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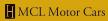
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Contents

Cover Story

Travel & Resorts

- Unique Living Cultures Hong Kong By Terry Tremaine
- A World of Difference Macau By Terry Tremaine

Features

Recreation

- Lower Your Golf Scores by Improving Your Short Game By Brent Morrison
 - House & Home
- Artful Window Dressing By Debbie Travis Food & Wine
- Malbec: The Argentine Fine Wine By Barbara Philip WM
- Spring Fashion 2008 By Catherine Dunwoody Health & Wellbeing
- Want to live longer? Look to Vitamin D By Sandra Tonn, RHN **Innovations**
- Luxurious Automotive Accessories By Steve Dotto Luxury Rides
- Luxury Convertibles 2008 By Tony Whitney Wealth
- Shaping the Nest Egg By Adrian Mastracci Culture
- Acknowledge Me By Jonni O'Connor

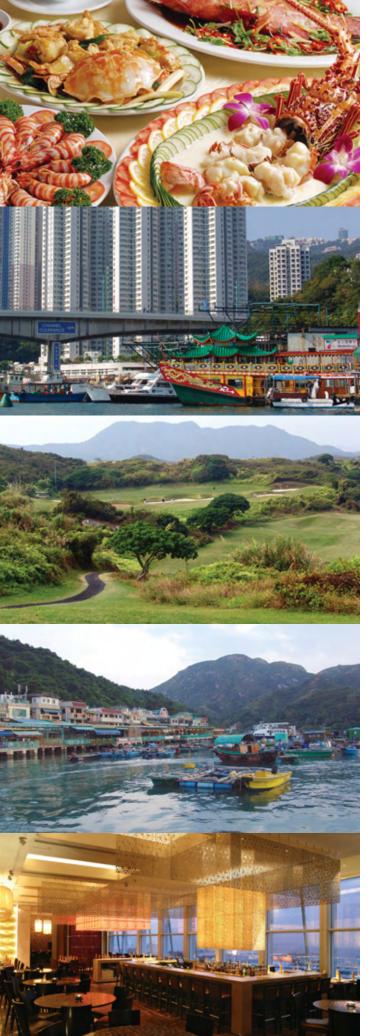
Profiles:

- Custom Cellars Inc.
- South Coast Casuals
- Pacific Dermaesthetics
- Copeman Healthcare Centre 50
- 62 Rendezvous Art Gallery

On the cover:

Symphony of Lights — Hong Kong Photographer: Connie Ekelund





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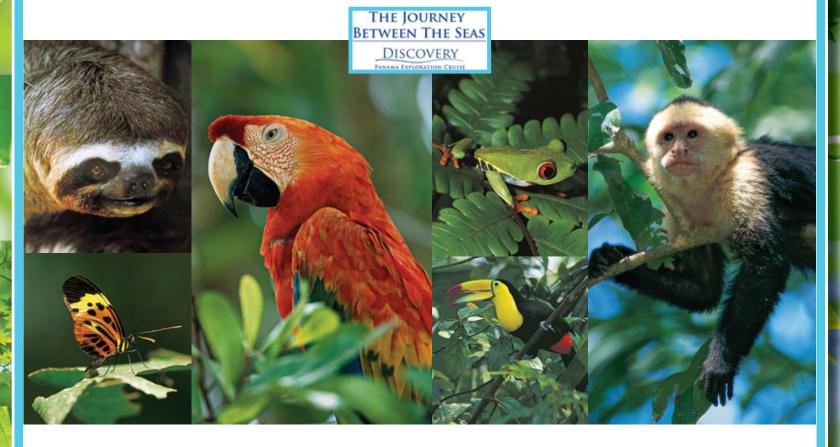
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ong Kong was fabulous! We've said it before. Our "favourite destination" is always "the next one." But, we would certainly return to Hong Kong given the opportunity. We would absolutely love to know it better.

Next issue the cover story focuses on an ecotour of Panama. We sailed the Panama Canal in a 125-foot catamaran. This boat has a capacity of 24 passengers sleeping in 12 state rooms. With two naturalists aboard and the ability to anchor in otherwise forbidden waters, the trip was outstanding. The highlight was being taken by dug-out canoe upriver at high tide into the impenetrable Darien forest to spend a few hours with a tribe of people living much as they did when the Spanish landed. As always, reservations are recommended on following page.

With this issue, we add some new writers to our group. Barbara Philip WM has recently joined that very prestigious group known as "Masters of Wine." There are only 264 members in 22 countries that have qualified to join this elite group. Barbara also happens to be the only female WM in Canada! We are very proud to have her join our team. Each issue she is going to focus on a particular varietal. This issue is Malbec. I'm expecting to learn enough to possibly lose the designation of being simply a consumer.

Brent Morrison is regularly credited with being Western Canada's number one golf instructor. He can tell tales of instructing the likes of Wayne Gretzky. But more importantly I've had the benefit of Brent's instruction first hand and know he can certainly help even duffers like me.

Additionally, Steve Dotto, tech wizard, offers insight to bridge the technology gap between consumers and the high tech world. Steve's emphasis is on developing your ability through an understanding of the potential of technology. We look forward to him unravelling these mysteries and providing a simple approach to ever-changing technology.

In this issue you'll find an ad for Good Life Living Green magazine. This is our new publication that launches this spring. Dave Chalk is the Editor in Chief and the motto is "Inform and Inspire." We are looking to provide a mainstream approach to the "green" issues that are so prominent.

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10 GOOD LIFE CONNOISSEUR | Spring 2008 www.GoodLifeConnoisseur.com

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Unique Living Cultures - Hong Kong

By Terry Tremaine

Photos by Connie Ekelund

he thirty-minute drive from Hong Kong airport to the Grand Hyatt Hotel in the heart of the financial district opened our eyes to how well this city works. Clearing customs had been a breeze, our bags were actually waiting on the carousel, and our driver never had to slow down, let alone stop, prior to reaching our destination. There are seven million people living on top of each other on a very small piece of land, yet congestion would seem to be minimal considering the population. I can't even remember that we heard a car horn during the week we were there. Further, the people are very friendly and forthcoming with a generally positive attitude. Much to our surprise, smoking has been banned by the Hong Kong government, making the visit a true pleasure. This very cosmopolitan city wants and welcomes visitors.

Every evening at eight most of the large office towers surrounding the harbour join together to produce what the Guinness Book of Records claims is the largest laser light show in the world. "Symphony of Lights" has accompanying music broadcast on the radio. Crowds line the boardwalks around the shoreline or fill the tour junks plying the waters, all to see the incredible show.

Tourism Hong Kong has even gone to the extent of organizing free seminars at various local artisan and antique shops so visitors can educate themselves on things like the porcelain produced during the various Chinese dynasties, or the secrets of buying diamonds, pearls or jade.

Hong Kong is actually comprised of 260 islands plus the New Territories on the mainland. The main island of Hong Kong is the centre of business and where a good portion of the people reside. Approximately half the population is housed in government-subsidised apartment towers. Few have cars, preferring to rely on the highly efficient and inexpensive public transit system to get around. The confined living space

produces its own peculiarities such as the Bird Market, where locals bring their caged birds for an aviary social while shopping for pet treats, such as live crickets.

There seems to be a market for everything; there's a flower market, a jade market and of course the night market which offers everything imaginable, including fortune telling and Chinese Opera — buyers beware and make sure to haggle.

Above and left: Chef Shao & Crab Meat Salad at Lumiere. Below: The Shang Palace. Above: Rainbow Seafood Restauran

Most of all, we certainly enjoyed, and continue to talk about, the food. Restaurants are bountiful. Though locals claim they have lost many of their best chefs to Vancouver, we certainly would not have known.

Our excellent guide for the week, Andy, had two comments about being in business in Hong Kong. Number one, if you can't deliver within a couple of hours, you won't survive. Think about prescription glasses in an hour being the norm. Second, if a restaurant's food is subpar it won't last a month.

Currently at the top of the charts is Lumiere, with its own Iron Chef Shao Tak Lung, offering his very contemporary take on Sichuan. The excellent food presentation competes with superb harbour views and

Rainbow Seafood Restaurant, in Sok Kwu Wan on Lamma Island, is another award-winning restaurant. This open-air establishment offers seafood of all kinds, including some I had never seen before, let alone heard of, with customers choosing their dinner from tanks of live marine dwellers. Their selections are then prepared to perfection in the style of their choice.

A side benefit of dinner here is the need to travel by ferry to Lamma Island, a 20-minute ride from central Hong Kong. Venture forth early enough and you can really build an appetite by hiking the trails between Sok Kwu Wan and Yung Shue Wan, the two villages on the island.

Hing Lung Seafood Restaurant is similar in style to Rainbow, but found in Lei Yue Mun, a tiny seaside village nestled in the south-eastern corner of Kowloon.

Another restaurant we were particularly taken with is the Shang Palace, in the Kowloon Shangri-La Hotel. This award-winning restaurant only served to reinforce just how good Chinese cuisine can be.

The base of operations for the beginning of our tour of Hong Kong was the Grand Hyatt Hong Kong, Hyatt International's flagship property. This fabulous property features a residential spa, the international awardwinning Plateau, encompassing the eleventh floor. The 80,000 square foot destination spa, designed by John Edward Morford, could be the sole reason for some to visit Hong Kong. Other surprising amenities include its own rooftop jogging track, tennis courts and golf driving range. We particularly enjoyed their Italian restaurant, Grissini, which aside from great food boasts its own label, Ca'del Bosco, Italian sparkling wines. This is a rare opportunity to sample outstanding sparkling wine by the glass that has been aged in magnums. The majority of their wellappointed rooms command spectacular views of the harbour.



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12 GOOD LIFE CONNOISSEUR | Spring 2008



Early in the agenda we wanted to check out what Hong Kong had to offer golfers. Not surprisingly, considering the land space available, there are few courses — only one of which is public. It is located on Kau Sai Chau Island. The course is a community project between the HKSAR Government and the Hong Kong Jockey Club. The land is on loan from the government and the Hong Kong Jockey Club donated HK\$500 million to build the facilities. The two courses which comprise the Kau Sai Chau Public Golf Course were designed by Gary Player and opened in 1995. The hilly terrain provides spectacular views but necessitates no powered carts. A unique feature is the family cemeteries sprinkled along the fairways. As mentioned earlier, land is at a premium, so those who can establish land claims take advantage of whatever is available for final resting areas.

Like most proud Hong Kong residents, Andy was pleased to announce Hong Kong would be the site of the equestrian events for the Summer Olympics being hosted by China. As a result we spent an afternoon at the Sha Tin Racetrack, one of two horse racing tracks in Hong Kong. Situated in the New Properties, the facility is very modern and comfortable with the latest in technology and many services. Not being avid followers of horses nor for that matter experienced gamblers, we were pleasantly surprised by how much fun we had, though we were certainly not winners.

Top: Sha Tin Racetrack. Above and below: Kau Sai Chau Public Golf Course. Below far right: Family cemeteries line the fairways.

Victoria Peak, a 20-minute drive from the financial district, is the highest point on the island of Hong Kong. The drive up takes you through the most expensive residential real estate past the homes of the elite, including such luminaries as Stanley Ho. From the patio of the shopping centre at the top, the view provides a spectacular panoramic perspective of the other islands making up Hong Kong.

Finding a shopping centre at the top was no surprise. In Hong Kong, there is no shortage of "shopping opportunities" as Connie likes to call them. Around the financial area are a number of multi-story shopping centres, tenanted by most of the well-known international luxury brands, offering goods at duty-free prices.

A short walk from the centres brings you to Hollywood Road and an entirely different shopping experience. Here there are antique shops and art galleries. Antiques here can mean as much as a thousand years old. In the lanes between the shops, stalls are crammed up against each other offering much more modern goods at remarkable prices.

A big surprise was that on Sundays a good number of the city blocks in the area are turned into a pedestrian mall, principally for the few hundred thousand Philippine women who work as domestics and caregivers. The average age of Hong Kong's population is one of the oldest in the world. Combined with the lowest birth rate the need for immigrant workers is understandable.

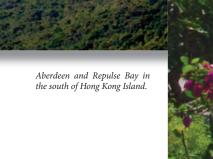




An even greater surprise was a trip to Aberdeen on the southern end of Hong Kong Island. The first part of the surprise was encountering congestion. Everyone, including tour buses, seemed to be visiting Repulse Bay. The reason, and the second part of the surprise, was a gorgeous white sand beach that is apparently the most popular swimming area in Hong Kong. Like most beaches in Hong Kong this one has a net across

A little further along is Stanley Market. This market has an eclectic mix ranging from stalls selling low-cost tourist souvenirs to permanent structures housing quality art galleries. There is a wide promenade along the water's edge leading from the market to the Hong Kong Maritime Museum. Along the promenade facing the water is a row of restaurants, most with patios, offering a broad range of cuisine — everything from Italian to dim sum.

Aberdeen Harbour is very busy with everything from small float homes, to floating businesses and luxury yacht marinas. In the middle of it all sits the Jumbo Kingdom, a multi-story, floating restaurant complex with its own fleet of sampans to carry customers back and forth from the shoreline. While we were lunching on the top deck, a wedding planner was preparing an open-air area for an afternoon wedding between two members of what appeared to be Hong Kong's trendy in-group.







"...the view provides a spectacular panoramic perspective of the other islands making up Hong Kong"

After lunch Andy was able to use his cell phone to call up one of the many sampans which act as water taxis throughout the harbour to take us on a tour. Generally the sampans are operated by women, as the men are off working at other day jobs. The harbour is a community unto itself. These are definitely boat people. Trades people were building or making products on boats serving as floating factories. Other entrepreneurs had fixed up their sampan as floating kitchens allowing them to visit other boats or jetties and prepare food made to order. Of course other boats are simply floating homes.

Our skipper was babysitting the pet dog of a neighbour who had gone into town shopping. The dog had obviously adapted to life on the water and certainly made his presence known to the many other canine boat dwellers as we motored by. Last stop on our tour was a jetty where we caught a scheduled ferry back to Victoria Harbour and our hotel.

Getting around Hong Kong is part of the experience. Taxis are very plentiful and the road system is an engineering wonder. There are amazing tunnels connected to bridges with huge spans. The public transit system is very inexpensive and provides an opportunity to get around using an underground rail system, ferries or trams. Everything is clean and orderly and the people seemed very friendly. The hotels offer cards which provide their address in both English and Chinese in case you need help getting back.

it to protect from any passing sharks.

TRAVEL & RESORTS

Having thoroughly explored the island of Hong Kong we moved to the Shangri-La Hotel in Kowloon. One of the first properties in the very prestigious Shangri-La chain, the hotel overlooks Avenue of

the Stars, part of the promenade along the water's edge. The hotel boasts some of the largest rooms available in

Hong Kong. We were able to pull chairs up into the bay window of our room to watch the laser light show in the evening.

Kowloon is home to many of the markets. A market dedicated only to flowers or goldfish makes one wonder how the many stall operators can possibly survive. The only answer would seem to be the size of the population, because taxes and rents are not low. Storefronts on the city streets, though





Andy had attended high school and university in Canada while living with his uncle. Both preferred Hong Kong.

Whenever we travel, the question we always ask ourselves is, "Could we live here?" Our conclusion was that we definitely would like to go back and spend at least six months getting to know the city better. If Hong Kong is what we should expect cities of the future to be, then the future is defiantly "now." People on the streets are from all over. There is a vibrancy unique to this city. We wondered, with the average age being older, if that brings a sense of maturity and confidence not

often found in other places? We thoroughly enjoyed Hong Kong. Not surprisingly, Oasis, the new airline serving Hong Kong and Vancouver, is running at capacity. When their prices are combined with what Hong

Kong has to offer, weekend jaunts are tempting! ■

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Shang Palace

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acau has surpassed Las Vegas as a gambling centre. In the third quarter of last year the revenue from the baccarat tables alone surpassed all the revenue in Vegas combined. The Chinese love to gamble. Some 20 million from Mainland China, Taiwan and Hong Kong visited Macau last year, a relatively small city with a population of only a half million. Those numbers are expected to grow at a phenomenal rate as China allows more of its citizens to travel.

After the Portuguese returned Macau to China, Stanley Ho lost his gambling monopoly. Currently, all the talk is about the Cotai Strip where eight different sites are in development. The most respected luxury resort operators in the world are all opening casinos in the very near future. The 10,500,000 square foot Venetian Macao has already opened and is modeled on its sister casino resort — the Venetian in Las Vegas. It is the largest single structure hotel building in Asia and the second-largest building in the world. Apparently three 747's would fit onto the gaming floor.

A World of Difference - Macau

By Terry Tremaine

Photos by Connie Ekelund



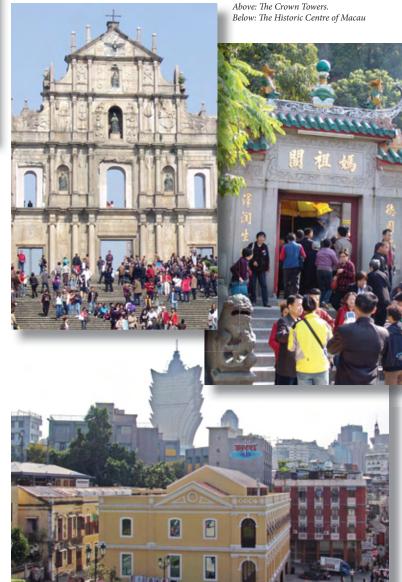
Wynn Resorts has land on the strip they intend to develop, but they have already opened Wynn Macau. This resort is situated near the centre of Macau close by the original casinos. It is modelled after Steve Wynn's curved hotel in Los Vegas. Typical of Steve Wynn the property is designed to cater to the most discerning tastes. They offer special weekend packages which include being whisked by helicopter from Hong Kong and ushered in through the private reception reserved for their Grand Deluxe room guests. The Sky Suites include 24-hour butler service, "his and hers" baths, and impeccably furnished living and entertaining areas with separate media and dining rooms. We were told that when Steve was doing the final inspection just before opening, his attention to detail noted that the view from one of the windows on the ground floor did not include the right plants. So of course they were changed immediately.



Another new property is the very stylish Crown Towers situated mid-way between the centre of Macau and the Cotai Strip. Guests arrive at the Crown Towers through the reception lobby on the 38th floor, the uppermost floor in Crown Macau. The Crown boasts likely the most lavish and sophisticated wet spa facilities in Macau. This includes two well-appointed couples' chambers offering a perfect hideaway for couples to relax and rejuvenate. Aurora is the signature French restaurant offering a unique dining experience in its glass-walled wine cellar housing one of the largest collections in Macau.

Although Macau's tax base is principally the casinos, the tourism office goes to great lengths to promote the historic city centre that the Portuguese developed. In 2005 UNESCO added "The Historic Centre of Macau" to the World Heritage List. The Portuguese introduced the Catholic Church and along with it came numbers of martyrs whose stories are on display. This Catholic heritage is also reflected in the traditional tempura. Portuguese seamen, in honour of Lent, prepared the meat-free dish (ad tempora quadragesimae).

The centre of Macau has some 25 historical monuments and sights. Just prior to returning Macau to China, the Portuguese spent a considerable amount refurbishing the city centre, making it a truly attractive and historically informative tourist area. Macaenese food, which is a fusion of Portuguese, African, Southeast Asian and Chinese cooking, has begun to gain international recognition. Throughout the year Macau stages a number of international events to attract tourists, including the Macau Grand Prix.



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gambling itself, the sumptuous amenities of the resorts and the opportunity to buy name-brand luxury goods from around the world at duty-free prices."

To a certain extent, Macau is also an ex-pat retirement area due to its relatively low cost of living and trouble-free environment. The simplest access from Hong Kong is by high speed catamaran ferries. The operators of the Cotai Strip have recently introduced their own fleet serving their own terminal — much to the annoyance of Stanley Ho who previously had a monopoly in that area as well.

Gambling in the casinos of Macau is not the same experience found in Las Vegas, even though many of the new operators gained their experience there. The Chinese are very serious gamblers. Most arrive with cash, sometimes suitcases full. The gaming floors are very quiet. There is no alcohol served in the gambling areas. There is little in the way of entertainment or floor shows. The experience is the gambling itself, the sumptuous amenities of the resorts and the opportunity to buy name-brand luxury goods from around the world at duty-free prices. A common tale is of Chinese women ordering a "dozen of each" and having them sent up to their rooms. Macau is well worth a visit for serious gamblers and shoppers alike. Once there, you will be amazed at the rich history and amazing sites this country has to offer. ■



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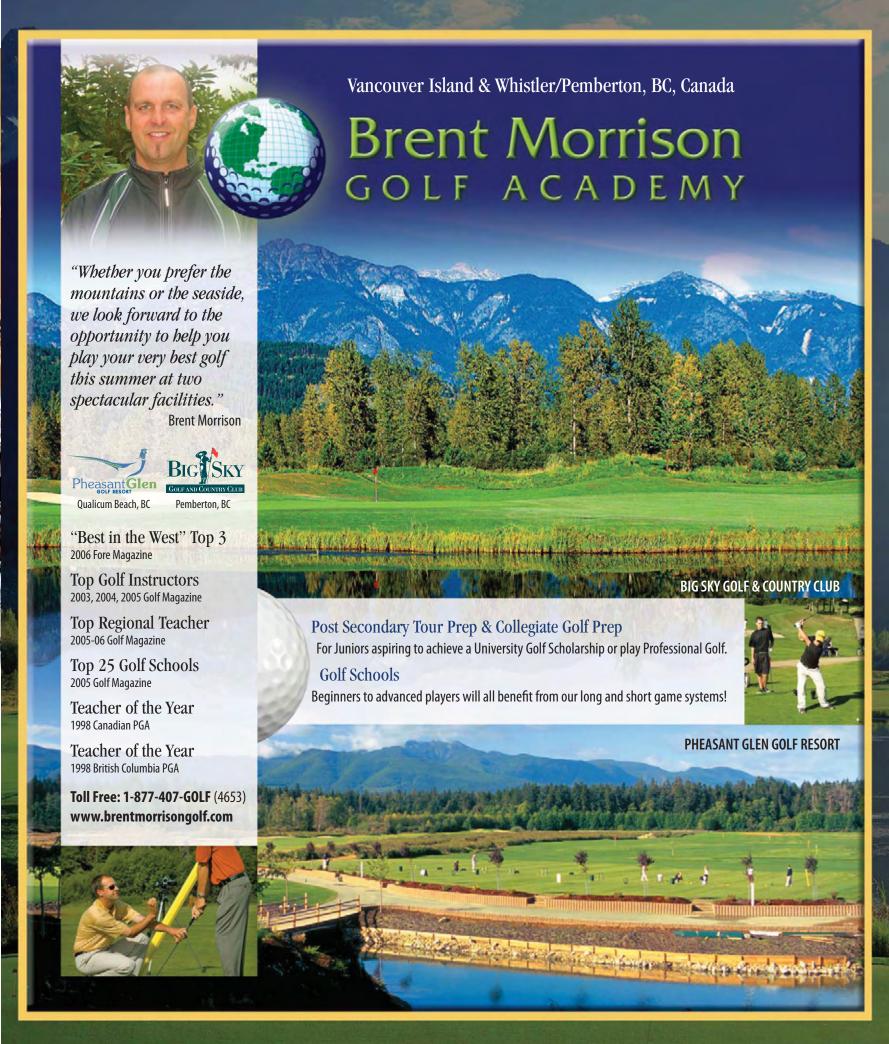
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22 GOOD LIFE CONNOISSEUR | Spring 2008

RECREATION

Lower Your Golf Scores by Improving Your Short Game

By Brent Morrison

From time to time, many amateur golfers will achieve a PGA tour putting average of 28–30 putts per round. However, the similarities between weekend warrior and tour player end when you consider that the PGA tour leaders get up and down (chipping and pitching) more than 60% of the time, typically playing these shots from tight lies or heavy rough with rock hard greens and difficult pins. As the shots become longer, more body, hand and arm movement is required. This increased movement also becomes increasingly difficult to coordinate, becoming a source of tension for many amateurs on the course.

When consolidated into a single technique, the coordination of the three swing dimensions of body, hand and arm will eliminate considerable frustration for the amateur golfer, helping to eliminate strokes from your game. At the Brent Morrison Golf Academy, we teach a single technique that can be used for putting, chipping and pitching by modifying hand, body and arm movement.

Putting stroke (below): For a short putt less than 15 feet, the club should remain square to the target. Place two clubs down on the ground as illustrated in the pictures below. Move your putter head back and through, concentrating on keeping the putter face square to the target. In order to maintain a consistent square clubface which is easily repeated, you will need to use a rocking motion in the shoulders. The more you rotate your body during this stroke, the more you will need to use your hands to keep the putter blade square to the target. This complicates the motion and results in inconsistent putting!



Chipping stroke (below): A short chip technique (10-15 yards from the green, sometimes referred to as a "bump-and-run") is similar to the putting stroke; you will want the club to stay square to the target. To set up for this drill, place a club on the ground between your feet and the golf ball and two clubs at right angles to this line. Chip some balls; concentrating on keeping the clubhead traveling outside the club on the ground (the clubface should match the clubs on the ground). You will notice that this is accomplished with minimal hand and body movement. As with the putting stroke, the more you move your body in a chip shot, the more you will need to use your hands in an attempt to square the clubface.

The amount the golf ball will roll and height it will loft will be dictated by the club you select. For example, a sand wedge will loft higher and roll less compared to an 8 iron which will loft lower and roll more.



Pitch Shot (below and right): Select a pitch shot when you want the ball to travel farther than the chip; ideally 15-30 yards. Since you want the ball to travel farther with this shot, you will need to use body rotation, a proportional amount of arm hinge and soft grip pressure to keep the club in front of your body. To achieve the proper feel of this motion it's best to get a nerf/foam ball and place it between your arms.

Begin swinging while concentrating on keeping the leading edge of the clubface matching your spine angle (see red lines in photos) and your arms out in front of your upper body. This will ensure you are using the proper arm hinge with minimal hand action as your body rotates.



24 GOOD LIFE CONNOISSEUR | Spring 2008 www.GoodLifeConnoisseur.com

RECREATION

"If you are executing the short game motion properly, you should have fewer moving parts (body, hands and arms) as the length of your shot decreases."

If you are executing the short game motion properly, you should have fewer moving parts (body, hands and arms) as the length of your shot decreases, resulting in a smaller margin of error and increased consistency. To practice, begin with three balls and complete the putting, chipping and pitching routines sequentially.

Ready for more?

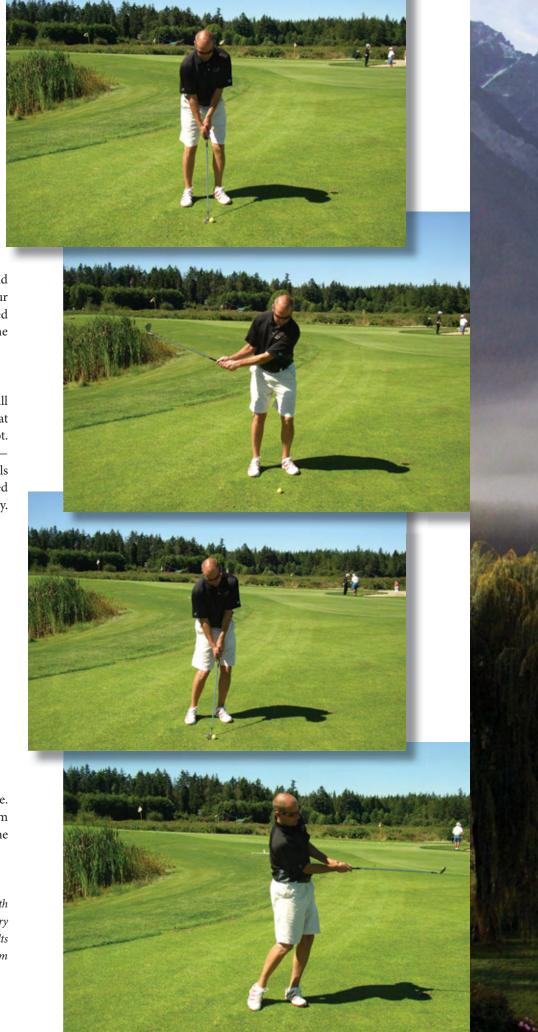
Once you have the basic concept of this short game system, you will want to add different shots to your repertoire. There is little doubt that one of the most intriguing shots in golf is the low spinning pitch shot. It is by far the most requested short game shot from my students — typically just after they have watched it executed by touring professionals on TV. The main thing to understand is that this shot must be played with passive hand action, keeping your arms traveling with your body. Follow these steps and watch it spin:

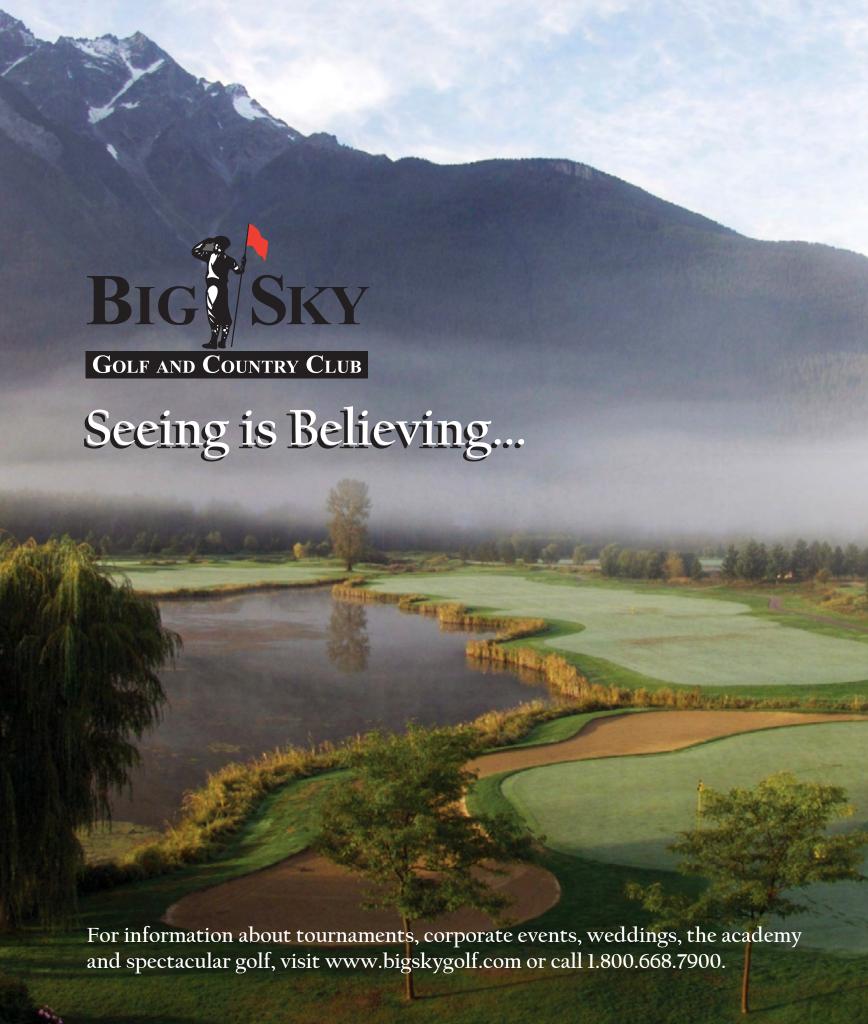
- 1. Set up with the center of your chest directly over the ball.
- 2. Rotate your body in the backswing ensuring your arms remain connected with your chest.
- 3. Do not hinge your wrists. The vertical action in this shot is achieved by hinging just your back elbow.
- 4. Rotate your body through the ball keeping your arms connected with your upper body.
- 5. In your finish the clubface will be pointing to the sky and your elbows will be out in front of your body pointing at your hip bones.

This is very much a "feel" shot, best executed with a 56 degree wedge. The most common statement I hear from students after teaching them this motion is that it feels like the clubhead is being dragged behind the body with no hand action. Tricky, but fun!

Good luck and good golfing.

Brent Morrison is the Director of Instruction at the Brent Morrison Golf Academy with locations at Pheasant Glen Golf Course, Qualicum Beach, B.C. and BigSky Golf& Country Club, Pemberton, B.C. For more information about instruction programs for adults and juniors, visit www.brentmorrisongolf.com, email info@brentmorrisongolf.com or telephone (250) 752-8786, Toll-free: 1-877-407-GOLF (4653).







Artful Window Dressing

Debbie Travis brings decorative window style home

by Debbie Travis

range of views that enrich interior life with the beauty of seasonal changes and the pleasure of watching your neighbourhood world go by. Windows allow a room to breathe and open up small spaces. From tiny squares to soaring walls of glass, their shapes and sizes are one of the most fundamental and telling architectural elements in a building.

For many of us who love the unfettered look of a clear pane of glass, the idea of covering up windows and hiding the detail and shape behind window coverings is not well received. I know that decorating the windows is generally the last thing I think about, and find myself living in a fishbowl for months rather than set my mind to a solution that won't ruin the view. However, applying the right combination of fabric panels and/or shades not only saves energy and provides privacy, but also boosts the character and mood of any room.

After much investigation, I have relented. I am amazed at the array of drapery panels and blinds that can work miracles for any style. Window dressing today is as much about environmentally wise choices as fashion. Fitted blinds and shades are designed to insulate and keep out harmful UV rays while they provide as much privacy as you choose. I love the new window films that create an invisible protective barrier or can be frosted and custom cut to enhance everything from bathroom windows to large patio doors. And the latest in draperies — full-length panels of luxurious fabrics that vibrate with today's hottest colours provide timeless quality.

There's no such thing as a span of glass that can't be covered to its best advantage, and the new mechanics give you fingertip control. So size up your rooms, check out what's new, and complete your decorating with the perfect window fashion.

by Hunter Douglas doesn't hide the stunning architecture of this wall of windows; HD Duette honeycomb kitchen colour — Duette's fashion shades let in as much light as you choose, and infuses this kitchen with charm; HD Silhouette library; The Silhouette fabric shade is a refined match with full length draperies in this library setting. Levolor roman kitchen — Safe and easy, these cordless roman blinds by Levolor give you maximum control, available in stylish colours and stripes that brighten up any kitchen.



ability to enhance any room. The geometric design shows against a gossamer finish.

Right: Window film half door custom — You can customize film to any size and design, and apply it anywhere on the glass surface.

BLIND VISION

The most impressive leap in style has got to be the new stock of blinds and shades. Glass windows and doors never had it so good! Dated Venetians have been replaced by contemporary metal and wood slats, but more notable are the newest shades and blinds designed with sheer fabric. They can be installed on their own or paired up with drapery panels to produce any look from relaxed to refined.

Pirouette window blinds by Hunter Douglas have soft fabric vanes that float gracefully in front of a fabric sheer. The pliable vanes flatten out or bend into gentle folds and can be raised to different heights for maximum light and privacy control. Hang them in a pampered bath or romantic bedroom.

Palladian and stack windows make a grand impression in lofts, two-storey condominiums and the great rooms of country homes. The decision to cover up a floor to ceiling expanse of glass as unobtrusively as possible is easy with the fitted lines of Duette shades. Their clever, honeycomb design is a natural for locking hot or cold air in or out for year-round comfort, and it even muffles sound. The semi-transparent fabric allows in light, and the broad colour palette moves from neutrals to wow.

A third option, one that is elegant enough for a library or dining room, is the Silhouette style. Soft fabric vanes are suspended between fabric facings, controlling and enhancing light, while filtering out its damaging effects. Available in a wide range of colours and opacities, you can be as subtle or as playful as you please.

For fans of roman blinds, Levolor has an innovative approach – cordless. This safety feature doesn't get in the way of good looks, and the blinds open and close easily by pushing up or pulling down on the hidden centered handle bar. Stripes and solids are available in different degrees of light control, and look great in a kitchen or bedroom.

FILM STAF

If you prefer a more minimal approach, but require some privacy or simply wish to add a touch of style, then window films can be an exciting option. Because they are easily cut to fit any shape, decorative films are a good solution for round or multi-faceted panes, while keeping the architectural integrity of the window intact. Glass doors are particularly suited to this decorative style.

Window films can transform plain glass into a myriad of classic finishes that include frosted and gossamer, pebbled and feathered, metallic and icy. Add to this a full range of colours and patterns, the most popular being stained glass, rice paper, Shoji screen and geometrics, and you have a complete range of expensive glass looks at a fraction of the cost.

Custom cuts make an impressive statement for interior doors. Graphic window films can simulate the look of sandblasted or etched glass, but can be removed at a later date if desired. Interior glass doors can be decorated with custom cut designs — an abstract image, or a favourite motif.

Films are also produced that block harmful light and provide insulation. Low emissivity (Low-E) silver grey reflective solar film controls heat and privacy. Of special note, the UV-blocking property protects valuable draperies, furniture, floors and art work from sun damage and premature aging.



DRAPED FOR SUCCESS

Draperies are a time-honoured window treatment originally employed as much for insulation as decoration. Treated glass and modern, well-insulated window installation have greatly decreased the problem of drafts, but there is still the challenge of light damage. And apart from necessity, fabric panels greatly enhance a room's character. Nothing says luxe like a fabulous set of drapes.

Windows are a focal point; drapes create the frame. They can accentuate the height of a wall, or camouflage awkward window sizes or placement. This is a great decorating trick for basements, which often have small windows placed high on the wall. Hang drapes to the floor and the wall will appear taller and more uniform.

One of my favourite textile designers is Tricia Guild, whose artful mix of powerful colour and bold patterns makes the most stunning fabrics. Designers Guild fabrics and wallcoverings are available through your designer or architect, and you can view the extensive product line at www.designersguild.com. The full silk panels shown here are from the new Amalienborg line. Bursting with glorious shades, this oversized print is both modern and ageless. It balances the majestic windows, and warms up the casual sitting room.

The fabric market is bursting with options for draperies; silks and linens remain strong, but more than ever, texture is playing a huge role. New technologies have introduced complex fibres and weaves that become the most stunning fabrics. Both synthetic and natural materials go into the weaving process, and by varying the width, texture and composition of each fibre new patterns are formed.

And for a retro look, stringy curtains are all the rage in Europe right now. You can find them at Linens 'n Things, www.lnt.com, called String Time curtains. Hang them at a cheerful breakfast room window, or between rooms as shown here.

ALL HUNG UP

Today's line-up of draperies is sumptuous, captures any mood and couldn't be any simpler to hang. Decorative rods and finials, grommets and rings are the runaway choice for all styles and weights. The rods are like drapery jewellery, oiled bronze and shiny nickel are right on trend. Upscale kitchen store Williams-Sonoma has branched out into other rooms, and you'll find linens and lush silk striped panels topped with oversized grommets that feed onto a nickel rod for the latest look (www.wshome.com). You don't require a valance or swag top with these decorative rings and rods. There is nothing to hide.

When calculating the amount of fabric you need, a good rule of thumb is two and a half to three times the width of the window for a full look that will fall in soft folds when the drapes are drawn. Full length drapes are just resting on the floor rather than puddling.

Experiment with combinations of blinds or shades and draperies to achieve the best results. Use the internet to get a visual picture of how your rooms can be improved with the right mix.

A look at modern windows wouldn't be complete without mentioning the mechanics available for fingertip control. Just like turning on a light, blinds and curtains can be controlled with the flick of a switch. The motorized system can be operated by remote control, and also hooked up to a timer so that your curtains close automatically whether you are home or away. Today's good manufacturers take into account safety and practicality along with the decorative quality of their products.

Produced by Debbie Travis and Barbara Dingle.



Above: WS Home linen grommet — Hanging curtains is easier than ever using grommet drapes fed over a stylish decorative rod; WS Home window hardware bronze finial — There's a great range of drapery hardware available in the most up-to-date materials. Check out the oiled bronze and the shiny nickel rods and finials at www.wshome.com.

Connoisseur's Choice in Window Dressing

Hunter Douglas, www.hunterdouglas.com

Duette, Pirouette & Silhouette blinds & shades.

Levolor, www.levolor.com

Cordless roman shades.

Apex Window Films, www.apexfilms.ca

All window films.

Designers Guild, www.designersguild.com

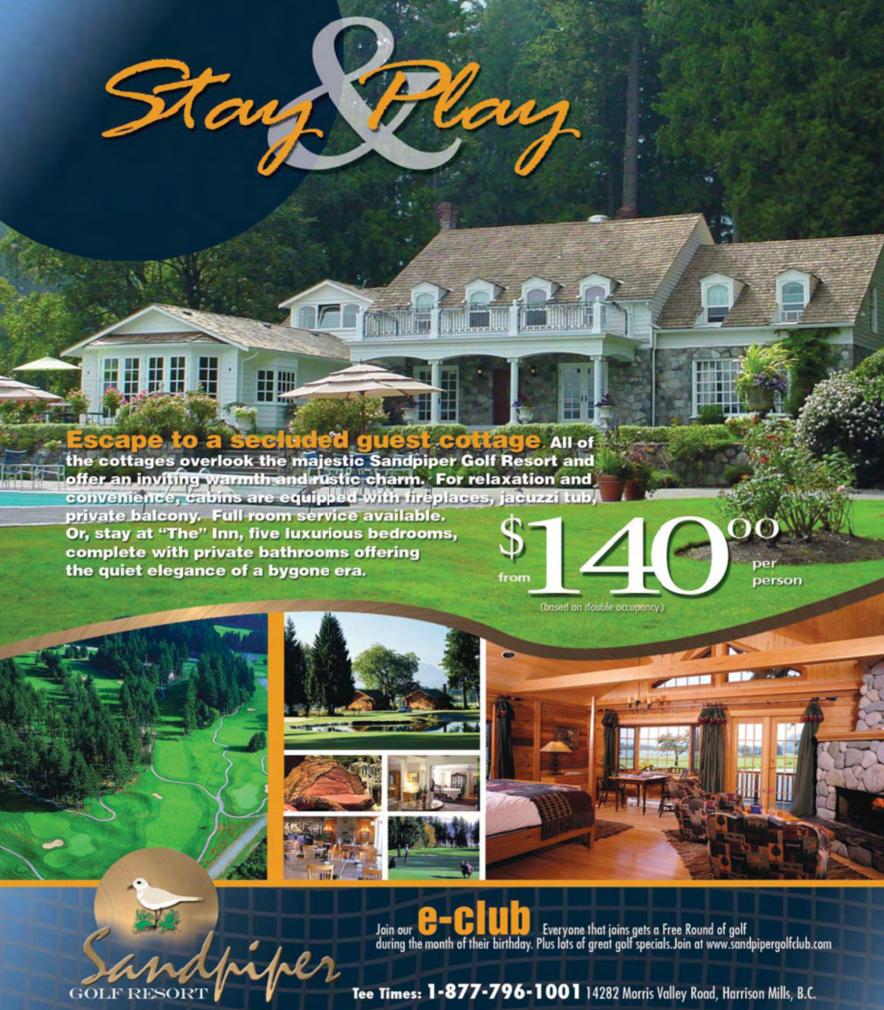
Amalienborg fabric & wallpaper, available through designers & architects.

Linens 'n Things, www.lnt.com

String Time curtains.

Williams-Sonoma Home, www.wshome.com

Linen grommet drapes, silk striped drapes, curtain rods.



30 GOOD LIFE CONNOISSEUR | Spring 2008 www.GoodLifeConnoisseur.com



Is there a more enjoyable pastime than celebrating or relaxing with friends over a good bottle of wine? For many, wine provides an enchanting sensory experience that touches not only the palate, but also the mind, body and soul. Over time you become more smitten by wine's intoxicating otherworldliness and, before you know it, a passion for that tiny little grape is born.

Of course we all begin as casual indulgers, partaking in a glass or two of a dynamic vintage during vacations, gatherings and other special events. But then you find yourself buying a few bottles of Icewine on trips to the Okanagan, and maybe a case or two of Bordeaux from your local wine merchant. And as the bottles start to pile up, you smile to yourself because it's official: you're hooked. But there's just one problem. Now that you have all this wine, where should you store it? The closet gets very hot in the summer, and the humidity in the basement fluctuates quite a bit. What's the most productive way of getting the most value and enjoyment from your growing collection?

Living the Wine Life

Collection Management for the 21st Century Wine Enthusiast

"It's really unfortunate when someone opens a bottle of wine and discovers it's spoiled," Ramona Lehnert of Richmond, BC-based Custom Cellars Inc. says. "Some people think the wine tastes bad because it was poorly made, but in reality it just wasn't stored properly. Wine care is so specific and there are so many factors to consider."

Custom Cellars is one of the relatively few companies providing products and wine care knowledge to benefit the growing demographic of collectors. They offer a number of climate-controlled wine cabinets from companies such as Cavavin, Dometic, Sobra, Le Cache, Vintage Keeper and Vinotheque. These appliances are specifically designed for wine storage as they feature stringent humidity and temperature controls, UV ray-deflecting glass doors, vibration absorption technology and a number of unique designs and styles to accommodate a wide variety of collectors. These units have capacities from as little as six to well over 1,000 bottles and the prices vary depending on features, make and model.







outperforming both beer and liquor sales by 2025.

The elevation of the general public's wine knowledge has led to a greater appreciation of the care the product must receive to reach its full potential. New collectors are beginning to understand that wine is a fragile organic substance which, to mature effectively, requires very specific storage requirements. Unfortunately, few places outside of professional storage facilities or personal climate-controlled wine cabinets have proven suitable for this delicate product. You may think it's safe to store your bottles under the bed or in the garage, but most areas are prone to chemical-altering temperature and humidity fluctuations, harmful vibrations and UV rays.

"Wine needs to be stored at between 12-14 degrees Celsius with 60-70% humidity and should only be exposed to products low in volatile organic compounds," explains Billy Carpenter, sommelier and owner of Vin de Garde Cellar Systems. The preferred local supplier of Custom Cellars, Vin de Garde is a manufacturing company that provides custom wine storage components for a variety of homes and businesses.

"Companies like ours and Vin de Garde work together to provide a unique and specialized vision of wine storage for our customers," Michael Lehnert of Custom Cellars says, "Customer service and satisfaction is especially important in our industry because you're dealing with such a fragile and often very expensive product." Custom Cellars offers a variety of racking systems and equipment for climate control to satisfy every taste and budget.

As wine's health benefits become more documented and our cultural preferences towards quality, enjoyment, value and moderation evolve, wine will continue to become synonymous with our desire to enjoy life at a slower and more deliberate pace. As a result, wine is enjoyed by a more diverse demographic of people than ever before and will always be integral to the visions of health and prosperity we create for ourselves.

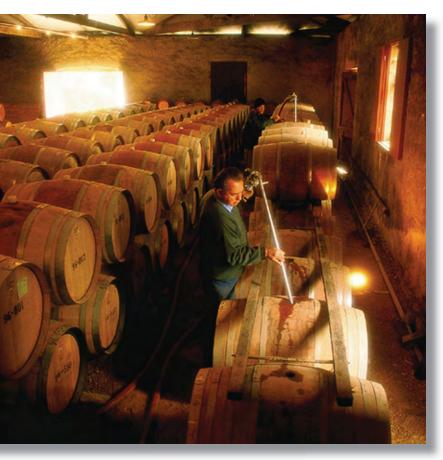
Custom Cellars Inc.

2611 Viscount Way Richmond, BC Canada V6V 2G8

Phone: 604-278-8275 Toll Free: 866-591-7886 info@customcellars.ca www.customcellars.ca



FOOD & WINE



n the last few years, the Malbec grape has rocketed from obscurity to popularity. Its rise has been simultaneous with a growing interest in wines from Argentina and the work of producers there to identify themselves with one, "emblematic" grape variety. While the Argentine producers have only recently succeeded in making Malbec a household word, the grape variety has actually been around for many years. It is grown in more regions that you might think, but is usually hidden in a blend. In fact, scratch the surface of many Bordeaux and Bordeaux-style wines around the world, and you will find a percentage or two of Malbec. In Argentina, top wineries have been instrumental in propelling Malbec into the limelight and changing the world's perception of the variety.

A varietal wine is made predominantly from one grape variety (at least 75%). Though Malbec is traditionally grown in southwest France, producers in Mendoza, Argentina were the first to promote Malbec as a varietal wine by identifying it on the front label. They have consequently won over consumers across North America and brought unprecedented success to their region. When used on its own, Malbec has everything to satisfy a consumer: deep colour, rich flavours and warming alcohol. While the wines naturally vary in quality, most Malbecs share an identifiable profile. Typically, they are inky purple with aromas of flowers and black fruit. Often there is a touch of smoky wood from barrel aging that adds another dimension to the nose. On the palate, you can expect flavours of ripe fruit with drying tannin, and a backbone of acidity that keeps the wine from feeling too heavy in the mouth. Usually, the more you pay, the greater the range of aromas you will experience and the greater the chance of oak flavour. The fruit in higher quality wines will be in perfect balance with the structure, and they will leave a lingering sensation on your palate.

Malbec: The Argentine Fine Wine

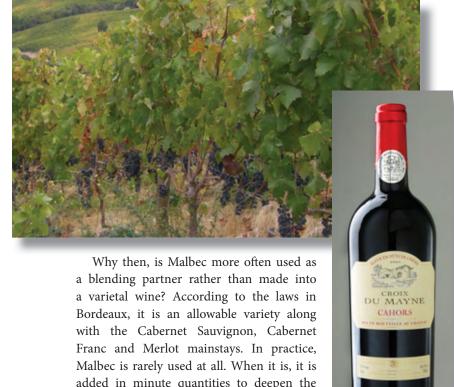
by Barbara Philip MW



36 GOOD LIFE CONNOISSEUR | Spring 2008

With Malbec as its signature wine, Argentina is experiencing excellent growth in the North American market. Sales by value increased 38% in the US between 2004 and 2006. Canadian provinces are also part of the boom, with British Columbia Liquor Stores reporting a 76% increase in sales for the same period. On one hand, Argentina is building on a very small base which makes the growth figure look more dramatic than it is. On the other hand, it is surprising that any region could come out of nowhere and get a foothold in today's crowded wine marketplace. Malbec has been a particular hit with the millennial generation, the important consumer group made up of people born between 1980 and 1993. When asked why she and her friends drink Malbec, Kasia Chrzanowska, 28, replies, "It's risk free," and says that restaurants are always key to introducing her to a new wine or variety. "Having a credible hot spot like (Vancouver's) Boneta, in town, that knows how to suggest wine, plays a huge role," she says. After trying Malbec in the restaurant, Chrzanowska has gone on to find great examples at her local wine store and declares it "a fave."

www.GoodLifeConnoisseur.com



added in minute quantities to deepen the color and increase the fruitiness of the blend. Unfortunately, Malbec is relatively difficult to grow in the Bordeaux climate where it suffers from poor fruit set and fungal disease.

After the devastating vine louse, Phylloxera, caused the need to replant most European vineyards at the end of the 19th century, Malbec was all but given the boot. Further south, in the Cahors region of France, Malbec has had a better fate. It is the required base variety in the appellation and, as a result, the wines are dense and flavourful, perfect with the Basque-influenced cuisine. Unfortunately for Cahors and for Malbec, the Southwest is one of the least-represented areas in the North American market and few of us have had the chance to try more than a small sampling. Also to Malbec's disadvantage is that Cahors, like many European wines, has not traditionally been labelled by grape variety. On top of all that, producers in the Southwest often refer to it by one of its two local synonyms, Auxerrois or Cot Noir! It is no wonder that consumers had no idea such a thing as Malbec existed.

Enter a new wave of producers whose goal is to make great wine and differentiate the Argentine industry with Malbec as its signature

variety. Nicolás Catena was one of the first to believe in Argentina's potential. In the 1980's Catena predicted a shift in local consumption toward high quality wines, and therefore believed that concentrating on quality was the only way forward.





He had spent time in California where he was struck by the intensity of the wines, and returned to Argentina determined to improve the winery that had been in his family for over 80 years. He planted Cabernet Sauvignon and Chardonnay, and began to pay close attention to the Malbec vines his grandfather had planted in 1902. After much experimentation with clonal selection and different growing and wine-making techniques, Bodega Catena Zapata now produces Malbec that rivals the best wines in the world, of any variety. Nicolás' daughter, Laura Catena, describes Malbec as having "exuberance of fruit and a soft suppleness on the finish that is all its own." She also says "we are proud of our role as pioneers with Malbec in Mendoza and we are very pleased to see the quality that is coming out of so many other wineries." Indeed, there are many exciting Argentine Malbecs on the market. At Mendel wines, the vines are over 80 years old and are being coaxed by traditional viticultural methods to produce exceptional grapes. While Mendel produces other varietals, winemaker Roberto de la Mota says, "Malbec is our flagship varietal and will probably continue to be in the future, the principal reason being the quality and originality of the wines it produces."

"It is no wonder that consumers had no idea such a thing as Malbec existed."

Some French winemakers are now seeing Malbec in a new light. In the so-called Bordeaux 'right bank' appellations of Côtes du Bourg and Fronsac, producers are revisiting the variety. Though Malbec can still be troublesome to grow, improved viticultural techniques are increasing the chance of success. The Syndicat Viticole des Côtes du Bourg is a promotional body that advises its members on matters from grape growing to marketing. Syndicat director Didier Gontier says his organization encourages producers to maintain the traditional percentage of Malbec because it adds complexity to the wines. The region's website promotes it as being an important component of the blend, saying Malbec adds notes of "wild flowers, saffron and poppies." In Cahors, producers are capitalizing on the success their grape is having as a varietal wine. It is not uncommon to see Malbec listed on the back label now, and a few wines, like Domaine Marcilhac's "la Cuvée Malbec," proudly display it on the front.



FOOD & WINE

In North America, winemakers are experimenting, but taking a cautious approach. Mike Hendry, of Hendry Ranch Wines, finds Malbec one of the most frustrating and mysterious vines in his Napa Valley vineyard. "Bottom line," he says, "is that it is expensive to grow, and you don't get the return from the grapes." Still, it is an important part of the Hendry blend bringing mouthfeel and colour. Will he ever consider making a varietal Malbec? As it is, the winery produces a small amount for members of their wine club, but it is unlikely larger quantities will be available any time soon. In the Okanagan Valley, Inniskillin makes a miniscule 300 cases as part of its "Discovery Series." Production is still very much in the experimental stage and time will tell how the vine will fare in the challenging Canadian climate.

The work of top producers to create a unique and high quality flagship varietal for Mendoza has led to unprecedented success for Argentine wines on the global stage. Some traditional Malbec producers in France are starting to benefit from its popularity, and there is definitely growing interest in other regions. However, there has yet to be a dramatic increase in plantings outside of Argentina. Perhaps Malbec's finicky nature in the vineyard will ensure it remains a specialty varietal in a few, select areas. ■



Inniskillin's Discovery Series Malbec displays rich aromas of cherry, plum, chocolate, vanilla and spice. The wine is full bodied, with smooth tannins and blackberry and plum flavours.

Connoisseur's Choice in Malbec

MALBEC	MINI-NOTE	FOOD PAIRING	FIND RATING
Mendel, Mendoza '05	Black raspberries, bitter chocolate, finessed	Grilled beef tenderloin with shallots and red wine	FI
Catena, Mendoza '05	Ripe black fruit with slight pepperiness	Herb and black pepper crusted lamb rack	FI
Finca El Retiro, Mendoza '04	Rustic with black fruit and earth	Homemade hamburger	D
Nieto Senetiner 'Reserva', Mendoza '05	Roses, leather and fresh grapes	Grilled cheddar sandwich on sourdough	FI
Punto Final 'Reserva', Mendoza '05	Flowers, blackberry, chewy tannins	Rib steak with rosemary, olive oil and garlic	FD
Domaine Marcilhac 'Prestige', Cahors '01	Earth, mineral and red fruits	Sautéed wild mushrooms	F
Croix du Mayne, Cahors '04	Red and black fruits with a savory quality	Duck confit	FD
Inniskillin, Okanagan '04	Boysenberry, cinnamon and vanilla	Venison loin with wild berries	I

- F Food. Wine matches well with a range of dishes.
- N Natural. Wine was produced with particular concern for the environment.
- I Interesting. Wine has a distinctive and delicious character. D Deal. Wine offers excellent value at its price point.

IF THIS WINE WERE HUMAN,

IT WOULD TAKE A

STARLIT

OVER DIAMONDS

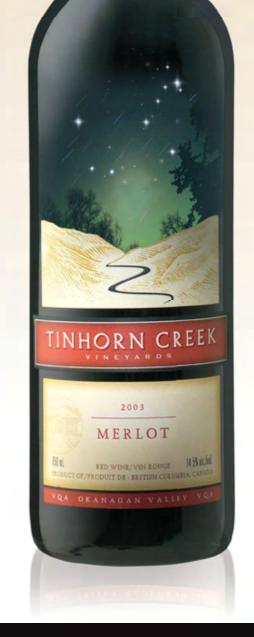




OKANAGAN VALLEY — BRITISH COLUMBIA

This wine isn't human, but you are. That's why you'll appreciate new packaging enhancements that make it easier than ever to enjoy the Tinhorn Creek wine that goes best with the moment. Our colour-coded labels save you time searching the shelf for the right varietal. Our Stelvin twist-off tops save the wine within from the unpleasant possibility of cork taint. With these smart improvements on the outside and the same great estate-crafted wine on the inside, we promise that every bottle of Tinhorn Creek you open will be as satisfying as the last—an important thing to us humans.





38 GOOD LIFE CONNOISSEUR | Spring 2008 www.GoodLifeConnoisseur.com











In fashion retail, it's all about partnerships. The most successful partnerships are three-fold; think of it as a triangle between the merchant, the clothing label and the customer.

Ladner Village, B.C. clothing boutique South Coast Casuals has carried the Canadian label Joseph Ribkoff since 1997. Today, Ribkoff has become one of the top five clothing lines in the store, due in part to the special relationship between their customers who love the label, and the business bond South Coast Casuals and the Ribkoff brand have developed over the years.

It's all in the family at South Coast Casuals, where husband and wife team Bill and Tracey McKnight are owners (with 45 years combined experience in the clothing biz) and daughter Jill is the merchandise buyer. The 3,400 square foot boutique offers both men's and ladies' fashions, from west coast weekend casual to dressed-to-the-nines gala wear.

The Joseph Ribkoff label has the benefit of offering that wide range of attire appropriate for every occasion. That should make selling simple from the McKnights' perspective, but for them the appeal of this Montreal-based label goes far beyond. "We find the Joseph Ribkoff company to be responsive to our customers' concerns – everything from a consistent fit to maintaining popular items," says Tracey.

Since the store's customer base is primarily women aged 35 – 65 who need a substantial wardrobe that will take them from their workday to the weekend, it makes sense that Ribkoff does so well at South Coast Casuals.

Each season, the in-depth collection offers sizes 4 – 20 ranging from \$75 - \$250. View the latest offerings online at www.ribkoff.com.

Ribkoff's first collection launched in 1957, and even today all clothing is designed, sewn and produced in Canada. This fact very likely adds to the appeal of purchasing Joseph Ribkoff clothing for many Canadians. Mr. Ribkoff commented on how the industry is increasingly turning to Asian production markets, and where he stands on that subject: "Not many designers have survived globalization and the competition of Asian countries. I attempted to outsource a portion of my production 20 years ago, but I quickly changed my mind."

Mr. Ribkoff's decision to stay put when it comes to production and manufacturing allows the company to be responsive to possible design and quality control issues. That's a very important plus for retailers such as South Coast Casuals.

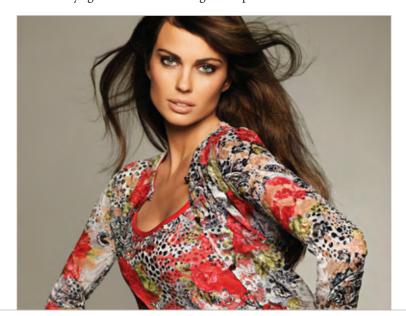
Each season, South Coast Casuals and Joseph Ribkoff partner to offer in-store "trunk shows" that allow them to introduce a much wider selection of available products to their customers, offer wardrobing consultations and give customers a first-hand look at the new collections.

Destination stores are nothing new when it comes to shopping-made-easier, but what is interesting here is that men and women from across the Lower Mainland have become loyal South Coast Casuals customers, no matter where they are based. South Coast Casuals has longtime fans living in Fort St. John, Whitehorse and Eastern Canada.

For summer, Joseph Ribkoff is showing bright pops of colour in both solids and alluring prints. Most fun are the sexy sundresses and flattering trumpet skirts. The brand is well-known for its classic black and white separates and beautifully cut dresses and jackets perfect for summer weddings and galas.

Ready to update your summer wardrobe? South Coast Casuals is open 7 days a week and Friday evenings. Want a more private shopping experience? Book an evening appointment to work one-on-one with one of their 10 experienced sales associates. "Together they will find your unique style."

Who says great service is a thing of the past?







South Coast Casuals

5028 48 Avenue Delta, BC, Canada V4K 1V8 Phone: 604-946-8590 www.southcoastcasuals.com

STYLE

Spring Style 2008

By Catherine Dunwoody

here's nothing like the spring season to inspire when it comes to great style. Shrug off winter's woolly knits and tweeds, and make way for lighter looks now that the warm weather is on its way. Here, some of the newest (and nicest) looks, ideas and new products for spring 2008.

FASHION

Designers have brought us back to the marina, with new nautical looks that are fresh, clean and crisp this season. Watch for lots of white paired with hints of officer's blue, plus black and red.

Lacoste

The famous French label celebrates their 75th anniversary this year — ooh la la. These looks, straight from the runway:



• Polo shirt, \$150 in cotton petit piqué. Trousers, \$225, cotton. All at Lacoste boutiques.

ACCESSORIES:

Ready for some colour? Shots of candy-store brights are showing up in accessories that add a welcome wardrobe-pop this spring.

• Chanel's patent leather belt in hot pink, \$875.



• wedge shoe in navy calfskin, \$775, Chanel.



• sunglasses, \$525, Chanel. www.chanel.com.

 from Hermès, silk scarves in the season's hottest shade - coral, \$400 each.





 Turquoise leather driving gloves, Hermès.

• Men's perforated leather shoes, \$975, in calf leather, Hermès.







JEWELLERY:

With all of spring's cute seaside-inspired looks, jewellery has followed suit. Check out this fun collection...

• Thomas Sabo's new sterling silver collection The It Girl On the Beach features "It Charms" like seahorses, sexy sandals, and sunbursts. www.thomassabo.com.

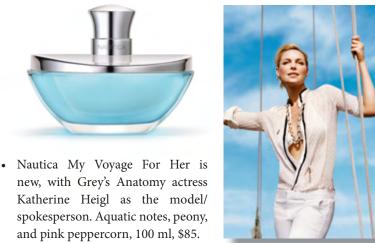
BEAUTY

Here's what's new at your favourite beauty counter this spring...

and pink peppercorn, 100 ml, \$85.

FRAGRANCE:

• Burberry The Beat. Says designer Christopher Bailey, "The scent and bottle reflects the effortlessly cool attitude of the girl." Are you that girl? Then try this sexy, energetic new scent, with its hints of bluebell, Ceylon tea, and white musk. Eau de parfum, 75 ml, \$93.



SKINCARE:

Unveil a new complexion on both your body and face with the latest products.

• Clarins Body Shaping Supplement is meant to mix with your usual body lotion or cream (even scented ones) to boost your body with it's extra firming, and toning properties. Featuring seven key botanicals,





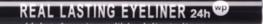
• La Mer The Cleansing Foam. This gentle new cleanser uses marine extracts, sea algae fibers and pearl powder to gently exfoliate and revitalize dull complexions, \$90.



Jaqua's new Pink Buttercream Frosting Hand Soap or Pink Champagne Hand Soap with Botanical Extracts. Rich lather, fruit and plant extracts, plus vitamin E and aloe for extra soft hands, \$14.

MAKEUP:

As essential as a must-have pair of shoes this season, new makeup could well be your best accessory. Here is what's new...



- Japan's K-Palette's One Day Tattoo Real Lasting 24 Hour Eyeliner. Designed to stay smudge-proof and tear-resistant, this formula goes on smooth and dries quickly, and is already a huge hit in Japan and Singapore. Make a boo-boo? It comes off easily with warm water, so you can get it just like Angelina Jolie does — it's all about the flick, \$30.
- Christian Dior's Capture Totale High Definition Serum Foundation. Dior's new foundation includes the renowned Capture Totale anti-aging formula in a silky, luxurious new makeup. Sharon Stone is the face for this new, long-lasting product, \$85.



42 GOOD LIFE CONNOISSEUR | Spring 2008 www.GoodLifeConnoisseur.com www.GoodLifeConnoisseur.com Spring 2008 | GOOD LIFE CONNOISSEUR 43

STYLE



• Canada's own Pink Beauty Cosmetics is hot, and the 40-piece collection is now available in the US at www.makeup.com. Celebrity fans include Penelope Cruz, Sienna Miller and Kate Winslet. www.pinkbeautycosmetics.com.



• PlantLove by Cargo Cosmetics is the first-ever compostable lipstick tube made entirely from corn. Nine of the 20 shades were inspired by celebrity moms like Denise Richards and Angie Harmon, and a portion of the proceeds goes to the St. Jude Children's Research Hospital, \$20. www.cargocosmetics.com.

• Lancome's new L.U.C.I eyes compact, \$47, is a treasure you'll want to add to your cosmetic bag. Super-bright eye shadow was the hottest look on all the models at the collections this spring — this one glides on with a silky formula and lots of long-lasting pigment. www.lancome.com.



HAIR:

New tools and tricks of the trade will have your hair in top shape this spring....

• Trouble blow-drying your own hair with great results? FHI Heat Nano Weight Pro is the lightest weight professional hair dryer around. Weighing in at less than one pound, this ionic blow dryer sells for \$200, and is well worth every cent. Will save your shoulders and back from strain too.

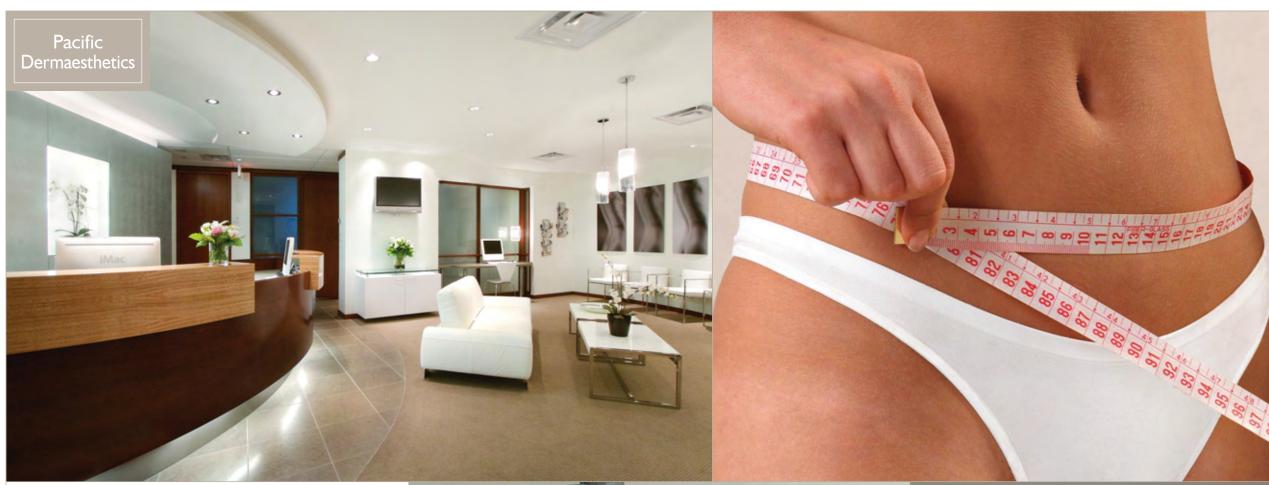
www.fhiheat.com.

• Bain de Terre Sugar and Fig Scalp Massage Scrub is just what the doctor ordered to unleash your hidden-beneath-a-hat-all-winter hair. This new product is like an exfoliant for the skin, except it's formulated to stimulate your scalp. Removes impurities and product build up too, \$22.





44 GOOD LIFE CONNOISSEUR | Spring 2008 www.GoodLifeConnoisseur.com



A re you looking to reduce stubborn fat deposits that won't respond to diet and exercise? Have you discovered that no amount of situps, squats or lunges will reduce the size or shape of the bulges that detract from your figure?

Pacific Dermaesthetics is proud to introduce the UltraShape $^{\sim}$ Contour II; the first body contouring device that provides measurable results and visibly contours and reshapes your figure.

The UltraShape™ Contour II is a safe, comfortable, non-surgical and non-invasive series of treatments that does not require injections or maintenance treatments.

"Are you looking to reduce stubborn fat deposits that won't respond to diet and exercise?"

The Ultrashape[™] Contour II procedure uses the first scientifically and clinically proven, focused, ultrasound technology to target and breakdown unwanted fat. Fat cells are permanently destroyed during treatment.

"UltraShape™ Contour II is a popular choice because it is extremely safe and it doesn't involve any downtime, allowing patients to resume their regular activities after being treated," explains Dr. Jason Rivers, Pacific Dermaesthetics dermatologist. "It's the perfect choice for people interested in accenting a healthy lifestyle with a clinically-proven treatment that helps you achieve a feeling of total body wellness."





The energy is delivered only to tissue within a precise focal area, at a controlled depth; only fat cells are destroyed while blood vessels, nerves and skin remain unharmed. Typical treatment areas, for both men and women, are the abdomen, outer thighs (saddle bags) and the flanks (love handles).

More than 50,000 patient treatments worldwide have shown no untoward effects from the procedure or the natural fat clearance process that follows after each session.

"Patients may see up to a 4-6cm reduction, on average, after three treatments."

What does UltraShape $^{\text{\tiny{TM}}}$ Contour II involve, and what results can I expect?

Patients may see up to a 4-6cm reduction, on average, after three treatments. In order to achieve optimal results patients must avoid weight gain, and maintain a one month interval between treatments. Plenty of water, a healthy diet and an exercise regimen are also recommended.

Clinical experience suggests that combining UltraShape™ Contour II with deep lymphatic massage delivers enhanced results, and at Pacific Dermaesthetics, a complimentary Synergie lymph drainage massage is performed immediately after each treatment. A package of Synergie lymph drainage massage treatments may be purchased to compliment the UltraShape Contour II treatment series.

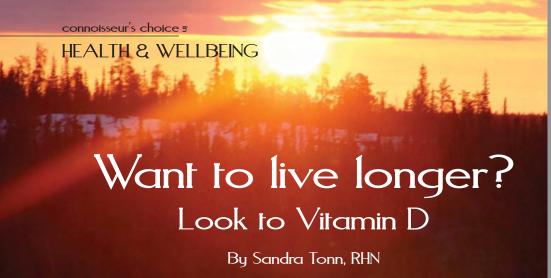
Based on current clinical experience, maximum results are seen about 30 – 90 days after the final treatment. Dr. Jason Rivers notes, "that post treatment follow-ups with patients treated at Pacific Dermaesthetics demonstrate high patient satisfaction without any untoward side effects."

Pacific Dermaesthetics

Suite 1790-1111 West Georgia Vancouver BC, Canada V6E 4M3 Phone 604.682.7546 www.vancouverskin.com info@vancouverskin.com

46 GOOD LIFE CONNOISSEUR | Spring 2008 | GOOD LIFE CONNOISSEUR.com www.GoodLifeConnoisseur.com www.GoodLifeConnoisseur.com





he Canadian snowbirds, seniors who fly south for the winter to soak up the sun, may be onto something — a scientifically proven formula for increased longevity.

We know vitamin D helps to prevent cancer, heart disease, osteoporosis, risk of falls and injuries, early age-related macular degeneration, and autoimmune diseases. Now a new study provides even more reason to fill up on sunshine, and proof that vitamin D can add up to more years of life.

Researchers in the UK have found that those with higher levels of vitamin D have an increased chance of living longer, along with a lowered risk of developing age-related disease. Over 2,000 women aged 18 to 79 were studied. Researchers measured their telomeres, which are the sections of DNA occurring at the ends of each chromosome. The shortening of these telomeres throughout life is thought by science to be part of the natural aging of body cells and a genetic indication of one's life span.

Their research revealed that higher concentrations of vitamin D in the body are associated with longer telomeres, which translates to a longer life. Decreased inflammation was also a result of longer telomeres, which means reduced risk of age-related disease.

The most natural way to obtain vitamin D is from the abundant natural source — the sun. When exposed to sunlight, humans make vitamin D3 from cholesterol in the skin. Most health experts and authorities advise 10 to 15 minutes of direct sun exposure to face and arms at least three times a week, in the morning or late afternoon, without sunscreen.

According to John Wark, Professor of Medicine at the University of Melbourne and chief investigator in the first major study to show that vitamin D levels predict the risk of falls among seniors, "The solution to vitamin D deficiency may simply be supplying safe and readily available vitamin D supplements." The study found that a staggering 45 percent of residents in nursing homes suffer from vitamin D deficiency. In Canada, the majority of baby boomers, elders and seniors are active and can obtain some of their vitamin D naturally through sun exposure.

If you're worried about getting too much vitamin D, you needn't be. Dr. Andrew Weil, one of many natural health experts who recommend high doses of vitamin D, increased his vitamin D recommendation to 1,000 IU years ago and says, "Exposure to sunlight in the summer can generate between 10,000 and 20,000 IU of vitamin D per day with no ill effects. What's more, no adverse effects have been seen with supplemental vitamin D intakes up to 10,000 IU daily."

Vitamin D supplements may come in the form of tablets (usually paired with vitamin A for better absorption) or old-fashioned cod liver oil, which should be of high quality. Foods high in vitamin D include sprouted seeds, mushrooms, sunflower seeds, egg yolks, organic butter, and fish such as wild salmon and cod.

The fountain of youth appears to be as natural as enjoying a sunny spring day and as inexpensive as a trip to the health store. \blacksquare

Cancer: Low D = High Risk

Last year, a groundbreaking study showed that vitamin D deficiency is a greater risk factor for developing cancer than smoking.

The four-year, randomized study conducted by Creighton University School of Medicine in Omaha, Nebraska, followed 1,179 healthy, postmenopausal women from rural eastern Nebraska. The research participants, who were all over the age of 55 and had no known cancers for at least a decade prior to the study, took a daily dose of either 1,100 International Units (IU) of vitamin D3 (nearly three times the amount Health Canada recommends to Canadian adults over the age of 50) or a placebo.

Participants taking the vitamin D3 showed a dramatic 60 percent or greater reduction in cancer risk than those who did not take vitamin D. Almost every type of cancer monitored, including breast, colon, and lung, was lower in the vitamin D group.

The Canadian Cancer Society was the first major public health organization to endorse daily use of vitamin D as a prevention measure. They recommend that in consultation with a health-care provider, Canadians consider the following supplementation guidelines:

- Adults living in Canada should consider taking 1,000 international units (IU) of vitamin D supplements each day in the fall and winter, when sun exposure in the country is not high enough to produce adequate vitamin D naturally.
- Adults at higher risk of having vitamin
 D deficiency should consider taking the
 1,000 IU supplement year round. This includes those:
 - who are older;
 - with dark skin;
 - who don't go outside often, and
 - who wear clothing that covers most of their skin.

www.GoodLifeConnoisseur.com Spring 2008 | GOOD LIFE CONNOISSEUR 49



Integrated mind-body health experience offered at the

Copeman Healthcare Centre

How would it feel to know the exact state of your health based on the most modern medical technology and expertise?

How would it feel to know every member of your family, even the youngest, has the time and expert attention they deserve?

How would it feel to know that any changes to your condition would be quickly known to a distinguished team of health professionals — early enough to minimize the risk of disease taking hold or spreading?

How would it feel to feel better?

Helping you live the longest, healthiest and most pain-free life possible is what the Copeman Healthcare Centre is all about.

The Copeman Healthcare Centre in downtown Vancouver (and soon to be in Calgary) provides world-class screening and disease prevention programs that are combined with the general care of physicians, specialists and other health professionals to provide people with a complete health care service.

The latest addition to the Copeman Healthcare service is a stress and mental health centre, staffed with leading psychologists and psychiatrists, that allows for the complete integration of physical and mental health programs.

"We learned early on that we were going to achieve the best results in disease risk reduction for some of our clients by addressing emotional and other issues that may have become real obstacles in their achievement of optimal health," said Don Copeman, founder and CEO. "The mind and body systems are tightly coupled, and it is often very hard to deal with one without dealing with the other, particularly when it comes to therapeutic lifestyle change."

The new Copeman Neuroscience Centre treats clients with specific medical conditions while helping prevent mental health issues by identifying common risk factors. The Centre also conducts mental health research focused on the early detection of illness.

Another distinguishing service is Copeman Healthcare's new Exercise Medicine Centre, one of Canada's first medically-prescribed and managed fitness and rehabilitation facilities. It is designed for patients with medical conditions such as heart disease, osteoporosis, pre-diabetes and obesity, which must be considered when developing a fitness plan.

The Centre's team-based approach of physicians, physiotherapists, kinesiologists and dieticians provides testing and exercise-prescription plans tailored to individual patient needs.

"Physical inactivity after a setback such as a heart attack is a major disease risk factor," said Dr. Michael Koehle, sports-medicine physician and exercise physiologist at the Copeman Healthcare Centre.

"To prevent the recurrence of disease, the Exercise Medicine Centre helps patients become active again with a one-stop destination for fitness testing, long-term rehabilitation and a preventive healthcare plan."

Copeman says the company's overall approach to healthcare represents the type of innovation that is desperately needed in Canada right now.

"It all boils down to the two things that define quality primary healthcare — access to professional expertise and the proper amount of time spent with your doctor and other professionals."

"As a full family practice our goal is to put patients at ease by reducing the burden of health risks for all members of the family. We carefully monitor their health — giving them all of the time and expert attention they deserve. This is especially important for parents of dependants 22 years of age or younger who enjoy free membership with a parent's membership, ensuring care for the entire family."

To register for a free consultation, call 604-707-CARE (2273). Or take a facility tour online and hear what clients are saying about the Centre at www.copemanhealthcare.com. ■

"Helping you live the longest, healthiest and most pain-free life possible is what the Copeman Healthcare Centre is all about."



More information
Call 604-707-CARE (2273)
Or visit us at
www.copemanhealthcare.com

Member Benefits

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- Medical Expertise
- More Time With Doctors
- Free Care for Children Under 22
- Collaborative Care
- World-class prevention
- Early Disease Detection
- Integrated Mental Health
- "All Inclusive" Fees

Our Health Team

- Expert Physicians
- Specialist Services
- Kinesiologists
- Registered Dietitians
- Psychologists
- Nurse Coaching
- Physiotherapists

Fee

- \$2,900 per year per adult (fees can be defrayed by private health plans), \$3,900 in the first year of service.
- Free for children of members under the age of 22.

Luxurious Automotive Accessories Just add a dash of MP3

By Steve Dotto

ne of the really irritating terms from the last decade is convergence, one technology melding with another, the theory being the sum is greater than the value of the parts. Phones with cameras, DVD players and personal video recorders in notebook computers are all examples of convergence.

If you bought a new car say just five years ago — and you were/are a tech junkie, you would head straight to the after-market store to pick up some goodies for your ride. Even the simple adding of an iPod to a car was something that required some research.

Step into a new car showroom these days, and you'll notice that a lot of new models come factory-equipped with accessories that would do a techie nicely. But is that enough? It never is....

So where do you start, what do you get, and most importantly what do you need to beat your neighbour's ride?



Cut the cord

Start with a core system — these days that can mean a full-blown computer. You can permanently install a unit such as the Mac mini from Apple. The Mini is a popular choice as it is compact, has built-in WiFi and Bluetooth, and will run both Windows and Mac OSX. Installing a Mac mini in a car is not a big technical feat, but it does rank a solid "8" on the geek meter. Once installed the world is your oyster as anything you can do on your notebook or desktop will now be available.

Unfortunately there is no blanket WiFi network — for now at least — so if you want a high-speed internet connection in your car, your only solution is a portable WiFi setup such as Bell's Sympatico Unplugged or the Rogers Yahoo! Hi-Speed Internet.

Both systems offer you up to 3 Mbps (megabytes per second) download speeds with up to 256 kbps (kilobyte per second) and 384 kbps upload speeds for Rogers and Bell, respectively. These speeds are more than enough for fast surfing. So it will be easy to Google a restaurant when you need a cioppino fix at 3 a.m.

Take the portable internet connection one step further and add a wireless router to your vehicle. An easy way to set up your auto hotspot is with the Linksys WRT310N Wireless-N Gigabit Router. I prefer this unit for its small size, powerful range and strong 256-bit security encryption. The unit is a wireless

access point, has a built-in 4-port full-duplex 10/100 switch for wired-Ethernet devices, and the reason it's there, it functions as a router allowing the network to share the high-speed internet connection.

Once set up, your vehicle is now a hotspot — you can use it as an access point for any WiFi capable device you have. If you have kids, they can MSN away in the back seat on their notebooks as you download the newest MP3 while you drive! Imagine checking the border line-ups or ferry waits in real time as you are working your way through traffic.



Directions please

One of the eternal criticisms of the male of the species is our reluctance to stop and ask directions, and the resulting consequence of getting lost. However every man loves a good gadget and a great GPS can show you where to go, without your spouse telling you!

Take the Pioneer AVIC-Z2, a staggering navigation and multimedia system. It has a 30 gig hard drive for storing maps and entertainment. You can save up to 10 gigabytes of MP3 music files or connect your iPod directly. Voice controls keep you safe, on course and entertained. You can use real language to ask directions, and built in Bluetooth allows connectivity to your phone or PDA, also in hands-free mode.

When you are bored you can play DVDs or video stored on the internal hard drive.

The AVIC-Z2 fits into most any vehicle seamlessly, it retracts and almost disappears when not in use. It is one aftermarket system that might make you want to turn down the factory installed option!

How fast was he going?!

You've downloaded your music, checked your email, checked weather conditions and Googled the map of your destination, now it's time to drive!

You can tell how well you and/or your car are performing with the G-Tech Pro SS and RR from Tesla Electronics. Both versions allow you to measure your 0-102km/h (60mph) time, the braking distance from 102km/h (60mph) to zero, the lateral acceleration of a car's handling limit (the g-force) and your 1/4 mile time. The RR model adds multivehicle support, data download capabilities to a PC and a 2-hour flash memory for your testing sessions.

The SS unit is about \$200, with the RR version at a \$100 premium. Both models are worth their price as the information they provide is interesting, important and just downright cool.



Honestly officer....

Now if by chance you exceed the posted speed limit testing your G-Tech Pro, the Valentine One from Valentine Research, Inc. could be your best friend.

This radar detector offers the usual protection from radar and laser speed guns, but it adds better reception, a second rear antenna, and arrows to tell which direction you are being monitored from. You can mount the unit on your sun visor or permanently install it, adding the optional small second display unit for an integrated look.

A radar detector is not a pass to speed — most drivers use one to keep a check on their speed and help relax them during long drives. And we all know a relaxed driver is a safe driver. Do check provincial and state laws to ensure that radar detectors are authorised for use in your area.



Sunshiny days

Another way to keep yourself safe while driving is the use of a hands-free Bluetooth cell phone speakerphone. The SCK-1 from Anycom connects wirelessly through Bluetooth technology and is compatible with all Bluetooth equipped mobile phones, including the latest Bluetooth spec,

For those of you who hate to run wires up and down the windshield, including yours truly, the SCK-1 offers a first, it can be charged entirely by solar power.

One large, easily-located button is used for pairing and call management. The SCK-1 allows for voice-dial, last number re-dial, muting, holding and three-way calling, as long as these functions are supported by your cell phone and carrier. The SCK-1 can also be used as a conference device if the need for a meeting arises while in the car. It's easy to find while driving, and three LED indicators clearly indicate Bluetooth link, call status, solar status and battery status.

The high performance speaker with 95dB output delivers a clear, loud signal even when driving noise is high. The volume can be easily controlled through the linked-in mobile phone.

52 GOOD LIFE CONNOISSEUR | Spring 2008 | GOOD LIFE CONNOISSEUR CONNOISSEUR Spring 2008 | GOOD LIFE CONNOISSEUR ST

INNOVATIONS

A little to the left

The above gadgets and gizmos are great if you are in the driver's seat, and they are a techie's dream, but what about creature comforts, what if you didn't call "shotgun" and you're sitting in the rear?

Lexus vehicles are known for their refinement, luxury and advanced technology and if you happen to plunk your rear into the back seat of the LS600h with Executive Package, you will be one happy camper.

The Executive Package adds a rear ottoman seat, reclining rear seat, a leather-covered instrument panel and door panels, a rear-seat DVD

entertainment system with 9" LCD monitor and two sets of wireless headphones, and a multi-function rearseat massage system. That's right, massage system, of course it offers both shiatsu and stretch style massage. Alas, no acupuncture yet, but who's to say what the 2009 model year will bring? There are two remotes in the centre console; one wired one for the massage settings and an infra-red unit for the DVD player, which nicely comes with a motorized drop-down screen.

If you drive in a too hot or too cold region, the four-zone independent climate control system, with body temperature sensors, work together to keep the rear passenger cabin at the optimal temp.

More luxury in this rolling spa includes the Lexus Advanced Parking Guidance System, power assist doors, 16-way power adjustable driver's seat, available

rear seat cooler box, a hard disc-based navigation system with voice recognition, a back-up camera, and available milliwave radar cruise control system.

Keep it yours

Having all this amazing technology in your vehicle is great if the vehicle remains in your possession.

One way to help protect against auto theft or even theft from autos, is with a car alarm. The RS-1000 OLED from Autopage operates on the 900MHz frequency for long range reception, has a six-channel alarm system with Remote Car Starter, and Two Way FM/FM Paging O.L.E.D. Remote Transmitter.

The two-way paging receiver and transmitting remote with three-colour LCD screen will transmit and receive up to 1.6 km (1 mile). The display tells you everything you need to know about the status of your vehicle; alarm status, 24-hour clock with a parking meter reminder, vehicle temperature indicator, and the ignition status (on or off). The remote itself vibrates or beeps when an alarm is triggered. It can be recharged through a standard USB port.

If your vehicle is equipped with such a feature, the remote can lower your windows to freshen the air before you sit in it.

All set up

Depending on your position in the car, technology brings different benefits, music and navigation are a driver's dream, and DVD entertainment systems provide peace and quiet for mom and dad on long drives. I can't even begin to explain what a spa treatment in the back seat might represent, but it will keep that nagging mother-in-law off your back while hers is being pampered!

There is no limit to what you can install in your car, but keep it tasteful, useful and of course, fun. ■



Connoisseur's Choice in Innovations

www.apple.ca, Mac mini 1.83Ghz \$649, 2.0Ghz \$849

www.linksys.com, WRT310N, \$119

rear-seat massage system.

www.bell.ca, Bell Sympatico Unplugged \$99 modem, plus min. 2 year plan www.rogers.ca, Rogers Yahoo! Hi-Speed Internet \$109 modem, plus min. 1 year plan www.gtechpro.com, G-TECH Pro SS\$199, RR \$299

www.valentine1.com, Valentine One Radar Detector \$399, concealed display \$39 www.anycom,com, SCK-1 \$99

www.lexus.ca, LS600h, \$132,000, with Executive Package \$158,700 www.autopageusa.com, RS-1000 Alarm, \$300 and up

www.pioneerelectronics.com, AVIC-Z2 \$2,200

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54 GOOD LIFE CONNOISSEUR | Spring 2008 www.GoodLifeConnoisseur.com



Luxury Convertibles

Folding Hardtops

by Tony Whitney

onvertibles have been hot sellers for years now — after a period in automotive history when they almost disappeared in the wake of concerns about rollover safety. As it turns out, the current generation of convertibles are very safe indeed in just about any kind of mishap and many of them have rollover bars which pop into place if this kind of accident is imminent.

Convertibles of years gone by — though numerous during the 40s, 50s and 60s — lost much of the structural rigidity of their closed equivalents and without seatbelts and other safety features, were a big risk in any kind of crash.

Convertible tops have traditionally been made from some kind of fabric, but back in the mid-fifties, a now-classic Ford unwittingly started a trend that's the rage of the market right now — hardtop convertibles.

I'll never forget the first time I saw a 1957 Ford Skyliner at a classic car show. Here was this huge coupe with, of all things, a metal roof that cleverly folded up on itself and hid in the trunk. Admittedly the trunk was vast but even so, the big Ford had handsome proportions for a car of its day and even the tailfins were fairly restrained. The Skyliner was a pioneer, the first mass-produced car with such a top, although several makers tried similar roofs in the mists of automotive time.

The roof was bulky and heavy and took a while to fold or deploy with its complex electrical components but it was a groundbreaker and many admirers of the concept expected a rash of similar efforts from rival automakers. Sadly, it was never a strong seller and the Skyliner lasted but three model years.

Way back in the fifties, even the proud team that designed the Skyliner couldn't possibly have imagined that one day, this concept would become so widely adopted. Almost incredibly, we now have a big selection of retractable hardtop sports cars to choose from and these models are very much at the leading edge right now for lovers of openair motoring.

Although two or three of these remarkable cars are available at fairly affordable price tags, most of the action has been concentrated in the luxury segment. So enthusiastically has the auto industry embraced the idea of the folding hardtop, one wonders whether the good old ragtop is on the way out altogether.

The great thing about folding hardtops, of course, is the fact that they combine the benefits of a convertible and a sports coupe in one car. For fine weather, the vehicle functions as a classic convertible with the top neatly tucked away with no tonneau-securing turnbuckles to fiddle with. When bad weather threatens, the metal top glides snugly into place and the occupants have all the ambiance of a closed car with its weatherproofness, sound insulation and security.

Obviously, folding metal hardtops present automotive design departments with major engineering challenges and are very expensive to produce — even so, the economies of scale seem to have brought us a fair number lately at reasonable prices. A recent count revealed no less than nine retractable hardtop models on the Canadian market with more probably on the way. Expect fabric convertible tops to be around for a while yet though — even at the Rolls-Royce/Bentley/Jaguar end of the market.

For some years, Mercedes-Benz has had two convertible hardtops in its range — the SLK and the more expensive SL. The SLK, now in its second generation and poised for a refresh, was the car that prompted automakers to take another look at retractable hardtops. The first SLK I drove convinced me that it would start a landslide of similar models from all over the automotive world. It was just too nifty to be believed - an absolute delight. I believe that some Japanese automakers were playing around with convertible hardtop models for the home market before Mercedes launched its SLK, so perhaps the rebirth was unfolding in several places at once.

Clockwise from far left (2008 models shown): Mercedes-Benz SL; Mercedes-Benz SLK; Cadillac XLR; BMW 3-Series Convertible; Lexus SC430.

The SL will benefit from a major workover for 2009, but expect the same choice of V-8 or V-12 power. The SLK (also newly updated) uses a V-6 and both cars are available in AMG high-performance guise.

It's just amazing how these Mercedes tops fold down and still leave some usable trunk space in both cars. The roof part, with its heated glass rear window, folds in on itself in the most ingenious manner and when fully tucked away, is an amazingly slim package. Most convertible hardtops all use some kind of fail-safe system that prevents you folding the top down if there's any kind of obstruction in the trunk. It could be argued that poor trunk space is one of the penalties of tops like this, but in fact, this applies to just about any convertible, though some are better than others.

Cadillac has its striking V-8 powered XLR model with a metal folding top and like other cars in this growing class, it looks great top up or top down — something that can't be said about every fabric top convertible. The long-lived Lexus SC430 (over six years in the marketplace) boasts one of these tops and like its rivals, it uses a clever and sophisticated electro-mechanical system that gets the job done in a matter of seconds — even while waiting at the average stop light. It's one of the fastest tops in this class. Like so many of its competitors, the SC uses a V-8 engine and in common with any Lexus power plant, is silky smooth.

It was almost a surprise when BMW announced a short time back that its new 3-Series Convertible would feature a folding hardtop. After all, the Munich automaker has been building its quality compact convertible with a fabric roof for years and going with a folding metal roof seemed a little bold for the normally conservative firm. But take the retractable hardtop route they did and the result is stunning. It combines all the looks of the beautiful 3-Series Coupe with the practicality of the sports sedan. Perhaps more than any auto manufacturer, BMW's move signals the possible end of the ragtops of the past. These BMWs use a wonderful twin cam inline six as the base engine, but when this cabrio sports an M high-performance badge, a potent V-8 will reportedly sit

A couple of model years back, Volvo launched a retractable hardtop version of its C70 sports car, which in the past was available as either a coupe or a ragtop convertible. For a smaller automaker like Volvo, convertible hardtops make economic sense. Why produce coupe and convertible versions of a model when the two can be combined into one? Power for the C70 comes from an unusual source: a 5-cylinder inline engine with a turbocharger.

56 GOOD LIFE CONNOISSEUR | Spring 2008 www.GoodLifeConnoisseur.com www.GoodLifeConnoisseur.com Spring 2008 | GOOD LIFE CONNOISSEUR 57 connoisseur's choice 5

LUXURY RIDES

Clockwise from below: Volkswagen Eos V6; Pontiac G6; Chrysler Sebring; Mazda MX-5 Miata.



Volkswagen has been posting strong sales with its Eos hardtop convertible, an attractive and refined product that sits somewhere between the luxury models in this class and those vehicles with thriftier price tags. The basic platform for this convertible is the tried-and-true Rabbit and Jetta, so, as expected, it handles well, has snappy performance and offers a level of refinement that really impresses. Buyers can choose either a V-6 or a turbocharged inline four.

While most retractable top sports cars fall into the luxury category and are thus an expensive buy, Pontiac has come up with a retractable hardtop variant of its G6 that's positively affordable and priced in the low thirties with a V-6 power unit. Chrysler also has a reasonably-priced retractable hardtop available on its new Sebring.

Interestingly, Chrysler offers no less than three convertible tops for this model: metal, fabric and vinyl. Perhaps this duo will herald a move to 4/5-seat retractable hardtop cars with lower sticker prices. The Sebring hardtop convertible has one feature that's not always a given in this class — it looks really great with its top up. Engine choices include a base 4-cylinder and a V-6.

Even savvy auto scribes were amazed when Mazda surprised us all by coming up with a retractable hardtop version of its little MX-5 Miata.

After all, there's almost no room to stow the conventional fabric top in this two-seater sports car, but somehow, the engineering wizards at Mazda got the job done and it creates a truly delightful car at a very keen price. As always, the MX-5 is fitted with a 4-cylinder engine, but it's peppy enough to make this car more fun than many more powerful models.

Prices for these very desirable cars vary widely. The least expensive hardtop convertible on the market is the Mazda MX-5 at a pennypinching \$31,390 and close by is the Pontiac G6 at \$36,000.

Closer to the middle of the retractable convertible pack, Volvo's C70 is priced at \$56,795, the Chrysler Sebring is \$41,295 and the VW Eos is \$37,175.

At the upper end of the market, the least expensive Mercedes-Benz SL costs \$135,000 and the more reasonable SLK will run you about \$60,500. The Lexus SC, with most of the features of the Mercedes SL, has just been reduced in price to a tad over \$86,000. Cadillac's beautiful XLR is priced at \$99,000, which is also something of a bargain. The new BMW 3-Series hardtop convertible is \$56,600. All prices are approximate MSRPs.

Will we see more retractable hardtops and fewer fabric roofs in the years ahead? I think that's pretty well a given and in all likelihood, these systems will also become common in the lower price ranges.



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58 GOOD LIFE CONNOISSEUR | Spring 2008

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WEALTH

Shaping the Nest Egg

by Adrian Mastracci, Portfolio Manager

& Registered Financial Advisor (R.F.P.)

ooking after your wealth successfully requires extensive knowledge and due diligence. You need expertise in investments, retirement planning, income tax, estates, managing the many risks and perhaps also business enterprise. I'll summarize one family's situation.

Ray and Vicki, aged 58 and 57, are actively balancing the family and the business with the desire to retire in five years. They have three children, one who works full time in the family business and two still at home pursuing education.

Background

Our Vancouver couple started their business nearly twenty years ago. After a few early missteps, they've enjoyed considerable cash flow. Their prosperity has also attracted two potential purchasers. However, they are not ready to sell the enterprise.

"We want to determine if the business is something that our son would like to run with," said Ray. "He's only been there for one year on a full time basis, so it's a little early to make assessments."

Actually, the entire family is involved with the business. Vicki is full time and the younger children are part time when not in school. In the event that the older son does not take the helm, the family is prepared to sell in the next five years.

"One priority is to remove excess cash and investments from the business."

They are developing plans for the retirement years. Vicki noted, "We'd like advice on what needs to be done to our business to be sale ready. We are contemplating purchasing a vacation property in California or Arizona so that we can spend three months there during winter."

Ray added, "We want to revisit the capital required to see us through retirement, plus, the design of our investments to provide the income stream. More philanthropic pursuits will be part of our retirement years." Preserving the current nest egg is their first objective. Achieving growth to protect against inflation and build wealth is the next objective.

Income drawn from the business is about \$220,000 for Ray and \$150,000 for Vicki. Family savings capacity hovers around \$50,000. Over the years, savings have been split equally. Registered Retirement Savings Plan (RRSP) deposits are made to both accounts as lump sums early each year.

The youngest child will start university in September. The next one is now in their second year of university. The best guess is that neither child will want to manage the family business.

Where they currently are

Let's examine their financial picture (figures rounded):

ASSETS	VALUES
Cash	\$53,000
Personal Portfolios	\$1,568,000
RRSPs	\$942,000
Family RESP	\$67,000
Kids In-Trust Accounts	\$98,000
Income Property	\$1,600,000
Business	\$2,000,000
Residence	\$1,800,000
Sub-Totals	\$8,128,000

LIABILITIES	AMOUNTS
Education Costs	\$130,000
Sub-Totals	\$130,000

Estimated Net Worth	\$7,998,000

Affording retirement

Ray and Vicki's retirement goal translates into a \$200,000 before-tax annual income, in today's dollars, starting in five years. Part of the exercise is to estimate the nest egg size for retirement.

I've arbitrarily added five years to each life expectancy to increase conservatism. Planning horizon is estimated at 28 years for Ray and 34 years for Vicki. Inflation is assumed at 2.5% per year. Return on investment is 6% per year. Full CPP and OAS entitlements are received by both.

My analysis shows that Ray and Vicki will require nearly \$4,500,000 of investment assets to fund their projected retirement goal in five years. This sum is over and above their residence, CPP and OAS entitlements and the children's education costs.

The family has attained this goal. There are also sufficient resources to consider a vacation property in a warmer climate. Ray and Vicki need to make prudent investments for their lifetimes.

They ought to be mindful of other factors that may derail their business and retirement planning. Potential spoilers are a business downturn, a disability, low investment returns, inflation and incurring losses.

Managing the business

Part of the family's financial security depends on the fortunes of their business. Ray and Vicki are focused on making tweaks with the goal of improving profitability.

The current business structure has the family trust owning the majority of the shares. They do not have a holding company. A handful of key employees own less than 10% of the business. If sold today, the shares of their business would not qualify for the \$750,000 capital gain exemption. I have suggested a series of meetings with all the professional advisors to design a solid game plan.

One priority is to remove excess cash and investments from the business. The balance sheet will be slimmed so that the older son may take the helm within five years. The other option is to sell it outright. Ray will stay a couple of years after a sale.

Taking advantage of the \$750,000 exemption for each of them means that the business must qualify for 24 months. We will examine the steps to meet and retain the qualifications. The family won't be taking full advantage of the exemption. Ray and Vicki have already reported nearly \$200,000 of exempt capital gain.

Constant attention is devoted to the business plan. Ray and Vicki are always examining what they have to do to maintain their competitive edge. A well thought out marketing plan is a vital part of their business. They have a mentor to act as a sounding board.

We will evaluate to see if the business and ownership structure can use some polish, and the reasons for carrying on with the current structure. Then we'll determine if they can benefit by modifying it, say with a holding company. Ray is especially keen on keeping things simple.

I've asked them to reflect on the financial ramifications and who could take over in case of a disability, retirement or death. This helps prepare their vision for the business succession. They have begun the process that identifies the competent person to guide the business. Perhaps the oldest son can take the reins. None of the other employees is likely qualified. This process takes time, but is one of the best investments they can make.

Another assessment is their remuneration. We will consider the effects of a different mix of salary, bonus and dividends. A review of disability coverages, key man life insurance, critical illness and property coverages will also be part of this exercise.

Current situation

The current portfolio is split almost equally between two advisors. It consists mainly of personal investments, RRSPs and the corporate account. The total portfolio holds 21 mutual funds selected by the advisors and three stocks chosen by Ray. The overall mix is about 75% equities and 25% fixed income. The results have been acceptable.

Ray stated, "Picking two advisors seemed a good idea at the time, but I'm not certain I would do it again. The game plan needs to be more unified. It is also high time that I stop picking stocks."

He was growth-minded and somewhat aggressive until a couple of years ago. Now he is more concerned about capital preservation and risk tolerances. He is not as interested in the markets.

Two important considerations need shoring up for this portfolio. While the family owns many funds, there is a fair amount of duplication of securities. The other is to reduce exposure to equities. That is more risk than the family's comfort. Further, a capital loss strategy is not in place.

I agree with Ray that the mix needs less exposure to risk in preparation for retirement. Reducing the number of investments is desirable. It shaves the due diligence required.

The income property is home to the family business. It is leased to the business. Ray and Vicki are prepared to keep it, regardless of what happens to the business. They have nearly a million-dollar capital gain in the property, so they are not in any rush to sell.

Using Individual Pension Plans will be assessed and compared to RRSPs. The entire estate plan will be examined to improve its effectiveness.

"The appropriateness of their asset mix directly affects the nest egg. The game plan should always consider their ability, willingness and need to incur investment risks."

Investment plan

I examined Ray and Vicki's risk tolerances and investor profiles. My assessment is that a balanced investment program seeking growth and income is appropriate for them. Especially as the business value is classified as "equity."

The appropriateness of their asset mix directly affects the nest egg. The game plan should always consider their ability, willingness and need to incur investment risks. At their stage of financial development, there should be little, if any, need to incur extra risks. The business is plenty. A capital loss strategy will be implemented.

Allocating 50% to equities and 50% to fixed income is within their comfort zone. This also considers the time horizon and modest portfolio returns required to maintain the long-term needs.

Ray and Vicki will focus on high investment quality and broad diversification. The mix divides the equity component 20% in Canadian, 20% in US and 10% in global selections. They will adopt more "value investing" both as another form of diversification and capital protection during the market turmoil. They will be pursuing securities that have the potential for dividend increases.

The fixed income portion is allocated to a four or five-year ladder. Part of the income can be in US funds for use during the stay at the vacation property. I suggest that fixed income be concentrated in RRSPs as equities have more favourable tax treatment when owned personally.

One goal is to improve tax friendliness. A rebalancing of the portfolio will be conducted periodically, say when asset class targets move by 5% or more. Alternatively, when funds are added to or withdrawn from the accounts. Rebalancing once a year should be sufficient.

The RESP will be invested in a mix of 25% equities and 75% fixed income because it is being used now. The equity portion will be reduced to zero within three years.

I wish Ray and Vicki all the best of success with the family business and preparing for retirement. Theirs is an interesting and attractive situation. It has all the markings of a successful mission. The suggested approach improves overall management of wealth and provides more comfort.

 Rendezvous **Art Gallery**

"I love the simplicity of shapes. I think I am a minimalist. When I paint, I get lost in my artwork and it takes on a life of its own." — Jane Armstrong

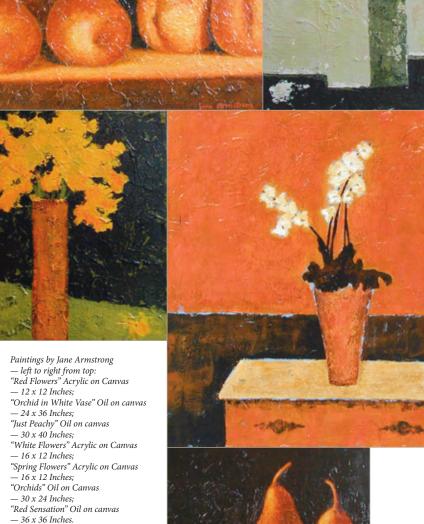


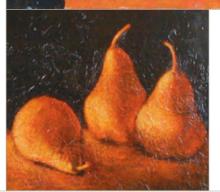
scheduled redevelopment of the Hotel Georgia compelled the Rendezvous Art Gallery to find a new home after 12 years. The search for a suitable new location, that would best show off the stunning original art that they carry, ended in a magnificent million dollar location at the corner of Howe on Cordova. This fabulous setting has everything any gallery could ever hope for including an aweinspiring view of the Five Sails and Pan Pacific set against the North Shore Mountains.

Rendezvous proudly represents the art of over 30 exceptionally talented artists including: Craig Yeats, an extremely popular artist and a true master of the palette knife; Ron Hedrick who is a modern-day romantic impressionist, painting his ever-popular Vancouver beach scenes of women and children; Danuta Rogula whose wonderful landscapes invite you to walk right into them and Shirley Thompson, a newly emerging artist whose unique vision and powerful palette will take your breath away. Others include Paul Paquette whose superb Tuscan landscape paintings are compared to Tom Thompson; Rick Bond with his fabulous colours and bold strokes; Nancy Lucas with her brilliant florals; Rod Charlesworth with a colourful palette and wonderful use of brush strokes, and Sharon Danhelka with her lovely pastel portraits, landscapes and romantic street scenes, just to mention a few.

The gallery also represents Jane Armstrong, Mauro Celotti, Dennis Magnusson and Angelica Montero. These wonderful artists are featured in the gallery's upcoming show. In addition to an eclectic selection of Inuit carvings the gallery also carries fabulous sculptures by the local sculptor David Clancy.

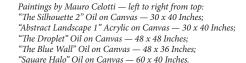
While all of these local artists are residents of Vancouver, their backgrounds are as diverse and evocative as the canvases they paint.

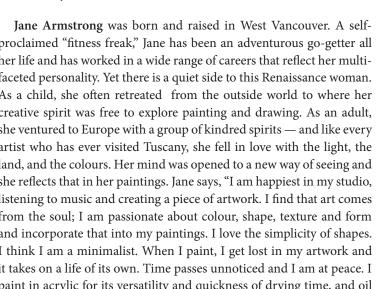


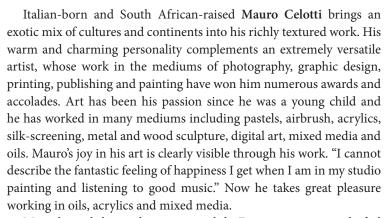












Mauro's work has a distinct yet subtle European avant-garde feel to it. His works feature gorgeous textures and undulating Tuscan hills that seem to roll off the canvas and big, bright, bold art deco designs that beg to brighten up any room. There is no end to the diversity and imagination of this talented artist.

proclaimed "fitness freak," Jane has been an adventurous go-getter all her life and has worked in a wide range of careers that reflect her multifaceted personality. Yet there is a quiet side to this Renaissance woman. As a child, she often retreated from the outside world to where her creative spirit was free to explore painting and drawing. As an adult, she ventured to Europe with a group of kindred spirits — and like every artist who has ever visited Tuscany, she fell in love with the light, the land, and the colours. Her mind was opened to a new way of seeing and she reflects that in her paintings. Jane says, "I am happiest in my studio, listening to music and creating a piece of artwork. I find that art comes from the soul; I am passionate about colour, shape, texture and form and incorporate that into my paintings. I love the simplicity of shapes. I think I am a minimalist. When I paint, I get lost in my artwork and it takes on a life of its own. Time passes unnoticed and I am at peace. I paint in acrylic for its versatility and quickness of drying time, and oil for its richness of colour and buttery texture."



Dennis Magnusson was born and raised on a farm in Alberta. Coming from an artistic family, Dennis learned at an early age to appreciate the arts and the beauties of nature. Although Dennis showed artistic talent as a young child, he was consumed by music and the high tech business world for 35 years. It was only upon retirement from the corporate world some ten years ago, that Dennis was able to pursue his pent-up talent with a vengeance. Although Dennis has taken various art courses, his style and techniques are self-developed. His exquisite canvases with bold, larger than life individual flowers meticulously painted on a dramatic black background are absolutely mesmerizing. Dennis says, "I believe that flowers are Mother Nature's finest gifts. The varieties and shapes are endless and I enjoy the challenge of capturing that beauty on canvas." This committed artist paints daily and is a member of the "Artfully Yours" artist group and the Federation of Canadian Artists (FCA).

Angelica Montero was born in Santiago, Chile, surrounded by a family of artists, architects and engineers. It didn't take her long to discover her passion for art. In her youth, she travelled around Europe, Africa, South and Central America and the US, always perceiving her surroundings through artistic eyes. When her family moved to Spain, she studied drawing, painting and sculpture at the University of

"Seemingly endless layers of texture and vibrancy come together in her work to form landscapes of deceptive simplicity."

Paintings by Angelica Montero — left to right from top: "Girasoles" Oil on canvas — 48 x 36 Inches; "In Bloom I" Oil on canvas — 30 x 30 Inches; "Fall at Fort Cove" Oil on canvas — 36 x 48 Inches; "Lavender" Oil on canvas — 36 x 48 Inches; "Tulips Forever I" Acrylic on Canvas — 30 x 30 Inches; "Tulips Forever I" Oil on canvas — 48 x 36 Inches.







Madrid. She continued her studies at the Luis Busta Academy in San Francisco, under Chilean painter Ruby Aranguiz and mastered pastel, acrylics and oils. In 1985 she moved to Vancouver with her husband. Seemingly endless layers of texture and vibrancy come together in her work to form landscapes of deceptive simplicity. She believes in discipline and perseverance. Her style is unique and her colours are luscious. Angelica's sunny personality is reflected in vibrant landscapes which often depict fields of endless sunflowers, lavender and poppies reaching for the horizon and fading into a brilliant blue sky.

Rendezvous Art Gallery is open seven days a week. The gallery welcomes you to visit their new location and experience this wonderful artwork with your own eyes. They will do their best to help find the right painting for your home or office. The staff is happy to provide professional consulting and paintings may be taken home on a trial basis. If you cannot find exactly what you're looking for, most of the artists do accept commissions and paint to your needs.

"We tell our clients that 'Your home is your sanctuary from the world. It is where you go to surround yourself with the things you love: the music, the colours and of course the art that you love. Art should make you feel good. It should lift your spirits each time that you walk into a room and see the wonderful paintings that you have."

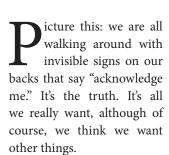


Rendezvous Art Gallery

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64 GOOD LIFE CONNOISSEUR | Spring 2008 | GOOD LIFE CONNOISSEUR 65 | Spring 2008 | GOOD LIFE CONNOISSEUR 65

CULTURE



When we think we want love, money, success, health, family, friends, etc., what we really want is to be acknowledged, and we believe those things will help us feel acknowledged. Those things are our ego boosters, our simple human ways of attempting to feel good. We hold a belief that if we just

had one more thing, then we would finally and completely be happy. But really, all we want is to be acknowledged. Let me explain further.

We are complete, just the way we are. (I know you've heard this over and over, but bear with me.) Our spirit knows this even if our human side is not yet willing to believe and embrace this. It says, "If I am complete, then why don't I feel complete? Let me feel whole." It assumes that to feel complete, we have to have things, and want for nothing. So it imagines that if it really had those things — the great partner, the new car, the like-minded friends, and the discretionary income — then it would feel complete. So it longs for them. It wants something it believes it does not have. It longs for some future time when it will have those things and then begin to finally feel content. Okay, what happens when it gets some of those things on its list, or even when it gets all of those things? Then it wants more. It has new items to add to its list of 'if only I had...' There's never enough.

This is important. The cycle will never end, because it's looking for something through something else. It believes those things will make it happy. It does not yet understand what it is really looking for. So let's simplify it.

Back to the concept of acknowledgement. When we are acknowledged, we feel it. Whether it's by our first-grade teacher, our next-door neighbour, our mother, or the clerk at the grocery store — we feel it. How do we do that? The key is two-fold: first, acknowledge them.



Acknowledge Me

By Jonni O'Connor

loving energy within them, because it's exactly the same energy that's within you.

Once you have done that, you have done everything. You have completed a connection within you. Like an electrical outlet — you have plugged a cord into the socket and allowed energy to surge. That's the high, that's the love, that's the hit you get. That's what you and everyone else is looking for. And you got it because you acknowledged someone — anyone — and the buzz feels so great you can't wait to do it again.

That's the most important

part. Let it begin with you.

Notice the invisible sign the

grocery clerk is wearing.

Look them in the eye. Hold

that moment. Let them

know you really see them,

not just part of them, not

just their role as a clerk, a

woman, a brunette, or some

other part of them. Let them

know you really honour

their soul, their entire self,

their softest, strongest, most

vulnerable whole. No matter

what their exterior, their

manner, their personality,

acknowledge the sweet,

The second part of the key is to stay open. Whether you are acknowledging them or they are acknowledging you, the benefits are the same — win/win — but you need to stay receptive to allow this connection. If someone is being still, if their energy is in a gentle place, it is much easier to make this connection. Again, think of the electrical outlet. If the socket is moving all over, there is difficulty in syncing up a connection. But if the outlet is still, and the cord is still, they can find

Most people complain that their partner doesn't really acknowledge them, that their children take them for granted, that they're lonely and need something. Is it retail therapy? Is it a new relationship? Is it a vacation? Start with acknowledgement instead. Acknowledge the spirit in your partner, your children and your co-workers. It doesn't take words. It actually works better without them. It certainly doesn't take money or gifts. And it will give you and them a true feeling of lasting, deep fulfillment. Soul food.

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"Elk Lake Cliffs" 24 x 30 oil



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"Winter on Kanaka Creek" 24 x 30 oil



Min Ma

"View of Shuswap Lake" 30 x 40Acrylic





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