habit. I live with ‘crazy brain’ and the manic energy it creates. I need to get rid of it everyday. When I travel I need that ritual of running that allows me live with the discomfort. That’s an important part for me.

“We all need different rituals too.” Athlete Clara Hughes needs to be alone in nature.

“I can live through that uncertainty

because I can go back one step because I sustain it with ritual.”

THE FINAL PILLAR IS EMPATHY.

This is defined as “the ability to hold space for what someone else is experiencing.”

“When I look at people with strong empathy, it has nothing to do with being action-oriented. It has more to do with emotional intelligence.”

“In order to hold space for someone else you have to be willing to admit you can’t fix everyone and you can’t control the outcome of what the other person’s going through.

While researching his latest book, *The Geography of Resilience*, Bedard interviewed over 180 people and he says every person gives back in some way.

“The amazing thing is that we often feel that way inside of us, and others know about it. That thing creates a channel for others to understand us better and when they do that creates a greater possibility to hold the space that we need.

“If you were to disclose, say, anxiety, an employer might see this as a drawback. But I might also be perceived as having strong emotional intelligence.

“People have to realize or own that they are governed by shame. You can’t get to the end unless you go through all the previous steps. Eventually people will hold space for you.”

People have certainly held space for Wendy Morris. After eight long arduous months, she finally started making progress in her stroke recovery. “It took a long time to speak and it became frustrating when people finished my sentences because I struggled to get the words out. Finally, Morris slowly progressed from wheelchair to walker to cane to independence.

But just as she was literally finding her footing, her marriage broke up. Undaunted, she moved in with her son and worked part time. It was a challenging period for her.

“Lots of times people saw me smiling, but I wasn’t smiling in my heart.”

Meanwhile, the struggles kept coming. In 2012 she was diagnosed with breast cancer. In 2017 doctors identified a brain tumour. After two years of chemotherapy and radiation she was finally declared cancer-free.

“I’ve been down but I always hold my head up” she says. “I say, I might be down this minute but I can get back up by 4 o’clock.”

That’s because she sets goals and a time for herself to resume a sense of normalcy.

That’s just one of the tricks she’s devised to help her cope. Another is journaling.

“I put my thoughts on paper and claim victory over them and get them out of my head and live to face another day.”

Along with the faith that’s sustained her during the difficult times, Morris says that much of getting through life has as much to do with how life is approached.

“I just decided that this is the card I’ve been dealt in life and I’m going to do the best that I can,” she says. “I may have epilepsy but epilepsy doesn’t have me.”

TO TEACH OR NOT TO TEACH IN CANADA

A NEWCOMER SHARES HER STORY WITH MINA WONG

My name is Juleen Thapar, an educator from India's Amritsar region. When I came to Toronto in 2019 with husband, Ranbir, we had already been teachers and school administrators for thirty years.

When we first met, Ranbir and I were just teachers-in-training. Then we married, worked, had a child, and lived near family to look after our parents. By 2014 when our son, Victor attended college in Canada, we were both secondary school principals with generous salaries and a comfortable life.

In Toronto, Victor transitioned from college to university before earning a botany degree in 2019. With part-time work at a research lab, he applied to stay here permanently. He also enticed us to become teachers in Toronto.

Visiting our son promised a wonderful holiday, but moving here to work as teachers suggested an uncharted journey.

However, Victor was ecstatic when we landed at Pearson Airport one evening in June. Beaming and talking non-stop, he took us to his apartment where "life is always exciting at Yonge and Bloor!"

Ranbir and I liked Toronto right away. The streets were clean and green with buoyant energy. After a week of restaurant adventures, we bought groceries like local people, cooked our own food, did laundry, and took evening walks to Rosedale Park.

That weekend, Victor invited Nancy Kallan to join us for dinner. A very polite young lady and new high school teacher, Nancy told Ranbir and me how much she could learn from us. She also believed Toronto was always looking for good teachers, and that newcomers with formal experience might only need some courses and a practicum.

We had mixed feelings about Nancy's kind advice. Ranbir privately asked, "What courses do we study after teaching for thirty years?"

I also felt all my hard work since becoming a teacher in 1988 would be tested again – if I wanted to teach in Canada. But I understood we had no Canadian experience to work in Toronto schools.

All night, I wrestled with 'to teach or not to teach' in Canada.

I also wondered if Nancy's Tamil family would like Ranbir and me.

Nancy was a lovely girl born and raised in Toronto; she and Victor seemed so happy together; she obviously would make an excellent high school teacher.

But Ranbir's future and mine suddenly became a question.

In the end, we did apply to live in Canada. We hoped the point system would favour our professional credentials, good English, financial resources, and a genuine desire to join Victor as family in Toronto.

While Victor, Ranbir, and I waited to hear from Immigration Canada, Nancy started her teaching career in Markham, and visited us when she could.

Shortly after Christmas, Victor heard first that his application was successful. Soon, he accepted a full-time research

position in biotechnology. Meanwhile, the Ontario College of Teachers informed Ranbir and me that to become certified teachers, we needed to satisfy a supervised teaching practicum at an approved school.

Ranbir grumbled about the process. "Even if I can live in Canada, I can't teach unless I am an apprentice again?"

Ranbir's sentiments echoed our quandaries: what schools would we approach to complete the practicum? Why did we need a practicum when we were already experienced teachers and school principals? Why did we have to prove our professionalism after three decades?

But before long, we were also accepted as permanent residents, ironically when Toronto was deep in lockdown.

Our success was also a mixed blessing: to enjoy more opportunities in Canada than India, wouldn't we live very far from family in Amritsar? To welcome exciting professions in education here, wouldn't we require extensive new training? To accept Canadian values of lifelong learning, wouldn't we need to look for employers who supported professional development?

After much consideration of pros and cons, we decided to stay in Canada. But it meant living and working in a new environment. It also meant acknowledging our ignorance and asking for help from more experienced people.


Three years later, we still live near Yonge and Bloor, but our lives have changed dramatically.

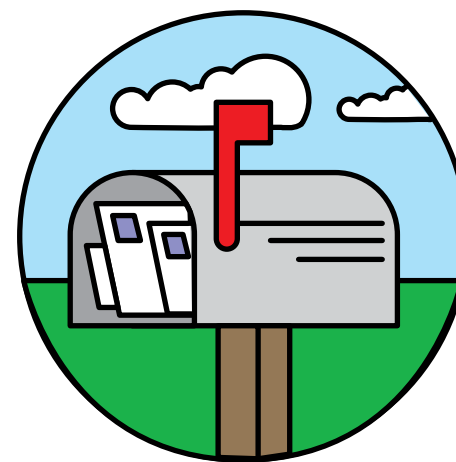
In 2020, the pandemic locked down even our most tentative career plans. We became preoccupied with staying healthy. Each day, we encouraged Victor and Nancy whose young careers had turned upside down. Almost all the time, we tried to keep family in India safe from COVID.

In 2021, instead of joining the Ontario College of Teachers, we looked for other options. Ranbir developed an interest in project management for small organizations, and I looked at language learning with fresh eyes. Happily, we found good training for career shifts in Canada's job market.

2022 has been busy with new prospects. Soon finishing a project management certificate, Ranbir volunteers for Indo-Canadian groups where he will help to launch educational initiatives.

I am hoping to tutor adult learners of English. Completing short certificates in Teaching English as a Second Language, I am ready for all the training and job opportunities available to me.

This is our newcomer story, of Ranbir and me moving to Canada and starting over without much of a map. But we are learning from Nancy and Victor's resilience, and grateful for the friendship of Nancy's parents who are seasoned accountants. By setting new career goals, we actively network with different professionals, and feel very motivated to live and work successfully in Canada. 



Dear Elcee

Dear Elcee is a feature written by Deborah Noel of Learning Curves. Send your questions about education, training, careers, and jobs to deborahjnoel@gmail.com.

Dear Elcee:

I am 32 years old with a Bachelors Degree in English. I am recently unemployed and looking to make a career change from call centre customer service. I have been seeing so much in the news about the job shortages in the health care industry but cannot see myself taking so many years becoming a Doctor or a Nurse. I am willing to take a one or two year program. Besides, the idea of giving someone a needle terrifies me! I love the idea of working and making a contribution in this area. Are there any other options in the healthcare field?

Restless in Rexdale

Dear Restless

I am so glad you asked this question. There are so many careers in healthcare beyond the typical doctor / nurse positions. While many of them may require advanced degrees I will endeavor to narrow the list down to those that may only take one or two years of additional study. Home Health Care Aide; Also known as Personal Care Assistants, this is a growing field, primarily due to an aging population and a growing need to assist people in staying at home longer. Although the field is not high paying there is movement to increase salaries. Minimum high school diploma is required along with a course which are offered through a private colleges. Diagnostic Medical Sonographer and Cardiology Technologists and Technicians. This grouping of diagnosticians includes a range of highly trained professionals including Diagnostic medical sonographers, cardiovascular technologists and technicians and vascular technologists. Each of these positions requires the operation of special imaging equipment to create images or conduct diagnostic tests. Dietician. A dietitian works with their patients to manage their diet such as their intake of healthy foods, plans for making and prepping healthy meals and suggest alterations to their lifestyle concerning their health. They can

also decide how a patient can work within their financial budget to eat healthier. Massage Therapist. A massage therapist massages clients to loosen up their muscles and body tissues to alleviate stress. Massages can also help clients relax regularly, heal the injuries they suffered and help the immune system. Medical Records Clerk. A medical records clerk files, maintains and protects a patient's medical records. They supply a patient's X-rays and other necessary documents to the nursing staff. Additionally, they process a patient's admission and discharge records. This is just a small overview of the variety of positions that are available in the healthcare industry and doesn't require giving needles (Phlebotomists do that!). I suggest you do research into the healthcare industry in Canada and what extra schooling is required for the position you desire. I highly recommend the website www.jobbank.gc.ca which will provide the most objective information available. They have labour market information, educational requirements, salary guides and places to study. Good luck!

We value your opinion. Please let us know what you think about this column. Send comments to learningcurves@hotmail.com.



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Achēv Employment Services would like to give a special mention to **Lisa Trudel**, Career Specialist at Achēv, for her writing contributions to the Learning Curves newspaper.

We appreciate all your hard work and dedication in helping job seekers from all backgrounds achieve their full potential. Here's to you, Lisa!

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