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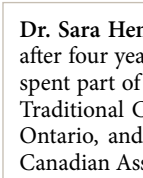
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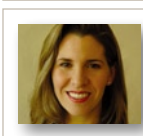
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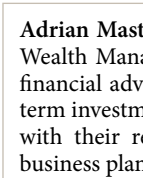
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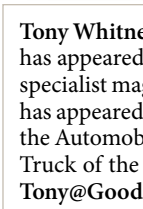
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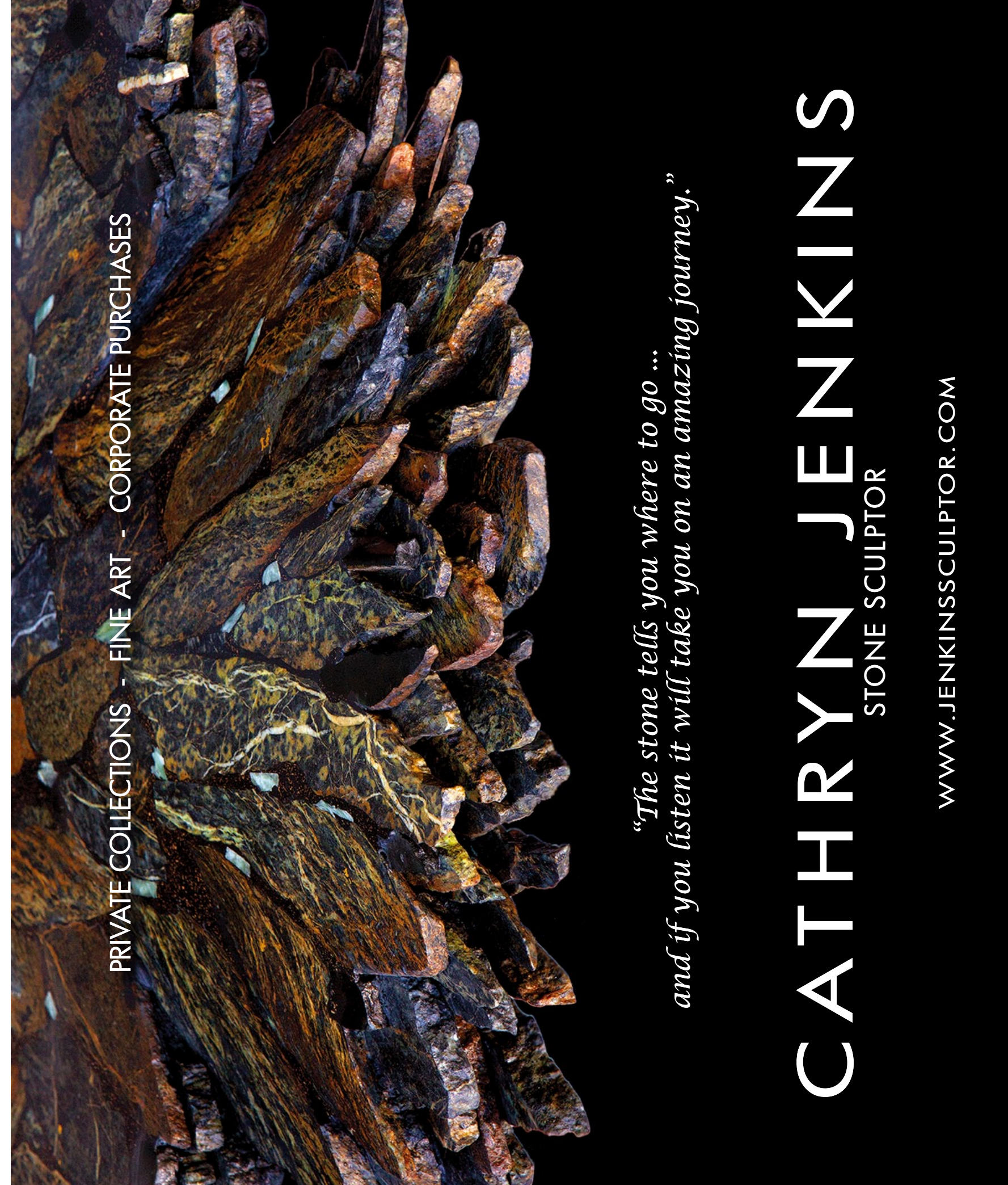
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ALBERTA BALLET COMPANY ARTIST YUKICHI HATTORI. PHOTOS BY CHARLES HOPE



When I was in school, I was a bit of a history buff and so Croatia was a remarkable surprise in that, historically, from the time of Christ, this small crescent-shaped beautiful country has been at the centre of remarkable events. Yet I can't remember one history book or teacher even mentioning the existence of this country. Sure, Yugoslavia was on the curriculum, but that's very recent history. Positioned on the Adriatic, Croatia provided a gateway for the Greek and then the Roman empire, followed later by the European empires going the other way.

Further, historic Croatians were not even identified as Croatian. I had always understood that Marco Polo was an Italian who brought pasta to Italy from China. Turns out his home in Croatia where he returned from China was part of the then-Venetian Empire. Sometimes it pays to travel just to get a true understanding of the world we live in.

Speaking of the world we live in, later this month we will be publishing our first solely digital magazine, *Good Life Living Green*. This is a non-advocacy publication focused on sustainability issues. Plus, we have a wealth section dealing with investing in the clean tech sector. To receive your free subscription, simply visit the web site www.goodlifelivinggreen.com and provide your e-mail address. As a subscriber you will receive an e-mail announcing the issue and in the body of the e-mail will be the front cover of the publication. By simply clicking on the cover it will fill your screen and the pages will turn much like a hard copy magazine—the wonders of our fast changing technological world.

I would also like to draw your attention to the second annual Good Life Connoisseur Art Auction. Our first effort was quite successful. Artists from across the country entered their work and thousands of people participated in the bidding and voting. As before, we will be looking for you to vote on the best artwork and, of course, hope you participate in the auction as well.

As usual, I suggest filling in the reservation form opposite to ensure receiving our next issue or visit www.goodlifeconnoisseur.com to get a free digital subscription. Compliments and criticism are always welcome.

Terry Tremaine
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Photographer: Connie Ekelund - Korcula, Croatia



Croatia

Modern & Ancient History

By Terry Tremaine

Photos by Connie Ekelund

Croatia was a complete surprise to us. This very picturesque, small European country has a remarkable history stretching back to Greek and Roman times. The only Roman Emperor to retire rather than be assassinated did so to a huge palace he had built in Croatia. Marco Polo, the European explorer credited with bringing back pasta from China to Italy, actually returned to his native Croatia.

Following a flight with Lufthansa through Frankfurt—made easier due to there being no need to go through German customs when simply catching a connecting flight on to Croatia—we arrived at the capital Zagreb. The country is in the process of joining the European Union and so entrance requirements are not in any way unusual.

Zagreb, with a population of just under one million, was first founded by Romans and in 1945 became the capital of Croatia. It's a very easy city to walk around, with a downtown core featuring many pedestrian malls and outdoor cafés that always seem to be full of Croatians happily socializing over coffee. Plus, there are numerous historical features such as Ban Jelačić Square dating from the 1600s and home to one of the oldest open air markets in Europe every weekend. Well worth a visit not just for the fresh produce, but also for the traditional cultural activities.

We had an opportunity to visit the rather eclectic and totally amusing Museum of Broken Relationships. The museum allows those who've suffered a broken relationship an opportunity to donate and display something material gained during the relationship combined with suitably poignant or pungent comments. The museum has toured some 20 cities internationally and can be found in Upper Town, a very historic part of Zagreb.

Upper Town is also home to *The Secrets of Gric*, a theatrical tour hosted by actors portraying characters from the books by the classic great, now dead, Croat novelist Andrija Kacic Miosic. She actually leads the tour through the narrow cobblestone streets where we encountered numerous personalities, some not so pleasant when met in the darkness of early evening. Tales of witches, battles and unrequited love make for a highly entertaining evening when presented by very enthusiastic performers who sometimes appear out of the darkness intentionally at just the right moment to take you totally by surprise.

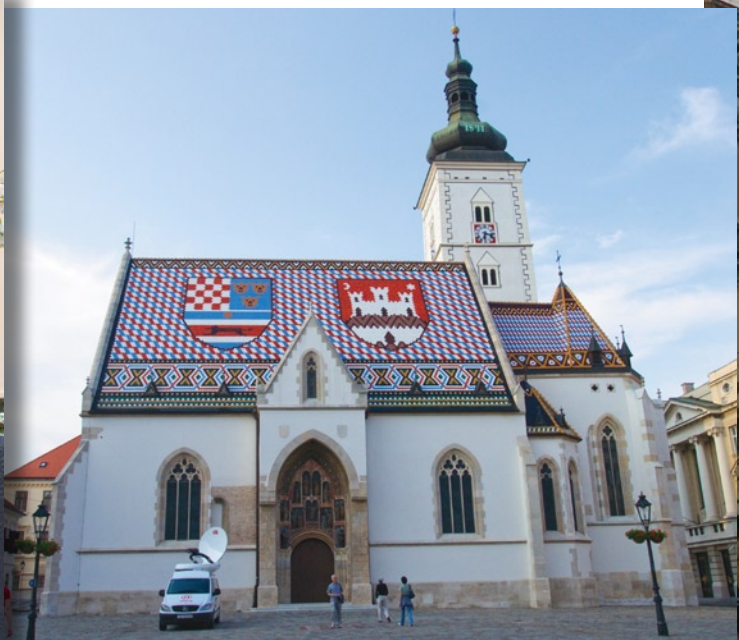
In the same area, the Croatian Museum of Naïve Art holds more than 1,750 works of art—paintings, sculptures, drawings and prints—mainly by Croatian artists. These artists have a uniquely naïve style coming from the celebrated Hlebine School, which typically features reverse glass oil painting. Literally, the artist uses a sheet of glass as the medium for his oil painting and has to create the picture in reverse as the piece is hung with the unpainted side facing the viewer. The earliest pieces date from the 1930s.

“This very picturesque, small European country has a remarkable history stretching back to Greek and Roman times.”

While wandering the pedestrian malls of downtown Zagreb we happened upon a men's clothing store with a couple of sentries posed at the door dressed in military uniforms typical of the 1600s. Here we learned that today's men's necktie or cravat originated in Croatia. Apparently, Croatian mercenaries were enlisted by Louis XIII of France. Their traditional Croatian uniforms attracted Parisian interest due to the scarves distinctively knotted at the Croats' necks. The sartorial word 'cravat' derives from the French 'cravate', a corrupt French pronunciation of 'Croat'.

Near to Zagreb is the town of Kaprina, home to the newly opened Kaprina Neanderthal Museum. The town is famous for an archaeological discovery in 1899, where a population of Neanderthals was discovered by geologist, archaeologist and palaeontologist Dragutin Gorjanović-Kramberger. The archaeological discovery unearthed over eight hundred fossil remains, representing over 75 Neanderthal individuals, along with tools and weapons, making the site one of the most significant in Europe.

A tour of the museum starts with a movie depicting daily life for those 75 Neanderthals. After the movie, visitors—when walking through the remarkable insightful displays—will recognize the faces of the models being the same as those from the movie. It's very well done.



TRAVEL & RESORTS

A little further on is Plitvice Lakes National Park, the largest and oldest of Croatia's eight national parks and the oldest national park in Southeast Europe. Established in 1949, the park was included in the UNESCO list of World Heritage sites in 1979. Sixteen lakes are interconnected by a series of waterfalls. They are separated by natural dams of travertine or tufa barriers formed by the sedimentation of calcium carbonate from water. Meaning the barriers are constantly growing and as a result over time, the water can change its course, creating new waterfalls and at the same time leaving other areas formally wet now dry. The park is home to 1,267 different species of plants, including 75 endemic and 55 different species of orchids; plus 321 species of butterflies. Plus, the lakes themselves are a series of different colours ranging from azure to green, grey or blue depending on the quantities of minerals or organisms in the water. Visitors walk along a series of boardwalks, plus ferries provide transit over the larger lakes.



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Split, situated on the eastern shore of the Adriatic Sea, was the next city on our journey. Some 1,700 years old and the second largest urban centre in Croatia, the core of this picturesque community is the palace built by the Roman Emperor Diocletian for his retirement. In 1979, UNESCO included the palace in the registry of World Cultural Heritage, as it's the world's most complete remains of a Roman palace. After the Romans had abandoned the city, locals moved into the walled city for protection and the palace continues to be the cornerstone of the city today. Some areas of the palace are preserved while other areas are occupied by locals with their living spaces listed in the registry of private property.

The palace is approximately 160 by 190 meters and combines features from a luxurious villa with that of a military camp. Some granite columns were imported from Egypt, likely from the same quarries that produced the columns for the pharaohs' tombs. When visiting those same quarries while in Egypt, as featured in *Good Life Connoisseur* a few issues back, we thought it extraordinary to have moved these massive columns in oar-powered boats up the Nile to Cairo. Now to imagine them being transported even further to the end of the Nile and right across the Mediterranean to the Adriatic was remarkably difficult to comprehend.

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Nearby, the small city of Trogir is even more historic with 2,300 years of continuous urban habitation. Home to less than 15,000, the town was first settled by Greeks, then Romans and Venetians. The result is a high concentration of palaces, churches, and towers, as well as a fortress on a small island, leading to Trogir being added to the UNESCO World Heritage List in 1997. Trogir is the best-preserved Romanesque-Gothic complex in all of Central Europe. The most amazing building is the church of St. Lawrence, not only due to its historic and beautiful architecture but as well for the incredible antique and extremely valuable memorabilia on open display for the public to view. They are simply housed in glass cases without any apparent security. I was simply astonished with the ease of access and questioned our guide, the very knowledgeable Dino Ivanic, regarding the lack of security. His response was a shrug of the shoulders and a comment that the walled city had few exits.

Dino is involved in an effort to help preserve huge, centuries-old graveyards found on the hills overlooking Trogir and Split. The areas that have been preserved to date would appear to have very historic significance, but the local population would appear to have mixed views as to the importance of the effort. So while we toured the area we also found families picnicking and their children bouncing balls off the centuries-old tombstones.



Sail into beauty

Imagine the flap of the sails in the warm Adriatic breeze, the playful splashing of the sea and the rush of the waves against the boat as you discover the secrets of the unique Dalmatian coast. Feel freedom in every breath you take. Croatia. Sounds good.

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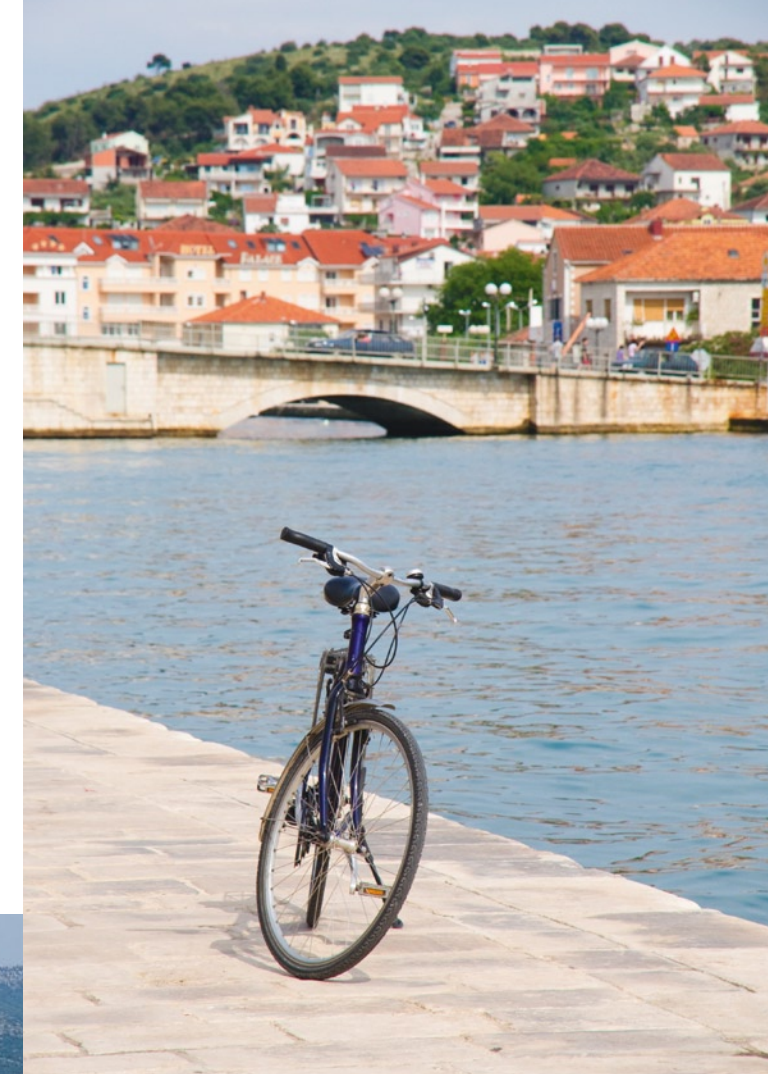
connoisseur's choice

TRAVEL & RESORTS

From Split we ferried to the island of Korcula, sixth largest island in the Adriatic and birthplace of Marco Polo. Though founded by the Greeks in the fourth century B.C., the walled city dates from the time of Venetian dominance in the tenth to fourteenth centuries C.E.

Once through the entrance to the city there is only your own foot power available to transport you around the narrow cobblestone streets. The highest point is the tower of Marco Polo's house of birth. While enjoying the incredibly picturesque scenery from the viewing platform at the top of the tower, our guide explained that the monastery perched high on the steep green hills on the opposite shore was built by the city state of Dubrovnik further up the coast to enable spying on their rival. The monastery was presumably less threatening than a military lookout and likely more informative.

Further, he explained that Marco Polo was taken prisoner by the Genoese during the naval Battle of Korcula between the Venetian and Genoese states. It was during his time in prison that he wrote his book *Million* about his travels in China. But it was his cellmate Rusticello who would later write the book *The Travels of Marco Polo* which made Marco famous.



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TRAVEL & RESORTS

From Korcula we ferried to the opposite side of the Adriatic heading to Dubrovnik. The route heads through numerous vineyards found perched on the steep hills stretching up from the water. The terrain creates a unique growing environment for grape vines with the sun's rays not only beaming against the hills but also reflecting off the water. The vines are grown low and wide to the ground in an effort to maintain as much moisture as possible in this very warm climate. The result is a varietal unique to Croatia, Plavac Mali, a cross between the ancestral Zinfandel and Dobricic grapes which produces robust red wines. To our disappointment, our favourites from the region have very limited distribution outside Croatia, but with Croatia joining the European Union, this could change.

“Locals are particularly proud of the Grgrich Winery, founded by renowned winemaker Mike Grgrich of the well-known Grgrich Hills Estate winery of California, who returned to his native Croatia to establish the Croatian winery in 1996.”

Locals are particularly proud of the Grgrich Winery, founded by renowned winemaker Mike Grgrich of the well-known Grgrich Hills Estate winery of California, who returned to his native Croatia to establish the Croatian winery in 1996.



Further up the coast not far from Dubrovnik is the village of Ston, first settled by the Romans, and connected to the slightly smaller Mali Ston by an amazing five kilometre wall. Ston has long been a centre for salt mining, which continues today. The local seafood restaurant Villa Korona, which harvests its own shellfish, is well worth a visit.



The walled city of Dubrovnik I would suggest was the highpoint of our visit to Croatia. The city is thought to have been first founded by Greek sailors but reached its most influential time during the fifteenth and sixteenth centuries, when its seafaring traders earned considerable wealth. They were somewhat unique in not seeking to conquer but rather wishing simply to trade.

Made a UNESCO World Heritage Site in 1979, its likely Serbian shelling of this irreplaceable treasure from the surrounding hills aroused the world's attention to end the recent conflict. Within the city gate is a billboard pinpointing the numerous buildings damaged during the onslaught. While strolling upon the top of the wall surrounding the city, it's astonishing to see the number of buildings which had to be repaired; easily pinpointed by the difference of the shade of colour of the new roofs from the weathered old ones.

With a population of a little over 40,000 this remarkable city has long been nicknamed "The Pearl of the Adriatic." George Bernard Shaw has been credited with saying, "those who seek paradise on earth should come to Dubrovnik and find it." Wandering the narrow, solely pedestrian walkways which are the city streets leads to not only numerous museums and points of historic significance, but also many quality restaurants and luxury hotels.

It would appear that tourism has driven Croatia's recovery from the hardships resulting from the recent conflict. People are welcoming and government efforts to encourage visitors seem to be working. There is a certain optimism prevalent in this small crescent-shaped country, likely cemented in its natural beauty. Although its long history surely provides perspective to the vagaries resulting in the ups and downs mankind has always experienced. A visit is highly recommended, and be certain to include a few days to cruise the gorgeous coastline. ■



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Renovating History

Draw Inspiration from the Buildings and Background of Your Area

By Debbie Travis

Top to bottom: From ceiling beams to bed linens, white offers a cool, refreshing respite in Crillon's attic bedrooms; Ancient brick walls and pastoral photography set the mood for dining in the revived Crillon Le Brave dining room.



Wherever I go, I am always fascinated by the history that surrounds a country and a specific region. Buildings and their decoration have a remarkable way of reaching back in time. The wood, brick or stone used, the height of the rooms, the shape and size of doors and windows, are all clues to the heritage of the area. Practical structures are designed to mesh with the landscape and act as sensible and thrifty protection from the elements. Decorative details pay homage to an era, a style, and even influential artists. When these basic elements are combined, that's an exciting place to be.

An ancient village revived

If you have ever envisioned what it would be like to live in one of those ancient medieval villages, here's a place to visit. Crillon le Brave is a small hill village located about 25 miles northeast of Avignon in the heart of Provence. The history of the hamlet of Crillon Le Brave dates back to Roman times, and flourished until the late 19th century, when lack of a significant water source caused the demise of the village after WWII. However, by the early 1970s, new home-owners gradually began to breathe life into the remaining stone ruins so that today, under the leadership of the village council, the village is gradually regaining the charm and wealth of a long-lost era.

In 1988, looking for a Provencal property on which to build a hotel, new owners chose this tiny village with its centuries-old buildings as an ideal spot. Like most of the houses surrounding the church in the old part of the village, the houses which form the core of the hotel have their origins in the 16th and 17th centuries. The large building, which houses the sitting rooms, bar and restaurant, was originally the *presbytère* (priest's home) as well as the local school. Over the subsequent 18 years, the hotel has expanded to encompass six more village buildings and a total of 32 bedrooms.

The bedrooms are airy and simple, composed of plaster walls, some with high beamed ceilings, and casement windows that show off the depth of the exterior stone walls. Sun streams in, highlighting the rich stone colouring of floor tiles that contribute a warm glow and visual texture against all the white. A few fresh-cut flowers complete the welcome, country house theme.

The aged stone interior walls in Crillon's dining room create the perfect ambiance for escaping into the past while you enjoy wines and fresh regional cuisine. Heavy wrought iron sconces and framed photos of pastoral scenes fit the mood.

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Top to bottom: This spacious living area at Le Mas has been transformed with decorative mouldings and the colours and patterns of French Provencal fabrics; Glorious fabrics from the area's most well-loved designs are employed to decorate windows, chairs, a screen, bed linens and even draped behind the armoire's doors; Sunny shades of Provencal yellow sparkle in Le Mas' cheerful bathroom.



Farmhouse to luxury country home

Le Mas de Pierre is located in Southern France on the hillside just below the fortified town of Saint Paul de Vence on five acres of what is now parkland. Once dedicated to farming, local inhabitants changed lifestyles and moved on, leaving empty farmhouses and untended land. These stone farmhouses have been converted into a compound of luxury hotel country homes, surrounded by acres of gardens and olive trees.

"Like most of the houses surrounding the church in the old part of the village, the houses which form the core of the hotel have their origins in the 16th and 17th centuries."

The interior of each farmhouse is now totally refreshed and furnished with antiques collected by the hotel's owners. French Provencal, Romantic or Colonial Style decorating energizes every room. Graceful archways connect large living and dining rooms, floors are terra cotta or wood, yellow and white bathrooms are both luxurious and cheerful, clad with marble and the sheen of patinated wood cabinetry. The charm and beauty of historic Provencal fabrics are in plentiful array, draping windows, covering chairs and sofas, and dressing the beds. Crown mouldings, trimwork and concealed ceiling beams painted white or pastel shades are finishing details that contribute to this popular, formal country style.





Top to bottom: The blown-up Le Corbusier photo and azure blue wall give a feeling of place to the lobby at the Hotel Victoria; The decor of the rooms, dominated by blue and white, expresses a modern comfort, highlighted by furniture that evokes the legacy of an artistic avant-garde era; In the lounge bar, the hotel's interior designer Jean-Philippe Nuel selected Le Corbusier LC2 chairs and sofas, designer and architect Eileen Gray side tables, the bar and carpets custom designed by Nuel.

Mediterranean Chic transformation

The Hotel Victoria is a modern jewel nestled between Menton and Monaco. The area vibrates with the local cultural heritage of world-renowned architect, artist and designer Le Corbusier; his brilliant stamp is seen throughout the renovation and decoration of what was a rather plain, 1960s apartment building that overlooks the Cote d'Azur. The avant-garde design is in keeping with an area that caters to a high-end, leisurely lifestyle of playing in the sea and at the casino tables. (However, the hotel rates are unusually reasonable.)

The clean graphic lines of the hotel's interior design and furnishings are emphasized by the application of primary colours. The lobby connects directly to the pebbly beach and sea with the pairing of cobalt blue and white, bleached wood floors and beach-style furnishings. A blown up photograph of Le Corbusier crossed by serviceable white shelves sets the theme—fun, tasteful and not too grand.

Graphic squiggles and swirls on a bedroom wall and the downstairs bar look like random freestyle strokes that were inspired by drawings of Le Corbusier. Blocks of saturated colour balance the whimsy and strength of the hotel's furnishings by Le Corbusier, Eileen Gray and head designer Jean-Philippe Nuel. Clever and thoughtful decorating has truly connected this building to the area's notable personalities and famous lifestyle.



Top to bottom: Freshly stuccoed walls have been painted burnt orange to create the illusion of old terra cotta plaster walls; Apply mouldings to plain walls to add interest, dimension and style; A blown-up image of ancient Roman architecture promotes travel dreams in a family kitchen.

Get the Look

It is not difficult to replicate an historic or memorable decorating element or style. You can achieve the look of aged plaster walls, build up architectural interest with mouldings and trim, and create a theme room with your favourite oversized poster.

Plaster walls are labour-intensive and expensive, and have been replaced by gyprock (plasterboard) in new and renovated buildings today. However, there is nothing like the cool, smooth feeling of plaster, especially in a bathroom. To create the illusion of a Mediterranean sun-drenched plaster wall in a tiny powder room, I applied a thin layer of stucco over the plasterboard. The stucco can be applied as a smooth coat or given a bit of texture with a trowel. Once dry, the stucco was sealed, and then given a coat of terra cotta-coloured paint. Halogen spot lights directed at the walls give the illusion of sunlight in this windowless space.

The trim and mouldings add important architectural detail and a formal finish to the rooms at Le Mas de Pierre. You can transform your rooms with a quick trip to the lumber yard. Moulding comes in various styles and widths. Experiment on your walls until you have the right combination—cove moulding, crown moulding, wainscoting and panels. In the living room of a century home I decorated, the tall walls were divided with a chair rail, and large and small wall panels. The additional trim can be painted the same colour as the walls, or highlighted with white or a pale shade of paint. To dress up these panels I applied a painted strie effect. A base coat of Wedgewood blue paint was covered with a layer of white glaze. While the glaze was still wet, a wide, hard-bristled paint brush was dragged through the glaze vertically to create fine lines and allow the blue to show through.

Blown up images are an instant means to set a mood and tell a story. Check with your local photo or mural store to find a location that will take any good image and enlarge it. You can use personal photos of your family, favourite beach or landscape, a restaurant scene or architectural details. For large projects, such as the kitchen backsplash area shown here, you can have the scene transferred onto wallpaper. Choose vinyl paper for a tough enough finish to repel water and wipe clean. Match up the pattern on the floor first to get the correct measurements. Prime the wall with wallpaper primer, and adhere the paper with wallpaper adhesive. ■

Produced by Debbie Travis and Barbara Dingle.



Connoisseur's Choice in House and Home

Crillon Le Brave exterior, white bedroom and dining room:
www.crillonlebrave.com.

Le Mas de Pierre Provencal living room, bedroom and bath:
www.lemasdepierre.com.

Hotel Victoria lobby, bedroom, bar lounge: www.hotel-victoria.fr
Terra cotta powder room and strie panel living room from *Debbie Travis Decorating Solutions* by Debbie Travis with Barbara Dingle, published by Clarkson Potter.

Ancient Roman backsplash from the television series *All for One* with Debbie Travis.



Tuna Carpaccio with Avocado Puree and Yuzu Soy Vinaigrette

by Chef David Hawksworth

Local Vancouverite Chef David Hawksworth has long been known to Vancouver diners as a culinary force to be reckoned with. After completing his apprenticeship here, Hawksworth headed for Europe, where he spent a decade working at one-, two- and three-Michelin-starred restaurants like L'Escargot and The Square, working his way up through the ranks and honing his techniques.

He returned to Vancouver to become the opening chef for West Restaurant. During his seven-year tenure as West's Executive Chef, the restaurant received numerous local and international awards and accolades, including being named Best New Restaurant, Best Fine Dining, Best West Coast, and a Chef of the Year award for Hawksworth himself. As well, he has been named one of *Western Living's* "Top 40 Foodies Under 40" and is the youngest-ever inductee to the B.C. Restaurant Hall of Fame.

One could only leave a restaurant like West for a once-in-a-lifetime opportunity, and Chef Hawksworth did just that when he left to open his own, eponymous restaurant at the newly renovated Rosewood Hotel Georgia. Hawksworth Restaurant has quickly risen to the cream of the restaurant crop in Vancouver and heralds a long-awaited return of fine dining restaurants in the city.

Hawksworth's cooking style today focuses on fresh, simple dishes that use a minimum of cream and butter, with the occasional Asian element to "spice" things up. An absolute dedication to fresh, local and seasonal ingredients, and sustainable seafood and meats, means that the contemporary Canadian cuisine served at Hawksworth is always of the highest quality.

"Hawksworth's cooking style today focuses on fresh, simple dishes that use a minimum of cream and butter, with the occasional Asian element to "spice" things up."

This recipe is the perfect representation of that style, with its lightness, freshness and contrast between the crunch of the jicama and cucumber, and the silky smooth texture of the tuna. "Every mouthful is full of fresh, vibrant flavours," says Chef Hawksworth. "And that's really what we are trying to achieve with each dish."



Ingredients (Serves 4):

Tuna:

4 – 3 oz pieces of fresh yellowfin tuna

1. Place between two pieces of plastic wrap and pound down gently with the bottom of a frying pan or meat mallet until cardboard thickness.
2. Place in fridge until ready to use.

Avocado puree:

4 whole avocados
Juice of 2 lemons
1 tbsp mirin
Olive oil to desired consistency
Salt to taste

1. Place all but oil and salt in food processor.
2. Add oil slowly and season with salt to finish.

Yuzu soy vinaigrette:

2 cloves garlic
50 g ginger
2 tbsp siracha
180 ml yuzu
150 ml soy
6 tbsp honey
400 ml grapeseed oil
Salt to taste

1. Combine all but oil in blender.
2. Blend until smooth and then slowly add in oil.
3. Adjust seasoning if needed with salt.

Salad:

1 cucumber, peeled, seeded and julienned
200 g jicama, peeled and julienned
16 sprigs of cilantro, leaves picked
1 finger chili, sliced as thin as possible into disks



Putting it all Together:

1. Season tuna blanket with salt and drizzle a little of the vinaigrette on it, leaving one side intact to plastic wrap.
2. Toss salad with soy yuzu vinaigrette and set aside, reserving half of the cilantro for garnish.
3. When ready to plate, place 1 tbsp of avocado puree in center of plate.
4. Divide salad evenly and place neatly on top of the avocado.
5. Gently invert the tuna with the plastic side facing upwards over the salad.
6. Remove plastic wrap, brush visible side of tuna with more vinaigrette and garnish with remaining cilantro leaves. Serve immediately. Enjoy! ■

TIP:

For the best results, ChefHawksworth recommends using a quality fishmonger, like 7 Seas Fish Company or one of the fishmongers at Granville Island.



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Merlot—Here to Stay

By James Cluer, MW



I just love a nice, rich Merlot. They're just so soft and smooth. If I had a penny for every time I've heard that, well, you know the story. In the 90s it was all the rage. From businessmen to 20-something socialites, everyone loved Merlot. Grape growers planted it like mad, and the market boomed. But then along came *Sideways*, a Hollywood movie that vilified Merlot, and suddenly the party was over. It wasn't cool anymore.

But Merlot will always be one of the best grape varieties, and true wine lovers remain perplexed by the market's fads. Its quality potential is up there with the best in the world, showcased by wines like Chateau Petrus. So whilst Malbec and Shiraz are now the current popular choices, Merlot isn't going to go away any time soon.

Grape growers love Merlot. Surprisingly, it is the most widely planted grape in Bordeaux, and you'll find plenty of it in the south of France, northern and central Italy, Australia, New Zealand, and both North and South America. It's even the most planted grape in Romania, and you'll be able to quench your thirst with it at dozens of wineries in Bulgaria. Can't wait.

Growers love Merlot because it ripens a week or two earlier than Cabernet Sauvignon. In frost-prone areas, or places that can get serious downpours in the fall, that extra week or two can make the difference between a successful vintage and a wash-out. 1998 in Bordeaux is a good example of this. It was a spectacular vintage in St. Emilion and Pomerol, but the Cabernet-dominated vineyards of the Medoc were not so lucky. It started pouring with rain before the grapes were fully ripe.

Another reason for Merlot's popularity amongst grape growers is because it can yield a bumper crop. I know that wine is all about the romance to those who drink it, but when you're trying to make money out of producing it, then yield becomes one of the most critical factors. Some varieties, like Pinot Noir, tend to produce lacklustre wines when cropped above four tons per acre, but not so with Merlot. And as a grower, I want to produce as many grapes as possible, at quality levels suited to my commercial goals.

Merlot is also tolerant of a variety of different soil types, and doesn't mind being planted in heavy clays. This is the primary reason why it thrives on the so-called Right Bank of the Bordeaux region, which is dominated by clay and limestone. But you'll also find it producing some superb wines in the silty loam soils of Washington State, and some Okanagan wineries even have it planted on pure sand. So when it comes to soil types, Merlot seems to be less picky compared to various other varieties.

So, if you're contemplating planting a vineyard, then Merlot is often on the list of potential candidates. It's popular, you can grow lots of it, it's not so fussy about soil types, and it will even ripen early for you. Hey, it might even turn out to be great quality and sell for big bucks.

But grape growing issues aside, much of the final quality will depend on how it's made in the winery. At the top estates in the world, you'll typically see it treated to a lengthy maceration of two to four weeks, with the goal of extracting plenty of flavour and tannic structure. It takes well to oak, particularly French, and can be matured for two years in barrel before bottling. Although it has a reputation for being soft and smooth, high quality Merlot can require at least five years in bottle before it comes around to showing its potential quality.

On the other hand, if you are making Merlot for the cheaper end of the market, then you'd typically go for a much shorter maceration, perhaps just one week or so, to limit the tannin extraction. And since those French oak barrels can run you \$1,200 a pop, many wineries opt for wood chips, which cost a fraction of the price but don't give quite the same result. Obviously the marketing department is not inclined to tell you their wine is matured using their finest oak chips. Once it gets into bottle you can open these types of wine immediately, and they are usually more pleasant to drink than a Cabernet of the same age.

"Although it has a reputation for being soft and smooth, high quality Merlot can require at least five years in bottle before it comes around to showing its potential quality."

You'll often find Merlot blended with other grapes, especially Cabernet Sauvignon and Franc, but also potentially Malbec and Petit Verdot. This can be done for both premium and inexpensive wines, and is the way a winemaker can sculpt his product to the house style, or adjust it to meet market demands.



LUXURY LIBATIONS

So the quality of Merlot can be all over the map. You can buy a bottle at the gas station in the U.S. for peanuts, or you can go a little crazy and load up on a new vintage of Petrus at \$3,000 a bottle. But the glut of uninspiring Merlot, along with the impact of Hollywood movies that have slandered the grape, has caused its popularity to wane. Despite this current fashion for other varietals, when it comes to truly fine wine, there's never been any question that Merlot is amongst the very best grapes.

After all, the finest wines can age for over 50 years. True, they don't have quite the same longevity as Cabernet Sauvignon, but they certainly do have better ageing potential than Pinot Noir and most others. So when it comes to stocking the cellar for the long haul, you'll certainly want to consider the finer Merlots as an option.

So what should you buy? Well, the great wines of St. Emilion and Pomerol on Bordeaux's Right Bank are still the benchmark. Pomerol is the classic appellation because the wines typically have a higher percentage of Merlot in them, usually around 80 percent, with just a splash of Cabernet Franc and maybe Sauvignon. These are usually tiny estates, producing a few thousand cases of wine, and hence the prices can be stratospheric. Enter stage left Petrus, Le Pin, Vieux Chateau Certan, La Conseillante and a dozen others. One of my best ever bottles was a 25-year-old Petrus. I finally understood what all the fuss was about. It left everyone almost speechless.

But the top wines of St. Emilion are spectacular too. Ausone, Angelus, Le Dome, and so many others. These tend to be slightly less opulent than Pomerol, but are always dense and concentrated all the same. If you can wait for 10 years or so, you'll see the deep ruby colour turn a shade of brick red, the nose open up to reveal a spectrum of complex nuances that can include fruitcake, liquorice, black cherry, chocolate, coffee, tobacco, vanilla, mushroom and wet earth. They're to die for.

If you are intent on drinking a French Merlot, but only want to spend \$20, then the south of France is your best option. Since the 90s, there have been huge plantings of this grape in the so-called Pays D'Oc. But the wines, whilst deep and full-bodied, tend to have much less complexity than in Bordeaux and are more suited to a casual BBQ.

In north eastern Italy there is a surprising amount of Merlot, but I wouldn't be in a hurry to buy these. They tend to be light in every way—colour, body and ripeness levels. Instead, buy the Super Tuscans that have a heap of Merlot in them. Masseto and Tua Rita are the benchmarks—100 percent Merlot—and astronomically expensive. My personal favourite is Luce, which is a blend of Merlot and Sangiovese, and is a very fine wine for around \$100.



If the recent turmoil in the stock market has you searching for a deal on European Merlot, then you probably can't beat the prices of Hungarian, Romanian and Bulgarian wines. It's surprising just how much is planted here, and the prices can be under \$10 a bottle. I've tried several and the quality can be pretty reasonable, but most west coasters just can't get over the negative brand image of most of these countries. I suppose they might slip down better if you're hoping for a return to Communism.

If I was looking for a high-quality Merlot from the New World, then I would be heading for the California and Washington sections of the store. Duckhorn in Napa made a mark with some gorgeously rich and plummy Merlots, and now the grape is widely planted in California. These wines tend to have less earthiness than their Bordeaux counterparts, and burst with ripe berry fruit and the warmth of higher alcohol.

In Washington State, Merlot is the most widely planted grape, and it typically plays a role in many of the finest wines. These are under-rated by consumers, but not under-priced. The local demand in Seattle for the best wines results in prices being in the high \$70's+ in western Canada.

South America, especially Chile, can produce some exceptional Merlot, both in terms of value for money and absolute quality. Sena is a benchmark amongst the famous labels, but I'm also impressed with the likes of a basic Sena Merlot for just \$15.

New Zealand is a sleeper, that has recently shown what it can do with Merlot. A few years ago the best wines from Hawke's Bay on the north island were put up against the finest wines of Bordeaux, and guess what? The Kiwis stole the show. But I'm more inclined to drink Pinot Noir from New Zealand, just like you would be to drink Shiraz from Australia.

One of the nice things about Merlot is that some of them can be drunk without food. They don't have the astringency of most Cabernet and so they can slip down without much "bite". But really these go so much better with red meats, and so whether it's a steak, roast beef, a leg of lamb or a burger you'll enjoy them much more than flying solo. ■

Connoisseur's Choice in Merlot

| WINE | FOOD PAIRING |
|---|----------------------------------|
| Chateau Petrus, Pomerol, 1990 | A nice inheritance |
| Chateau Le Bon Pasteur, Pomerol, 2000 | Roast beef and Yorkshire pudding |
| Chateau Grand Mayne, St. Emilion, 2005 | Steak Frites |
| Tua Rita, IGT Toscana, 2005 | Pasta in a tomato sauce |
| Duckhorn, Napa, 2000 | Leg of lamb |
| Woodward Canyon, Washington State, 2006 | Stew |
| Errazuriz, Sena, Chile, 2006 | Bison |

Ella's



Images of Fall 2011 Luisa Cerano

Ever since 1976, Ella Little, of Ella's Clothes Closet in Langley B.C., has brought the heights of fashion, and the depths of cutting edge colours to her many customers. Ella has catered and created the prettiest girls at prom with her many gorgeous gown picks. From radical peacock feathers, to Cleopatra elegance, her dresses and fashion sense have created many whip-lashed necks with her head-spinning trends. 'It's our job to not only supply what the latest fashion trends are, but also to look ahead and know what's coming, what will work and what won't.' (Ella Little)



"It's our job to not only supply what the latest fashion trends are, but also to look ahead and know what's coming, what will work and what won't." (Ella Little)

With amazing customer service, it's like having your own personal "style barista." The women at Ella's can even be contacted to organize, and personalize customers' wardrobes—who better to sort and style you and your closet? Being a "style barista" at Ella's isn't something a person can just learn, as customers have experienced. You need to be born that way, baby!

As a buyer, Ella listens to customers' needs and lifestyles to carve and sculpt even the most ordinary women into extraordinary women. In today's society being skinny and perfect is being plastered anywhere and everywhere. Ella knows that everyone is different, that no one is perfect, and to attempt to be perfect is an insane task. She strives to pull the insecurities out and pump the confidence up, by helping women feel good in their own skin. This has been the force behind Ella's Clothes Closet, and what brings it into its 35th year.

Walking through the doors of Ella's and taking in the brilliant colours of the season, and beautiful displays, it is no leap or bound to say that Ella's is truly unique and exotically elegant. The whimsical displays boast mechanics tool chests for royalty-worthy jewellery, while eclectic books, statues, and vases create a matchless backdrop to the stunning purses, shoes, and outfits ready to be treasured. The wooden wardrobes and creative displays house outstanding designers such as Luisa Cerano, Strenesse, Marc Cain, Annette Gortz, Lida Baday, Stuart Weitzman, and Longchamp to name a few.



Twice a month Ella's hosts "Wine and Wear it Wednesdays," where customers can come in, learn about the featured products, meet local designers, laugh, chat, and enjoy a mouth watering glass of wine. The only way to experience the party is to be on the list! Emailing Ella's and requesting a spot at these events is the only way to get in.

Ella, along with her daughter Carla, who has worked alongside her mother (whom she has dubbed "The Queen") for the past 30 years, together have made a small store in the country one of the fashion destinations in western Canada. Ella and Carla have worked hard to annually sponsor the Tommy Bahama \$30,000 Grand Prix, which takes place on the grounds of the beautiful Thunderbird Show Park.

This year is the 10th anniversary of Tommy Bahama, which has fast become the "go-to event" of the season, easily hosting over 500 people. An exciting new addition last year to the Fort Summer Festival Tournament was the introduction of the Luisa Cerano \$10,000 Classic. With it's overwhelming success, Luisa Cerano will be back this summer hosting a \$10,000 Parcours de Chasse. The energy and drive of this mother and daughter duo is more than likely to ensure a ten year anniversary for Cerano as well.

This October marks their 35th anniversary, a milestone in Ella's clothing history. To thank everyone who has supported Ella's over the many years, a grand and festive celebration will take place. Details to be announced... ■

Ella's
4070 - 200 St, Langley, BC
Canada V3A 1K9
604.530.8515 | ellas@telus.net





Fall Fashion

By Connie Ekelund

Once again my favourite season for clothing is upon us. This year is filled with fur and animal prints, with lots of environmentally friendly options. Browns, beiges and other hearty natural shades are this season's focus.

Blumarine www.holtrenfrew.com

- Wool cashmere coat with fur scarf. \$2,750.
- Five-pocket denim pant with brocade detail. \$750.



Brunello Cucinelli for Her www.holtrenfrew.com

- Chocolate reversible shearling coat with fox fur trim. \$7,495.
- Chocolate cashmere long turtleneck. \$1,495.
- White stretch cotton long double-collar shirt. \$865.
- Garnet hessonite and wood multi-strand necklace with cashmere tie. \$830.



Giorgio Armani www.holtrenfrew.com

- Silk sleeveless side gather draped top in blush. \$2,450.
- Silk slim pencil skirt in blush. \$975.
- Velvet satin clutch with Swarovski crystal and pearl. \$2,375.
- Swarovski crystal and pearl brooch. \$1,150.



Brunello Cucinelli for Him www.holtrenfrew.com

- Lamb suede bomber. \$3,995.
- Button mock cashmere sweater in cactus. \$1,495.
- Mini check spread cotton collar shirt in blue. \$525.
- Cord cargo cotton pant in cream. \$695.
- Brown leather round lace-up hiker boots. \$1,065.



Nicola Finetti
 Binded shift wrap dress. \$561.
www.nicolafinetti.com



www.GoodLifeConnoisseur.com



ACCESSORIES

Tiffany Introduces Paloma Picasso's Venezia Collection
 World-renowned designer Paloma Picasso adds to her reputation for creating distinctively bold and captivating jewellery with Paloma's Venezia, a new collection inspired by one of the world's most intriguing cities.

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www.suziroher.com



Malene Grotrian

Draped jersey knit dress available in: charcoal, black, burgundy, plum. \$348.
www.malenegrotrian.com

Herve Leger

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www.herveleger.com



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This is the definition of first class travel. The Lotuff & Clegg team is proud to present the Exotic Collection. American tanned alligator, in a luxurious matte finish, expertly combined with the signature vegetable tanned leather to strike the perfect balance of luxury and utility. Rugged yet elegant.

Signature Duffle, \$10,000. www.lotuffclegg.com



FauxFurEver is a luxurious faux fur accessories line for those with a conscience. The line ranges from lush scarves to various style hats, including a unisex Trapper hat. The dedication to eco-friendly textiles is part of the line's mission to create a brand that promotes luxury without harm.



- Cloche, \$180.
 - Trapper hat, \$205.
 - Short scarf, \$150.
 - Long scarf, \$190.
- www.fauxforever.com

Sergio Rossi



- Velvet Butterfly sandal, \$1,495.
- Fahrenheit bootie, available in deep red suede with tri-coloured fox, and black with tri-coloured fox, \$1,875.



www.GoodLifeConnoisseur.com



- Arlecchino black leather and suede ankle ruffle over the knee boot, \$2,185.

- Dalia bootie, white leather and suede, \$1,515. www.sergiorossi.com

- Jimmy Choo leopard print pony pointy-toe pumps with patent leather toecap, \$795.



www.facebook.com/GoodLifeConnoisseur



- Miu Miu gold glitter and black cavallino lamé pumps with toecap detail, \$690.

- Prada leopard print cavallino satchel, \$3,350. www.holtrenfrew.com



STYLE

TRAVEL CLOTHING

Magellan was founded by two travel professionals to provide a single source of unique and useful travel products, supported by well-trained travel gear specialists, and backed by a complete 100 percent guarantee of satisfaction. www.magellans.com

The **On Tour Group** keeps with their “bring more, pack less” philosophy. Offers great versatility for adventures in the urban jungle or off-the-beaten-path.



- **On Tour Safari Dress** gives you three great looks and 40+ UPF sun protection. Dress delivers three-way style. Buttoned, it's a casual dress for day or evening. Open, it's a stylish duster to wear over pants or jeans. You can even layer it tunic-style with leggings. \$99.50.

- **Feather-weight On Tour Jacket** has pockets aplenty and 40+ UPF protection. This smart safari-style jacket is supremely comfortable and packs to practically nothing. With five pockets, it has tabbed roll-up sleeves, an adjustable cinched waist, and vented mesh panel to keep you cool. Made of nylon. \$89.50.



- **On Tour Safari Pant.** Safari-style pants are supremely comfortable and pack to practically nothing. The pants convert to capri length with a button tab, and feature elastic waist inserts, two side pockets and a small hidden security pocket at the waist. Made of nylon. \$79.50.



- **Valencia Tencel Shirt.** Born to travel, Tencel is a natural fiber with the luxurious feel of silk and the character of a performance fabric. \$68.
- **Basque Cardigan.** The perfectly packable Basque Cardigan says no way to wrinkles! It has just enough stretch for a comfortable, flattering fit, and just enough shimmer to go dressy on demand. \$99.



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PERSONAL CARE

H2O Plus Aquafirm+, the latest collection from H2O Plus, works across the skin's surface to deliver firmer, younger looking skin.

- **Intensive Lift Serum.** The first essential step in the Aquafirm+ series, this supercharged daily serum promotes collagen production and elasticity, visibly lifting and re-contouring skin. \$55/30 mL.



- **Micro-Collagen Moisturizer.** A silky, hyper-hydrating cream-gel formula that tightens, firms and reduces finelines and wrinkles, delivering a smoother, tauter complexion. \$60/50 mL.
- **Eye Lift Concentrate.** A delicate, fast-acting treatment that softens fine lines, reduces puffiness, dims dark circles, and brightens the eye area. \$45/15 mL.

H2O Plus sea-derived skincare products are available through the company's retail stores, Ulta locations nationwide, www.ulta.com and online at www.h2o-plus.ca.

Wen Complete Haircare System

Wen is a cleansing conditioner made with natural ingredients—free of sodium laurel sulphate and other damaging detergents usually found in shampoos — which cleans your hair and scalp without stripping natural oils. The Wen cleansing conditioner does not lather but rather feels like a thick conditioning treatment on the hair. Wen adds sheen, lustre, moisture, manageability and better colour retention.

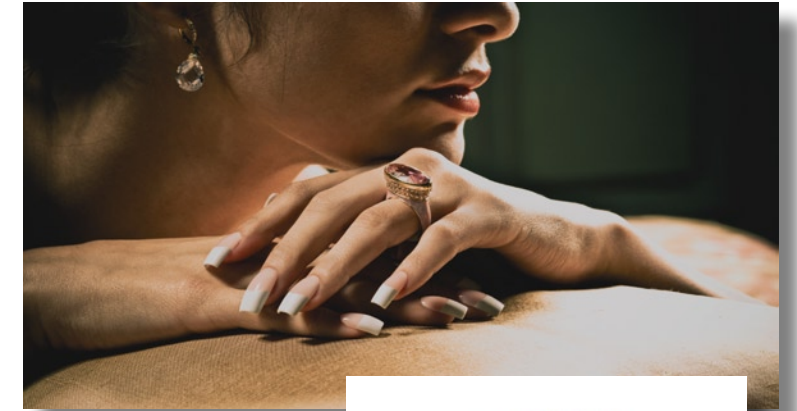
- **Wen Cleansing Conditioner Healthy Hair System in Sweet Almond Mint.** \$32.99/30-day supply, \$89.85/90-day supply. www.notshampoo.ca

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Garnier Clinical Dark Spot Corrector

Reduces Dark Spots. Respects Skin. Dark spots, skin discolorations and uneven skin tone are among the most difficult skin problems to treat. A breakthrough innovation that reduces dark spots, age spots and even marks left by acne. \$20. www.garnier.com



Custom Nail Solutions

The concept for these nails was invented by a cosmetic dentist. The nails are custom fit from a personal impression from each client's individual nail beds. This is a patented, revolutionary nail product that is sweeping the country with excitement and reinventing how women achieve nail beauty. They are indestructible, guaranteed to never chip, break, crack or change shape. They are removable, reusable and will last your lifetime.



- **Impression System & one set of Custom-Fit Nails** retails for \$179 or in-studio pricing is \$239.99. www.customnailsolutions.com





Dr. Beth Donaldson, Family Physician

According to Copeman, “We believed from the beginning that the key to quality, sustainable healthcare is giving people the proper time and attention on the front lines of medicine. We believed it would deliver the best outcomes for people, and we believed it would attract more doctors back into the important profession of general family medicine. Now we know it works.”

The Copeman organization has major clinics in Vancouver and Calgary and has just announced new facilities in Edmonton and West Vancouver. The clinics have developed the unique ability to focus on highly personal and attentive health care, while growing and adding new programs and services. “If we could completely focus on family medicine delivered by physicians, our job would be far simpler,” says Copeman. “However, in order to provide the best outcomes, we have had to add important services like psychological health and brain health, as well as other specialized programs and therapies. Maintaining a country-doctor level of care while providing state-of-the-art facilities and services is something we are very proud of. And it is what people want. This is why they choose us over others.”

How likely is it we will see more of clinics like the Copeman Healthcare Centre? According to a large poll conducted by Decima Research in 2005, about 23 percent of Canadians said that they would “likely” pay the fees that Copeman charges (approximately \$3,000 per year per adult) for a premium health service. Given the market that those numbers suggest, you can be assured that the Copeman Healthcare Centre won’t be the only such clinic in the years ahead. The market is indeed developing fast and this new form of *health club* is now on the “must have” list for discerning families and those that prioritize health and wellness in their lives. ■



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Suite 400, 628 12th Ave. SW
403.270.2273 (CARE)

Back in Style: The Family Doctor

By Nicole Aubertin

There was a time when the family doctor held a very special place in the lives of a growing family. They were there when your children were born, they helped you navigate the unfamiliar waters of parenthood and they provided comfort and compassionate care in times of illness. They knew how to keep you healthy and they were understanding and patient as they guided you. They didn’t do botox, but they wouldn’t hesitate to visit you in the hospital or go the extra mile to make sure you received specialist care in a hurry when you needed it. They knew you, your spouse and the kids—and often your kids’ kids. Sometimes even your parents. And chances are they’d know everyone by their first name.

The financial pressures of modern public healthcare put this style of family doctor on the endangered species list. Doctor shortages caused by governments desperate to control escalating costs gave rise to the walk-in clinic and doctors forced to see 40 or 50 patients in a day in order to serve their community. The personal touch gradually dwindled. Once regarded as a prestigious and sought after career by bright young students, the family doctor profession became something to avoid. And the shortage got worse. But there is hope.

An enlightened generation of baby boomers has created a market for premium health services, and clinics that are committed to the return of quality, highly personal and lifelong care. They have brought choice to the increasingly health-conscious consumer and in the process they have made it great to be a family doctor again. If you really want to stem a shortage of any professional, just make the job better. Now we are seeing doctors returning to the profession from planned retirement, walk-in clinics, health ministries, professional organizations, research companies, medical manufacturers and pharmaceutical companies. Expatriates are even coming home.

Copeman Healthcare Centre was the first organization in Canada to develop a medical clinic based on the simple principle of bringing personal and focused family care back to medicine. According to its founder Don Copeman, patients are looking for four basic things:

1. Timely and convenient access to quality doctors
2. Unhurried and attentive care
3. Expertise and facilities for early disease detection and preventive medicine
4. Fast access to specialist care when it is needed



The 21st Century Gut

Effects of Aging and Stress on Gastrointestinal Function

By Sara Henderson, BSc, ND



The good news is Canadian studies report that, as a population, we are healthier and living longer. However, with an increase in life expectancy comes a growing incidence of age-related disease. As individuals age, there is a natural decline in physiological function. This process is accelerated by an accumulation of environmental toxicants, including medication, and the effects of chronic stress and illness. Common age-associated concerns include: cardiovascular disease, osteoporosis, arthritis, type 2 diabetes, Alzheimer's disease, frequent infections, autoimmune disease and cancer. A key underlying factor when it comes to disease in aging adults is poor digestive health.

The Canadian Digestive Health Organization reports that more than 20 million Canadians suffer from digestive disorders every year. For many individuals, "good digestion" simply means proper breakdown of food, however, that is just the beginning when it comes to the gut. In addition to nutrient absorption, good digestive health is essential for detoxification and hormone production. Research confirms that 70 percent of our immune defence resides in our intestinal tract. As well, the gut is lined by an enteric nervous system that is so extensive that it has become known as our "second brain."

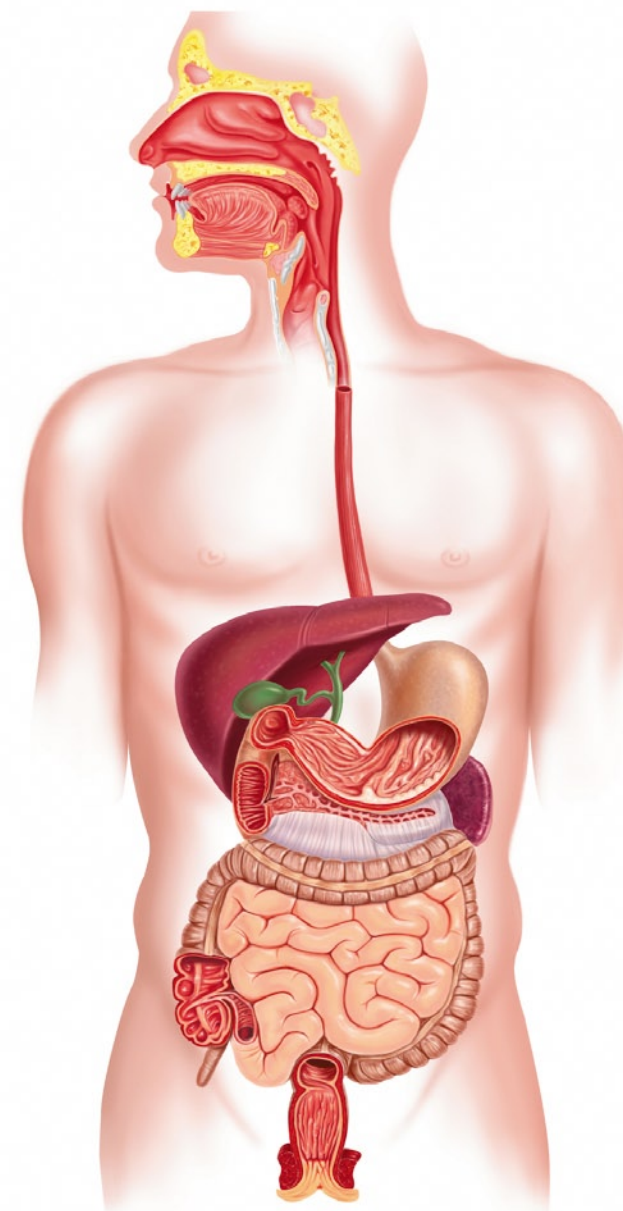
Although aging is inevitable, diet, lifestyle and use of nutritional supplementation can greatly reduce the rate at which our gut ages and can help to combat the negative effects of chemical and mental stress.

Geriatric studies confirm that as we age, apparent physiologic changes occur that are associated with a decline in digestive function. These processes include changes in smell, taste and ability to swallow. Olfaction, the sense of smell, begins to deteriorate by the fifth decade of life. Smell is an important part of taste. Many qualities of foods that we think we taste are actually a function of smell. A decline in taste acuity is more likely in individuals who are diabetic, smoke cigarettes, taking medication, deficient in zinc and/or suffer from sinus inflammation or other respiratory pathology. Difficulty swallowing and other esophageal abnormalities, such as acid reflux, are more common in older adults.

"A key underlying factor when it comes to disease in aging adults is poor digestive health."

Aging affects the ability of the stomach to stretch when food is ingested. As we age, there is a decline in compliance of the stomach wall, as a result of which older individuals report early satiety or a decrease in appetite. As well, hormones associated with satiation are increased with advanced age. These processes contribute to the "anorexia of aging."

Changes in gastrointestinal function can lead to constipation and fecal incontinence. Abnormalities in nerve innervation throughout the large intestine result in an altered rate of intestinal contractions, which contributes to the increase in bowel irregularity with aging. Lack of dietary fibre, dehydration and sedentary lifestyle all contribute to the incidence of constipation. After the age of 40, the muscular layer of the colon wall tends to weaken, and outpocketings or diverticula are more likely to form. Proper diet is of utmost importance, to prevent food items from getting trapped within the colon wall. NSAIDs (aspirin, ibuprofen, naproxen) are commonly used by older adults to manage pain associated with arthritis, inflammation and for cardiovascular protection. It is well known that long term use of these drugs can damage the mucosal lining of the intestines causing ulcers and erosions.



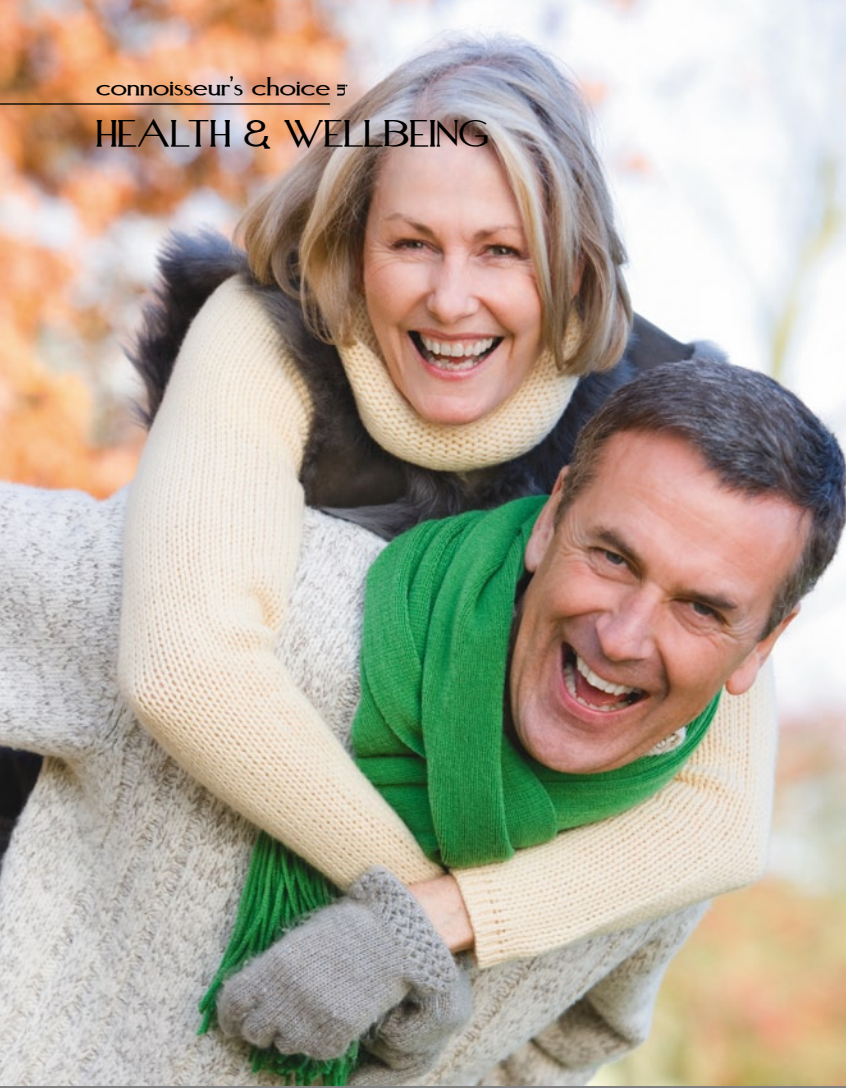
In addition to gut hormones, aging and other factors alter levels of gastric acid and digestive enzymes. With advanced age commonly comes a decline in digestive enzymes, including pepsin, protease, amylase and lipase, which are secreted in response to food. If enzyme production is low it makes it more difficult for the body to properly digest food.

The Canadian Digestive Health Foundation reports that up to 6.8 million Canadians suffer from gastroesophageal reflux disease (GERD), with the treatment of choice being proton pump inhibitors or antacid medication. Chronic use of acid lowering medication can lead to *achlorhydria*, or decreased stomach acid, which is associated with poor breakdown of food, absorption of nutrients, and susceptibility to bacterial overgrowth. Studies show that individuals infected by *Helicobacter pylori*, are at a greater risk for atrophic gastritis, ulcer formation, and gastric cancer. Most people are not aware that acid reflux can be caused by both high and low levels of gastric acid. Nutrients including iron, folate, calcium, vitamin K and vitamin B12 require adequate gastric acid for optimal absorption. Extreme stress can cause a breakdown in the protective mucosal barrier of the gut, which increases the risk of ulceration.

Although various degrees of physiologic changes are reported in aging adults, a disruption in gut flora is a major factor when it comes to age-related digestive decline. Change in the composition of intestinal microflora has been reported in older adults. Aged individuals have fewer "healthy" bacteria, specifically *bifidobacterium*, and higher levels of "unhealthy" toxin producing bacteria and fungi. In addition to aging there are many factors that disrupt this balance, including medications, poor diet, infection, stress and harmful bacteria.

A healthy balance of bacteria in the gut is crucial to our overall health. First, bacterial flora keeps us healthy by synthesizing vitamins (Bs and K) and producing digestive enzymes to help with nutrient absorption and carbohydrate metabolism. Good bacteria prevent harmful bacteria from colonizing the GI tract by competing directly for space and crowding out pathogens. When our friendly bacteria are killed off by medication and poor diet, pathogenic bacteria, such as *Clostridium difficile*, can thrive. *C. difficile*-associated diarrhea has become a serious concern for hospitalized elderly, with a mortality rate as high as 25 percent.

Good bacteria also produce a variety of substances that can inhibit or even kill harmful bacteria. They stimulate the immune system with the secretion of IgA—an antibody that is very important in preventing infection. Through these immunological effects, the gut flora is also believed to assist in preventing allergies and down-regulating inflammation. Studies show that lower intestinal inflammation is frequently present in the elderly population. Researchers continue to study how trillions of gut bacteria communicate with our enteric nervous system. Irritable bowel syndrome (IBS) is a common concern of the western world. This condition is marked by bowel irregularity, abdominal pain and bloating, and is heavily associated with chronic psychological stress.



Long live the gut

Appropriate nutritional interventions can preserve the functional capacity of the gut by preventing cellular damage and chronic inflammation. Supplements are useful, however they do not substitute for a healthy diet. A nutrient-rich, whole foods diet, organic when practical and free of antibiotics, pesticides, hormones and other chemical toxins, is best for optimal health. Fill your plate with colourful vegetables at mealtime and snack on fruit between meals. Juicing is a great way to get your daily requirement of fruits and vegetables—Canada's Food Guide recommends seven servings per day. Enjoy nourishing, lubricating and anti-inflammatory fats such as olive oil, flax seed oil, avocado and walnuts.

Ensure proper gastrointestinal and whole body function by staying hydrated. Drinking two litres of filtered water throughout the day is recommended. Add fresh lemon juice to a large glass of water upon waking for an added nutritive and cleansing effect. A high fibre diet, in addition to proper hydration, can help prevent constipation, haemorrhoids, diverticulitis, and ensure proper elimination of toxins and waste through stool. It can promote healthy bacterial growth, balance blood sugar and control weight. Good sources of fibre include: whole grains, fruits and vegetables, ground flax seeds, dried prunes, quinoa, beans and psyllium. The American Dietetic Association recommends 20 to 35 grams of fibre each day. Sufficient fibre in the diet can reduce the incidence of some forms of cancer by more than 60 percent.

Promote healthy gut pH, enzyme levels and keep bowels moving by eating bitter foods such as radishes, arugula, dandelion greens, apple cider vinegar and Swedish bitters. Adding papaya and pineapple to your diet can also help to improve digestion. Demulcents are protective and soothing to the gastrointestinal mucosa and help to lubricate your intestines to promote regular bowel movements. Good demulcent herbs include marshmallow, liquorice, slippery elm and plantain. Studies have shown that liquorice root extract can potentially combat the disease-promoting bacteria, *H. Pylori*. Demulcent herbs are best made into a tea to be enjoyed daily. Turmeric is another botanical that has an affinity for the gut. It is a well known spice that supports healthy liver function and is noted for its anti-inflammatory and anticancer activity.

A good quality digestive enzyme supplement is a convenient option for those who are concerned about suboptimal breakdown and absorption of food. Look for a product that is derived from natural sources and contains a complex combination of enzymes such as lipase, amylase, lactase, and potentially bromelain and papain. One to two tablets are recommended with each meal.

Perfect the gut with probiotics

Probiotics are good bacteria that have the potential to modulate inflammatory processes and correct immune dysfunction, which are key features of age-related disease. A good balance of beneficial microflora is necessary for optimal health. While it is possible to consume probiotic bacteria in fermented foods, such as, yogurt, kefir, aged cheese, sauerkraut and miso, most of these products do not contain enough of the right kinds of probiotic cultures to provide health benefits. Supplementation with a good probiotic can improve nutrient status, promote bowel regularity, and provide immune support. Many side effects of antibiotics can be avoided by taking probiotics to support healthy levels of gut microflora.

Exciting research published in the *British Journal of Nutrition* confirmed that supplementing with probiotics can have a positive impact on psychological, as well as digestive function. Oral daily intake of specific strains of bacteria, *Lactobacillus helveticus* and *Bifidobacterium longum*, proved to have a beneficial effect on psychological distress and reduce levels of the stress hormone, cortisol. This research supports the use of two probiotic bacteria to treat conditions such as IBS, which has been deemed a "mental illness of the gut." It is best to take a product that contains multiple strains of *Lactobacillus* and *Bifidobacterium*, at a potency of at least one billion active cells. Choose a formula that is produced by a reputable company and is well supported by research.

It is imperative that individuals work with their health care practitioners to ensure they are on the safest and most effective regime for their needs. Considering the potential negative effect on gut function, medication should only be prescribed when necessary. Take an active role when it comes to your health. Eat a healthy diet, enjoy regular physical activity, ensure proper sleep, practice stress-relieving activities and supplement when indicated. ■

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Mobile Innovations

By Steve Dotto



When you look at innovation it is hard to look much past the iPad and the impact it is having on the technology world. Just buy a new Hyundai Equus—the owner's manual is an iPad! But more than the iPad, it is the operating systems—in Apple's case iOS and for most of the rest of the world, Google's Android OS. Innovators are taking the phones and tablets and iPods out there and coming up with compelling and intriguing ways to use them. Some solve problems, others save money and others are just too cool for school.

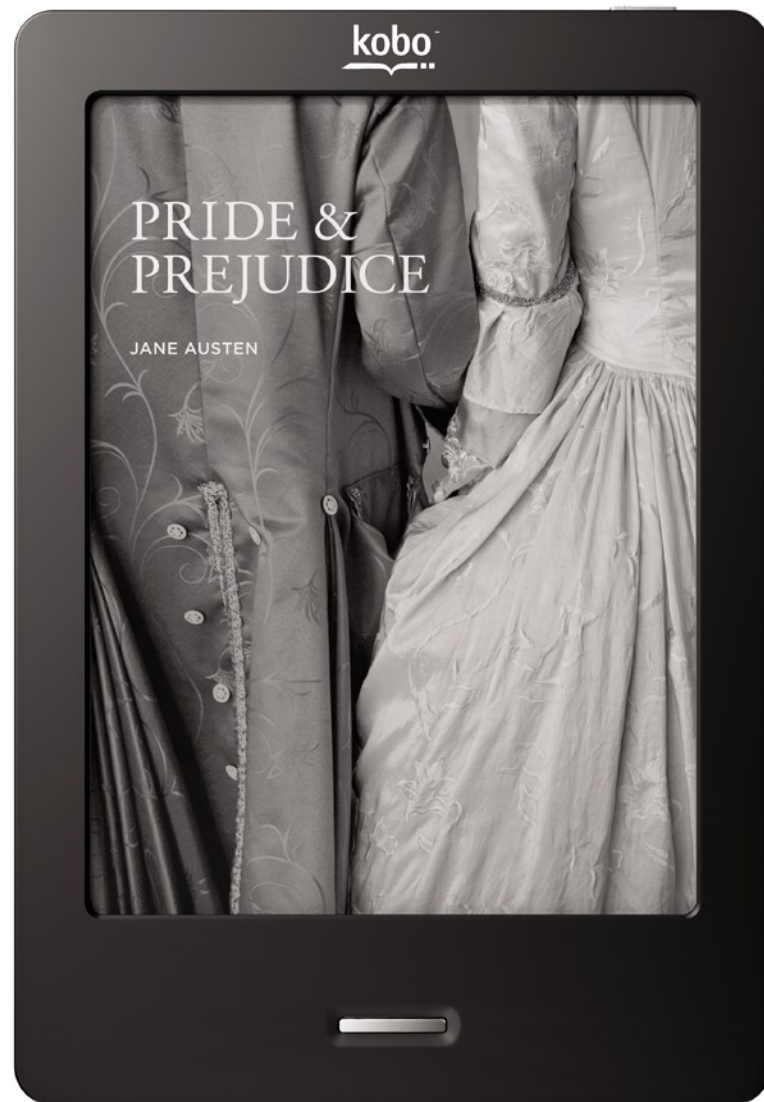
It's a bird, it's a plane, it's SuperPhone!

Making your phone stand apart from the crowd is no easy task these days. Motorola has a phone that stands apart, though, the ATRIX™ 4G: All-Powerful Superphone, not just a smart phone it is a super phone. That's because it has super powers, like superheroes it transforms when the need is great, into a full on computer. When you take the ATRIX and drop it into its LAPDOCK, the dual-core processor on the Android-based phone becomes the heart of a notebook computer. Brilliant you say, yes I say!

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When you connect the Motorola ATRIX 4G to the LAPDOCK, you get instant access to a full Firefox web browser with webtop. You can view your mobile apps, send messages and make and take calls. With additional USB ports for connecting devices like a mouse or hard drive, the LAPDOCK delivers the experience of a PC with the convenience of your mobile.

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www.kobo.com

Bikers need directions, too!

If you don the leathers, hop on your Hog, and hit the road for some cruising, the last thing you want to do is stop and ask directions, it just doesn't go with the whole vibe. Garmin has the solution, a rugged GPS designed for bikes and snowmobiles and perhaps the odd person on an elliptical bicycle. The Garmin zūmo 665 is a GPS designed by bikers, for bikers.



The zūmo 665 has a glove-friendly intuitive interface that makes entering information as easy as shifting gears. In addition, the wide sunlight-readable display makes for easy navigation—whether you're riding during a bright day or a moonless night. And with a rugged waterproof case that resists fuel sprays and UV rays, the zūmo 665 was built for life on the road.

More than just a GPS, a built in XM radio receiver delivers 170 channels of digital entertainment. With built in Bluetooth you can pair the GPS to both your cell phone and Bluetooth earpiece, headphones, or even Bluetooth-enabled helmet. You can even load in audio-books to help the miles fly by, just don't let your biker buddies know you are listening to *Eat, Pray, Love*. \$800

www.garmin.com

Microphone madness for the iPad

There are a slew of great apps and tools coming out for the iPad. iRig Mic is the first handheld, quality condenser microphone for iPhone, iPod touch and iPad, designed for all of your mobile sound needs. Now you can make professional audio and vocal recordings anywhere on your iOS device. iRig Mic is ideal for the singer, vocalist and songwriter on the move, but also perfect for recording speeches, Podcasts, instruments, performances or other sound sources in the studio, on stage or in the field. While the iPad and all iOS devices have built in Mics, the handheld iRig allows vastly improved quality, perfect for students and amateurs looking for professional sound on a budget. The iRig comes with recording software, but also will work with a variety of apps. \$59.99

www.ikmultimedia.com

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Prompter perfect

Another great iPad accessory probably nobody ever heard of comes from the folks at Bodelin. They make teleprompter gear, and it turns out the iPad is a perfect match for teleprompters. They have higher end traditional teleprompter setups using the iPad (very cool, you can use another iPad, a Bluetooth mouse or foot-pedal, or even your iPhone to control the prompter, using their software available at the App Store). The high end solution mounts in front of the camera lens and has a one way mirror that reflects the text to the presenter, while the camera shoots through the glass. It is a system in place in every TV studio in the land, but never affordable before for amateurs. They also have brackets that attach the iPad to camera mounts. Now all your videos can have an extra level of professionalism.

www.bodelin.com





We are in an elliptical orbit

Think of all that time we waste working, when we could be doing useful things, like, well, working out. The Elliptical Machine Office Desk takes working to a whole new level. An adjustable height desk is combined with a semi-recumbent elliptical trainer to let you exercise while on the job. Don't worry about breaking a sweat, or your concentration, the system is designed to be pedaled at a slow speed—steady wins the race! You can burn an average of 4,000 calories in a typical workweek. It is easy getting in and out as the seat slides and rotates for access and to accommodate users from 5'2" to 6'9" and up to 300 lbs. I just wish they had wired the pedals into a generator so as to power your computer... Not Cheap. \$8,000

www.hammacherschlemmer.com

While we are on an elliptical theme, how about an elliptical cross training bike, that is sure to turn heads. The Elliptigo 8S is a fun, funky ride that is easy on the joints, and still packs an aerobic punch.

An innovative drive system powers the Elliptigo, combining the fun and convenience of a bike, without the saddle sores. The proven elliptical training style works more muscle groups than a standard bike, giving you a better workout, with all the joy of the open road. \$2499

www.elliptigo.ca



There's an accessory for that

The folks at iBike think the iPhone and bikes are a match made in heaven, so they have released the iBike Dash line of products. A weather-resistant handlebar mounted case for your iPhone and an excellent bike computer app. There are a few versions of the kit available that record your training data including heart rate, cadence and more. The case protects your iPhone (or iPod touch) and mounts it in a safe and accessible position on your handlebars. \$149 and up

www.iBikeSports.com



The Smartpen is mightier than the old pen

The Livescribe Echo Smartpen takes a few minutes to get your head around, but it is worth the effort.

The Smartpen records everything you write, and I do mean everything. You take notes, doodle and write on Livescribe dot paper. Once the notes are written it really gets interesting. A sensor on the pen has recorded everything you wrote, and you can also record the audio (great for meetings). Your notes can then be transferred into your computer. Once there the software included takes over, allowing you to organize your notes and even search based on your handwritten writing. Built in OCR features convert your writing into editable text, and there are a plethora of additional features. It is not very often in our lives that reading the manual that comes with a pen is a good idea, in the case of the Echo Smartpen, reading the manual is a very good idea! \$99 and up

Hot Wheels reborn

Setting up a Hot Wheels track used to occupy many hours of playtime for me and most boys (and some girls) of my generation—the loop-the-loop still makes me smile! The newest generation of Hot Wheels enthusiasts get the opportunity to get a driver's eye view of racing action with Hot Wheels Video Racer micro camera cars! These are the first 1:64 scale track-compatible vehicles with a real, working, fully functional video camera built right into the body of the car. The camera records up to 12 minutes of 30 FOS video and can be viewed through a built-in LCD screen (bottom of the car) or you can download the video into your computer and edit it with the included video editing application. \$60

www.shop.mattel.com



Hitch your wagon like a star

Have you ever had to hitch up your trailer by yourself? No big deal if you have a light utility trailer you can manhandle onto the hitch, but if you tow anything large, lining up the hitch to the ball can be a real pain in the patootie. The Swift Hitch is a wireless portable full colour back-up camera system, including a wireless camera you slap on to the back of your vehicle, and a monitor to, well, monitor your progress. Nothing permanent to install, it works in rented or borrowed vehicles, the camera attaches with a suction cup, and it even has night vision. Hooking up a trailer in the dark, even with someone to help, is tough, but no more. You may begin hitching and unhitching just for fun! \$249

www.swift hitch.com





“Virtually all mobile phones are manufactured from techniques designed for mass production—the most common being injected moulded plastic. Even when metals are used on mobile phones, they are almost always stamped or cast. These techniques are designed to be fast and cheap, which results in a mobile phone that looks and feels that way. From day one, it has always been my goal to make a phone that is unique and to use manufacturing techniques, specifically CNC machining, to build a superior, quality product. Luxury mobile phones are phones that are built with precision and quality in mind.”
 – Peter Bonac

Since the company’s founding in 2004 in Vancouver, Canada, Mobiado has achieved a legacy of design innovation. Mobiado has taken pride in being a distinctively different and innovative manufacturer, producing the finest and most technologically advanced mobile phones. Mobiado is the hallmark of some of the most famous mobile phones ever created: the 2004 Professional was the first CNC machined phone to be created from aircraft aluminum; the 2005 Professional EM was the first exotic wood phone to be produced; the 2007 Luminoso was the first phone to use sapphire crystal buttons and the first 3G luxury phone; the 2008 Professional 105ZAF was the first phone to have its entire front and back created from sapphire crystal; the 105GMT was the first mechanical watch phone; the 2009 Grand 350PRL was the first 3.5G and full keyboard luxury phone, and the first phone to use mother of pearl; the 2009 Grand 350 Pioneer was the first phone to use meteorite; the 2010 Classic 712MG was the first phone to be created from Mokume Gane; and the 2010 Classic 712MG Angular Momentum Edition was the first phone to incorporate Verre Eglomise, as well as the first phone to be sold with a matching wristwatch.

Peter Bonac is proud to have been and still be a driving force behind the evolution of the luxury mobile phone field. As the designer and owner of Mobiado, he has developed 13 firsts for this market segment and continues to be on the forefront in design innovation with the introduction of the Grand 350 Aston Martin and the Grand Touch GCB. The Grand 350 Aston Martin, the first phone in its new Aston Martin collection, is the resulting combination of sophisticated form and beauty, with state-of-the-art mobile functionality. Timeless and understated, sophisticated and distinctive.

“Luxury mobile phones are phones that are built with precision and quality in mind.” – Peter Bonac

The Grand Touch GCB is a milestone for the Mobiado brand as its first touch screen phone. Peter Bonac has designed a smart phone that is unique and unmistakable from all other phones on the market, yet has a sophistication and minimalistic appearance that defines luxury. Defined by its distinctive straight lines, perfectly flat surfaces, and circular buttons, Mobiado phones are regarded as an icon of modernism. True artistic beauty using only the finest materials and precision-crafted components. Luxury in mobility. ■

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Stars of the 2011 Auto Show Season

By Tony Whitney



2012 Lamborghini Aventador

They say there's no business like show business and that's certainly the case in the auto industry from the dark of winter to late spring. From Los Angeles to Geneva, it's show time as automakers battle to grab the world's attention with the latest and greatest—and luxury cars are always front and centre.

Despite ongoing U.S. economic woes, there was no slowdown in the rate at which automakers unveiled new products for the 2012 model year. The public was out in force, too, and Detroit's North American International Auto Show, biggest of them all, reported more than 735,000 visitors plus 5,000 media and broke some records set back in 1993. Canada's three major shows—in Montreal, Toronto and Vancouver—also reported large numbers of visitors and all these events had some “exclusive” or other on view.

With several import-nameplate manufacturers coming off record years and the domestic vehicle industry rebounding impressively, the show season offered plenty of excitement and optimism as all-new vehicles in profusion emerged from under the wraps. There were scores of newcomers to be seen, but we'll focus on some of the key luxury vehicle highlights.

The Chrysler 300 might have been the most eagerly anticipated reveal of the season and it's certainly a key product for the once-beleaguered domestic automaker. While the new 300 doesn't quite have the up-front brashness of its earlier counterpart, it's an exceptionally handsome automobile and might be an even greater success. Engine choices include both V-6 and V-8 Hemi configurations. In another show debut, Chrysler displayed high-performance SRT8 versions of both the 300 and the Grand Cherokee.

The super-compact Fiat 500, also shown by Chrysler and inspired by tiny Italian city cars of the 1950s and 60s, is a clever adaptation of a classic theme and is nice enough in its build quality and style to fall into the “luxury subcompact” category. It was also shown in convertible “cabrio” guise.



2012 Chrysler 300C



2012 Fiat 500



2012 Mercedes-Benz C-Class



2012 Mercedes-Benz M-Class



2012 Mercedes-Benz SLK

It was no surprise that Mercedes-Benz unveiled several new products—the German automaker's range of vehicles is now so huge, there's always something ready for replacement or major upgrade. A new generation C-Class—the company's best-selling vehicle—showed up fairly early in the show season and there's also an attractive coupe version of the “C” this time around. For 2012, Mercedes has an all-new, third-generation SLK and it's the most stunning effort so far. If anything, the V-6 powered car looks a lot like the exotic and expensive SLS AMG with its long hood and bodywork accents that hearken back to the 1950s when the great 300SL ruled the roads. It seems to have lost the stubby look of its predecessors and become sleeker and more aggressive. It's a superb looking automobile by any standards and for my money, easily upstages its key rivals. It's also more fuel efficient than its predecessor. Also new is a re-designed CLS-Class 4-door coupe. The old model was hailed as one of the world's most beautiful large sedans, so it's no surprise that Mercedes made only subtle styling changes. The respected Stuttgart automaker is also bringing us a new M-Class SUV with more power, better refinement and improved fuel economy. It carries on what has become a classic look for vehicles like this, though it's a total re-work, inside and out. The “M” has an almost endless list of innovative engineering and safety features and is sure to remain a “must see” product among buyers of this class of vehicle.

Building on the success of its four-door Panamera coupe, Porsche is now offering a hybrid version and it's now at the dealerships after being exhibited all over the world earlier this year. The car looks exactly like its more conventionally-powered stablemates, but the torque from the electric motor should make it even more fun to drive.

“For 2012, Mercedes has an all-new, third-generation SLK and it's the most stunning effort so far.”



2012 Volkswagen Passat



2012 Audi A6



2012 Range Rover Evoque

Rumours abounded for months about an all-new, larger, Volkswagen Passat aimed at the North American market and the car appeared at several shows. It's a stylish, roomy, performance-oriented near-luxury sedan and might be exactly what buyers on this side of the pond are looking for in their next VW. Volkswagen's sister company Audi introduced a new A6—an equivalent to rivals like the Mercedes-Benz E-Class and BMW 5 Series. Audi has worked hard in recent years to match its dominant competitors and the new A6 is an indication that it may not be long before Mercedes and BMW are trying to catch Audi.

In the opulent world of high-end SUVs, the Range Rover brand is very well regarded and now there's even more to aspire to with the introduction of the Evoque. The Evoque is a more compact Range Rover than we've been used to and will give fans of the marque a smaller and less expensive alternative—and attract new buyers to the nameplate. Surprisingly, it comes not only in expected five-door guise, but also as a two-door “coupe.” With a level of luxury that almost matches that of its bigger stablemate, the Evoque offers worthwhile economy as well with its 4-cylinder turbo engine (we won't get the diesel that's offered in other countries).

BMW's thrust this season seems to be on sporty cars and the Bavarian automaker was getting lots of attention with its 1 Series M Coupe. The idea of adding a solid dose of performance to the company's smallest 4-seater model seems a good move and will add a little glamour to a range of compacts that merit wider popularity. Moving upscale, those mourning the loss of BMW's 6 Series coupe and convertible last year can take heart from the fact that there's a 2012 replacement for the ragtop—and more than likely, a coupe will follow.

Nissan passed by many of the big shows this season, but at some venues, displayed that Godzilla of Japanese performance coupes, the GT-R. For 2012, it's getting a major re-work which will include even more power—530 horses now, up by 45 over 2011. Bodywork is more rigid, which should make handling even better.

On the Infiniti side, a hybrid version of the luxurious M series will debut soon. In addition to its fuel-sipping potential, it has a hefty 360-horsepower, so it's no performance slouch either. In New York, Infiniti showed sketches of its upcoming 2013 JX luxury crossover, but so far we've yet to see one “in the metal.”



2012 BMW 1 Series M Coupe



2012 Hyundai Equus



2012 Buick Verano



2012 Ferrari FF

Hyundai's most dramatic introduction was its opulent Equus—a rival for full-size heavy-hitter sedans like the Lexus LS, Mercedes-Benz S-Class, Audi A8 and BMW 7-Series. And if you buy one of these luxurious contenders, don't search high and low for an owner's manual—there isn't one. Everything you need to know is loaded into the iPad which comes with every Equus. Few question now whether or not a Korean automaker can match the quality of rival Japanese and European nameplate and nobody doubts Hyundai's bold, innovative approach.

Buick's new Verano sedan is the smallest car it's launched in many years and it will sit just below the bigger Regal in the automaker's lineup. The compact luxury segment seems to be growing (at last!) as buyers realize that they don't have to opt for a large car if they move upscale. Initially, a basic 4-cylinder engine will be offered, but a turbo will follow.

Toyota's Lexus premium division was showing a highly attractive entry-level luxury hybrid—the CT 200h. The CT will bring Lexus ownership within the reach of large numbers of buyers who avoided the brand before because it was “too costly.” The CT will sell for little more than \$30,000 and does not skimp on Lexus ambiance and quality. The move by Lexus into the heady world of ultra-fast supercars is confirmed by the first showings of the production LFA—a speedster that should give Ferrari and Lamborghini a run for their lira. Only 10 LFAs have been allotted to Canada, so the chances of getting one are slim to none right now. Lexus has several new products in the pipeline, but we'll have to wait for the next show season to catch a glimpse of them.

As the North American show season began to wind down, automakers with international aspirations turned their attention to Switzerland and the Geneva Salon—always a hotbed of activity among manufacturers of luxury products and high-end sports cars. The show is also a magnet for coachbuilders and design studios, most of whom are involved not only with European nameplates, but also with vehicles from Asia and North America. In Geneva, you'll see everything from the superbly practical to the wildly outrageous.

Ferrari chose Geneva to launch its spectacular new 6.3-litre V-12 powered FF—the letters underlining that Maranello's latest (and biggest) has four seats and four-wheel drive. This is the first ever four-wheel drive sportster from Ferrari and its cabin layout ensures that the rear seats offer surprising amounts of room. Lamborghini unveiled its new Aventador, which will replace the now long-lived Murciélago in the company's lineup. According to Lamborghini CEO Stephan Winkelmann, the 700-horsepower speedster “will jump two generations in terms of design and technology.” Aventador, incidentally, is the name of a fighting bull, following long established Lamborghini tradition. Lamborghini names like Miura, Estoque, Diablo and so on all have bullfighting connotations.

If the most recent auto show season is any guide, lovers of fine cars will have plenty of tempting products to spend their money on in the months ahead. Can't wait for the next season, though! ■



Building Blocks for Individuals and Businesses

By Adrian Mastracci, Portfolio Manager, KCM Wealth Management Inc.

"We are made wise not by the recollection of our past, but by the responsibility for our future."

— George Bernard Shaw (1856-1950), Irish playwright

Memories of summer vacations are gently fading. Fall is a good time to revisit your finances. Set aside the investing return prospects for a few moments. Focus on other, just as important issues, like the structure of what you are trying to accomplish.

Stewarding your finances is about attending to many simple things. There is always at least one money matter that needs your attention. Often, the hardest part of the exercise is getting started.

Focus on basic ideas that apply and deliver value to you. They are divided between those for individuals and those for businesses. I've highlighted some that may require attention:

For Individuals:

- **Retirement projections.** Most retirement projections are woefully out of date or non-existent. Get to know the size of portfolio you need to deliver on your retirement goals. Then figure out the approximate annual return you seek to retire on comfortably.
- **Investment plan.** Most investors need an investment game plan, formally called the investment policy statement. It covers issues like risk tolerance, time horizon, investor profile, diversification and asset mix. Get it done soon, review it every year and tweak it occasionally if required.

- **Portfolio check-up.** Do you wonder how financially fit your portfolio really is? Have a close look at it and discuss it thoroughly with your investment advisor. A second opinion may be of value.
- **Isolate savings.** Many families have one spouse who earns the higher income and owns most assets. Your goal is to equalize retirement incomes and assets between spouses. The higher income spouse pays family expenses, while the lower income spouse saves and invests. Pay yourself first so that savings are isolated and directed to your intended destinations.
- **Pension funding.** Anyone who is a member of an employer pension plan should become aware of how well funded, or unfunded, it is. Making inquiries with the pension administrator provides the answers. Then ask yourself what the impact would be on your finances if the pension benefit was reduced, say by 25 percent.
- **Safe draw rate.** If you now are, or will be drawing more than four percent annually from your investment plan, you run the risk of potentially outliving your money. You may need to analyze the range of draws prudent for your situation.
- **Will.** Ensure your will and enduring power of attorney are valid and up to date. You may also need a separate power of attorney for real estate transactions. Start with your wishes for the estate allocation and beneficiaries. Appoint capable executors, trustees and guardians who are prepared for the long job.

- **Beneficiary designations.** Many financial instruments require you to designate beneficiaries, such as insurance policies, wills, pension plans, RRIFs, RRSPs and TFSAs. Also, understand the implications of a second marriage and designating the estate.
- **Insurance coverage.** Review coverage for life, disability, property, long-term care and critical illness. Assess the family need for coverage in these areas. Determine what should be done with your coverage now in place.

"Revisiting these simple exercises improves your personal finances. It gets back to the basic elements of what is important to you."

- **Donate securities.** Many investors sell securities and then also make cash donations. It is better to donate eligible securities directly to charities. Capital gains on donated securities are not taxed.
- **Prescribed loans.** Investigate making an investment loan to the spouse in the lower tax bracket at a rate of 1%. There is no attribution of income as long as the rules are followed. Proper documentation must be in place.
- **TFSA.** The new account may still need to be opened, or simply topped up. The maximum 2011 TFSA deposit is \$15,000 for each spouse and person age 18 or older. Mind the fees payable on withdrawals and account transfers. Your 2010 notice of assessment has the TFSA room details.
- **RRSP.** Regular and spousal 2011 contributions can be made from now to the end of February 2012. There is no benefit in waiting where cash is available. Your 2010 income tax notice of assessment sets out the 2011 contribution room. Also, be mindful of RRSP carry forwards.
- **RRSP Conversion.** Anyone who turns age 71 during 2011 must convert the RRSP by December 31, likely to a RRIF. However, the investing plan can remain the same. The first minimum RRIF withdrawal occurs in 2012. A RRIF grows the most when you receive payments at the end of the year.
- **RRIF Extra Payment.** Extra RRIF payment requests, above the minimum withdrawal, are to be submitted to the account custodian. You must receive the payment during 2011.

- **Voluntary RRIF.** Anyone age 70 and under wanting to voluntarily arrange 2011 RRIF income must set up the RRIF account. The payment must also be received during 2011.
- **RESP.** Registered Education Savings Plan setup and 2011 deposits may need attention. A \$2,500 deposit provides the maximum \$500 grant per child. Maximum lifetime contribution per beneficiary is \$50,000. A family RESP plan is preferred for two or more related beneficiaries. Grandparents can start or contribute to existing RESP accounts for grandchildren. The goal is for students to report the taxable draws from RESP accounts.
- **RDSP.** Registered Disability Savings Plan setups are relatively new. They allow saving up to \$200,000 for a disabled beneficiary who is under 60 years of age and qualifies for the federal disability tax credit.
- **Sell losers.** Selling non-registered losers may trigger capital losses to offset gains in 2011. Excess losses can reduce gains reported in the past three years, and/or are carried forward. Get it done early before the pressure to sell something takes over.

Revisiting these simple exercises improves your personal finances. It gets back to the basic elements of what is important to you.



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For Businesses:

"In the business world, everyone is paid in two coins: cash and experience. Take the experience first; the cash will come later."

— Harold Geneen (1910-1997), President, ITT Corporation

Business owners know that curve balls appear practically every day. A continuous challenge for many is trying to improve their business prospects. Business plans can easily veer off course—sometimes beyond one's control. A fresh review of your business elements is advised.

First, mull over what you would like to achieve with your business. Then brainstorm with some solid ideas. I call this our "AAA" approach. That is: "assess," "analyze" and "adopt." Assess your future prospects, analyze present plans, and adopt the necessary changes.

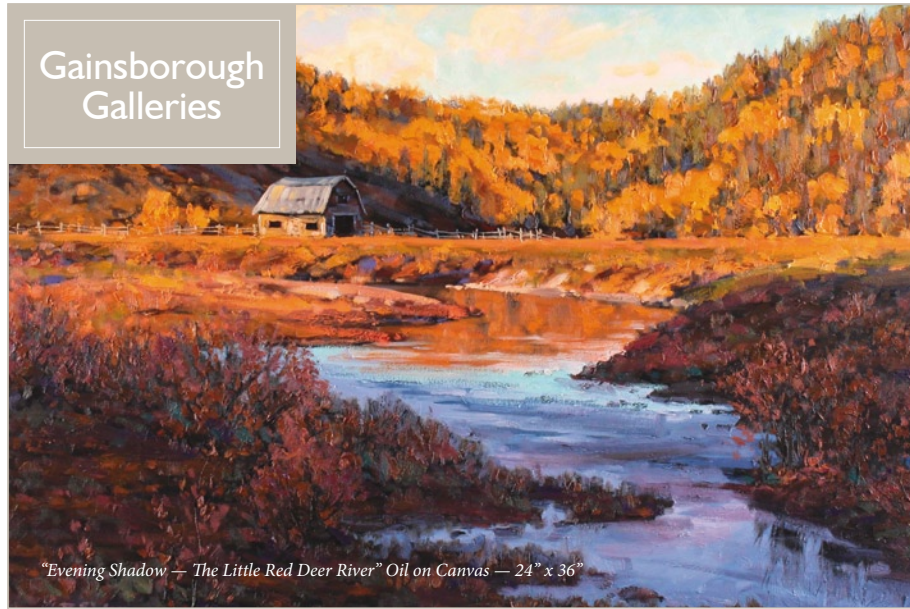
Here are some timeless tips to improve your business:

- **Business plan.** Fine-tune your business plan. Revisit your business goals, followed by where your industry is headed. Be realistic and ascertain if what you are doing today will still get you there tomorrow. Examine what you have to do to maintain your competitive edge.
- **Marketing plan.** Make sure that a well thought out marketing plan is an integral part of your business. Analyze where the competition gets its clients and how to improve your message. Reflect on how you can expand the current customers and attract new ones.
- **Disaster recovery.** Plan for the day you may require an alternative site in very short order. Start by backing up your key computer data and store it off site on a regular basis. Consider how reliable your supply chain can be in an emergency.
- **Business structure.** Perhaps your proprietorship, partnership, incorporated company, holding companies or family trusts can use some polish. Evaluate the business reasons for having what you have now. Then examine if you can benefit by modifying the structure.
- **Insurance coverage.** A review of the appropriate coverage for your key people may include disability coverage, life insurance and other health benefits. Ensure that the physical premises, office contents and inventory are appropriately covered for fire, damage, theft and third party liability. Business interruption coverage may be available for specified reasons.
- **Owner-manager remuneration.** Review the remuneration of owners and key personnel, such as the mix of salary, bonus, dividends and stock options. An "Individual Pension Plan" regime may benefit or paying for investment planning services.



- **Managers as owners.** Consider whether it is beneficial for managers to be shareholders of your business they are entrusted to guide. Review the arrangements to sell shares to key executives, especially in private companies. Managers that own a piece of the enterprise think differently.
- **Succession planning.** A best investment is reflecting on the ramifications of who will take over in case of disability, retirement or death. This helps prepare your vision for the business succession. Perhaps there is someone in the family or management ranks who can take the reins.
- **Find a mentor.** Find a mentor with a wide perspective for your business to bounce off ideas. Someone who can filter different points of view and relate them to what you are trying to achieve. Someone with imagination who can be a terrific sounding board.
- **Estate freezing.** An estate freeze can limit the growth for your account of some of the assets you currently own. The future growth can then be passed to other family members. You may have to give up some voting control of the business.
- **Lifetime exemption.** Assess if your business qualifies for the \$750,000 lifetime capital gain exemption when you sell. Full use of this exemption often means tax savings over \$160,000. However, be aware that your business has to qualify for 24 months, so consult your advisors.
- **Small business limit.** Pay attention to the lower rates of tax on "active" small business income now at \$500,000. Each province and territory is a little different. Many have a combined small business tax rate under 15%.

Applying these timeless tips to your business helps it flourish—both in cash and experience. ■



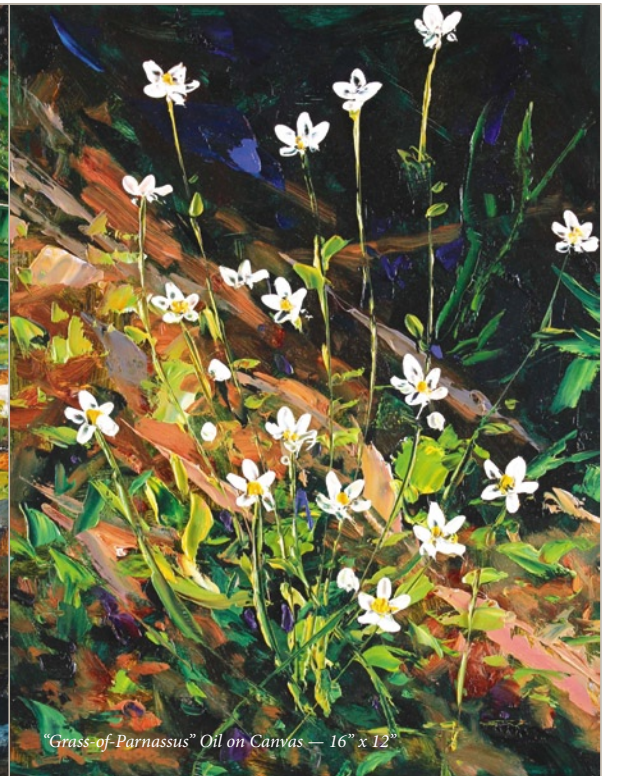
"Evening Shadow - The Little Red Deer River" Oil on Canvas - 24" x 36"



"Old Red" Oil on Canvas - 30" x 40"



"Summer Waters" Oil on Canvas - 12" x 16"



"Grass of Parnassus" Oil on Canvas - 16" x 12"

Robert E. Wood



"Autumn Sun" Oil on Canvas - 16" x 20"



"The Lily Pond" Oil on Canvas - 40" x 40"



"Bougainvillea - Todos Santos" Oil on Canvas - 24" x 30"



"Highwood Pass Larch" Oil on Canvas - 36" x 24"

The new collection of paintings that Robert E. Wood has assembled for his annual one-man exhibition at the Gainsborough Galleries is filled with the diversity of subjects that he has become well known for.

Most artists, whether from the start of their careers, or as a gradual process throughout them, specialize in a fairly narrow niche of subject. Not Wood, who says, "When people ask what kind of artist I am, I like to say, 'I'm an everything artist,' because I refuse to be typecast. I've known too many artists who are only able to paint one or two kinds of subjects because that's all that people will accept from them. People who've been following my career come to my shows expecting to see something new thrown into the mix every year."

Wood has been painting professionally since 1989 and in that time has depicted landscapes, florals, street scenes, London pubs, tropical locations, westerns, wildlife, still-life, and more. He adds, "I've started doing some palette knife paintings as well, which are exciting for me, and proving very popular."

He's also returned to teaching: "It started with a couple of workshops I agreed to do for an art group in the south Okanagan. I hadn't taught for years. But the workshops went very well, and more recently I've been teaching a weekly class in Calgary—we've had a waiting list for the last year, which is very flattering. I've been asked to teach more than once a week, but it's very demanding, and takes a lot of energy. At this point I'm enjoying it, and so are the students. And as long as I'm enjoying it, I'll keep doing it."

That's the clue to Wood's character: he does what he likes, both professionally and personally. Twenty-two years into his career, that is the key to his success. "I think the key to art is passion. I paint what I like, and what I feel passionate about—whatever it is. And that feeling transfers into the paintings I create. They have a spark, an energy, and I hear that all the time from customers. When I am connected passionately with the subject, the viewer will be as well."

"It's also the artist's job to capture beauty. People are so caught up in the frantic pace of modern life that they miss the beauty around them. It's truer now than ever before. To take the time to relax and appreciate a beautiful painting is a luxury that everyone should allow themselves. We find that very frequently at Gainsborough Galleries—businesspeople will come in for a little peace and quiet in the midst of their hectic days, appreciate the art, and relax—enjoying fine art is like sitting on a beach watching the waves roll in."

One of Western Canada's foremost representational artists, Wood has recently been attracting attention from greater distances. "I've been invited to show with a gallery in the Baja, Mexico. The gallery owner saw some of my Mexican paintings online and wants to carry them. So that's something I will pursue the next time I get down to that part of the world. And I've had a couple of customers in Montreal who've been encouraging me to start showing with a gallery out there, so that's something that I'm also looking into pursuing."

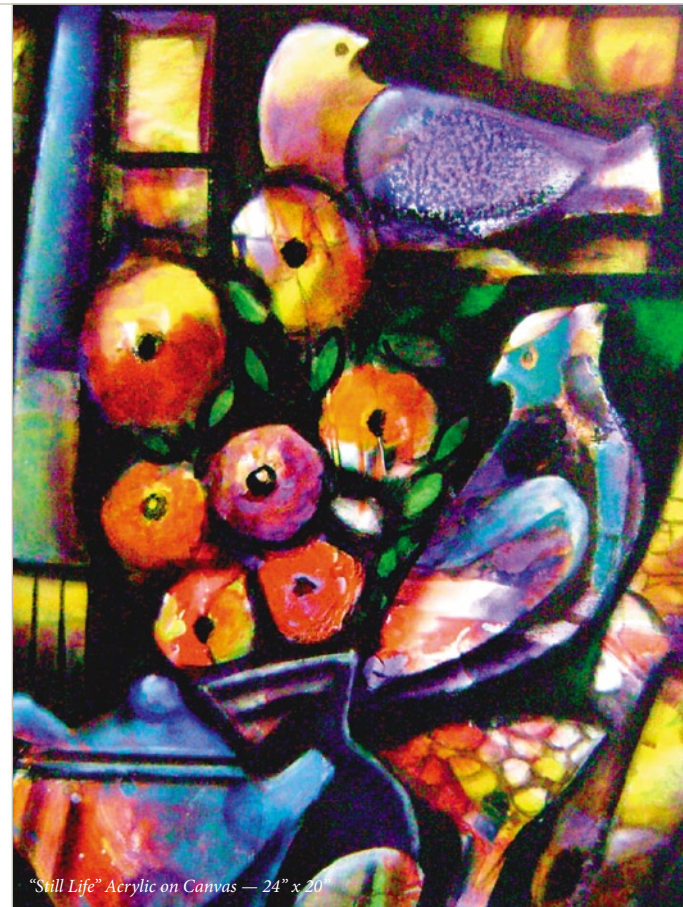
Wood will undoubtedly continue to paint what he loves, and clients will find much to appreciate. Robert's passionate artwork will be featured in a one-man display in Calgary this November. Wood says, "It's an exciting time to be an artist, and after 22 years in the business, I'm just warming up!" ■

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Drissia Abid



"The Musician" — Bronze



"Still Life" Acrylic on Canvas — 24" x 20"



"Sound of Violin and Birds" Acrylic on Canvas — 48" x 36"



"The Festive Evening" Acrylic on Canvas — 48" x 70"

Artist — Painter & Sculptor

By Ann Rosenberg, Art Critic and Curator

Drissia Abid was born in Morocco. She came to Canada in 1989 to lead a life in which she could freely develop her talents as an artist while supporting herself as an independent person. At an early age, Drissia was encouraged to study art because she had an amazing understanding of colour and design.

"She can also be classified as Expressionist as the work is not usually descriptive of reality but is intended to touch the soul of the viewers."

Her love of nature finds expression in the still lifes she creates that are replete with plums, apples and pears—feasts for the senses, so reminiscent of the art of the Impressionists and Post-impressionists who came before her. She can also be classified as Expressionist as the work is not usually descriptive of reality but is intended to touch the soul of the viewers. Her enjoyment of people is evident in the works that celebrate music, the happiness of weddings and the love of mothers for their children.

Although she is largely self-taught, Drissia is well-traveled and very familiar with the mosaic-covered monuments of the exotic regions of northern Africa and southern Europe, where the climate is hot and dry and hues are rich and saturated. This resource is the background of colour and design that comes forth from within when she paints in her typically spontaneous fashion. In the minutely brushed backgrounds of many works, small flecks of pink, orange, red and yellow flicker and shimmer like silk.

In recent paintings there is a move towards a more painterly, less representational style in which the viewer is invited to participate in the interpretation of the piece.

Drissia has been commissioned to do numerous portraits and paintings for private collectors. Her paintings can be seen in homes throughout the world. ■

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A Younger You Flourishing with Finesse

By Dr. Lesley Horton, MD

When many of us think about our coming later years, we perhaps envision a happy glow surrounding us as we ride off into the sunset, onto our next adventure. Perhaps conquering the latest golf course in a foreign land, shopping in exotic markets, or climbing Mt. Kilimanjaro. It all looks so good, we can almost hear the orchestra swelling as we sit back and savour the easy life to come.

The difficult truth is that statistically in North America, over half of us will develop a chronic illness. Stuck at home in an armchair, or worse, it may not look at all like the good life many of us have envisioned. Many of us will live the last third of our life with significant limitations such as impaired mobility, poor vision, failing memory and no zing in our zang. The good news is that medical science is learning more and more how to not just slow down the aging process, but also how to create optimal health and well-being so we can flourish with vitality and abundance of energy well into our eighties and nineties.

It turns out that there are two main factors behind aging and chronic illness; hormonal decline and chronic inflammation. Hormones are chemical messengers in the body that help run it smoothly—commonly known hormones are estrogen, progesterone, testosterone and thyroid. As we age, hormones naturally decline. For example, one key hormone for our health is DHEA, made by the adrenal glands. DHEA promotes a sense of well-being, helps the body deal with stress and repair itself, and supports the immune system. DHEA production starts to decline with age starting in the last twenties and by age 70, the body makes one quarter of the amount it made in youth. As DHEA also is converted into estrogen and testosterone in women and men, low DHEA leaves you with less ping in your pong. When our adrenals are busy making cortisol because we're stressed, DHEA goes down even more. Ouch.

The second factor behind premature aging and chronic illness is chronic inflammation at a cellular level inside the body. Chronic inflammation is felt to be the root cause behind at least 80 diseases, ranging from premature aging to cardiovascular and heart disease, stroke, Alzheimer's, dementia, diabetes and more. The problem is that chronic inflammation is often silent, like hot coals beneath the surface, and can go undetected until it creates enough damage in tissues and organs that we develop symptoms.



At that point, it can be difficult to reverse the inflammatory process and put out the fire.

Understanding what causes inflammation and taking action is key to optimizing health and well-being. While there are many causes, ranging from chronic infection such as an abscessed tooth to excess sugar and poor dietary choices with not enough antioxidants, the most common cause is stress.

Stress can take many forms, whether it is emotional or mental stress from being overbooked with too many commitments and responsibilities or physical stress from lack of adequate sleep (eight to nine hours) and poor diet. Many of us are stressed today. Quite simply, we have created a world that is opposite to the one when our nervous and hormone systems evolved 50,000 to 100,000 years ago. Back then stress was usually brief (think woolly mammoth charge) with lots

of down time. Now we live mostly plugged in with rare periods of adequate down time. No wonder so many of us are feeling wired but tired, or drained with little reserves so that the smallest thing can send us over our edge.

“He who has health has a thousand wishes,

He who does not has but one”

— ancient Chinese proverb

There are many things you can do to improve your health and be a younger you, starting today. Eating antioxidant-rich berries, cutting back on alcohol, going for a quick walk at lunch are easy steps. While many traditional medical physicians are not yet aware of how much hormonal imbalance can affect your health or how to reverse “inflamm-aging,” the great news is that more integrative medical physicians are training in hormone balancing and anti-aging. Partnering with an integrative physician, you can test for and treat hormonal decline and silent inflammation with customized, individually prescribed bio-identical hormones and supplements to help you find balance again and thrive.

So what's your wish? To have one or a thousand as you continue on life's journey? Radiant health and a younger you is possible—it all begins with a choice. ■

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GEORG SCHMERHOLZ

NESTING

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⊕ Bronze

