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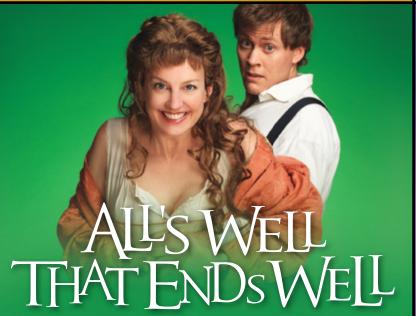
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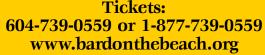
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GOOD LIFE CONNOISSEUR

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From the Publisher



Here in British Columbia the oldest building dates from around 1850. In Bermuda, they are celebrating their 400th birthday! The island has a long history of which locals are very proud. The heritage has been preserved. Wherever you might wander around there is a treat for the eye. Of course, the white sandy beaches and blue ocean water are the first to come to mind. But the buildings have been preserved as well. Plus, anything new that goes up has to maintain a certain distinctive look. It makes for a very civilized flavour; people who know who they are and what they want.

It suggests good government, and, considering the modest population base whereby everyone seems to know everyone else, it's likely the politicians are hard pressed to remove themselves from the public eye. Together these people have been able to build a society with one of the highest standards of living in the world. They have every right to be proud of what they have achieved.

I would suggest if you have the opportunity to visit this year and join in their celebrations you'll come home with the idea that you'll have to go back again. I'm envious of our Toronto readers in that it's such a short flight that going for the weekend would be easily managed.

Next on the agenda is Australia. For me, Australia has always been one of those must see places; a giant island with every known climactic zone and totally unique vegetation and wild life. I've always wanted to experience driving down the road and rather than see a deer at the edge look out and see a kangaroo hopping by. And guess what, within a half hour of leaving the airport in Cairns on our first day in Australia, I looked out to see a kangaroo hopping by.

As always I would think it a wise move to fill in the reservation form opposite to make sure you get an opportunity to read our tale. The pictures will be great as well!

Comments are always welcome.

Terry Tremaine Publisher

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TRAVEL & RESORTS

s we entered the arrival lounge of Bermuda's international airport, the three-man combo sitting on their permanent stage immediately **L** struck up a tune. Welcome to Bermuda! The upbeat tempo was in keeping with the attitude of the custom officials—Bermuda definitely welcomes visitors. Tourism to the island to escape North American winters first developed in Victorian times and continues to be important to the island's economy, although international business has overtaken it in recent years.

The 65,000 residents of this relatively small island, only some 20 miles by 4 miles in size, are celebrating their 400th anniversary this year. First settled in 1609 by shipwrecked English colonists headed for Virginia, the island has served as both a penal colony and a centre for slavery, but now boasts the third highest per capita income in the world, more than 50% higher than that of the U.S.

The drive from the airport to our first night's accommodation is along the narrow main road twisting and turning through manicured yards and gardens. Since there are no rivers or lakes, drinking water comes entirely from rainfall. All the homes are required to have roofs, painted white with lime, designed to trap the falling rain and purify it as it is collected in basement cisterns. The whole island seems to be a perfect English garden spotted with bright, colourful houses topped with the same white roof. Feral animals spotted along the route are surprisingly brightly coloured chickens who've managed to escape their

To keep traffic from being entirely congested, Bermudans are allowed just one car per family, so there are lots of motor bikes and no rental

Bermuda - Feel The Love

By Terry Tremaine Photos by Connie Ekelund



BERMUDA

territory with your loved one. Bermuda. Do it all or nothing at all.

connoisseur's choice 5
TRAVEL & RESORTS

Our first stay was at Cambridge Beaches, situated on a 30 acre estate on the west coast. The property has a long history, having first been home to Captain Seymour, who was Governor of Bermuda from 1663 to 1668. Today this hidden, European-style getaway offers 94 pastel-pink accommodations in very well appointed, spacious cottages. Definitely a hideaway for couples, 70% of whom are repeat visitors who enjoy the privacy and luxurious treatment afforded them by the well trained staff. Naturally, there is a great spa complemented with an excellent dining room. It being Bermuda, and though Cambridge Beaches is isolated, its still only minutes to any part of the island. There is even a handy walk-on ferry to take you across the bay to the capital, Hamilton.

After a sumptuous breakfast seated on the dining room patio overlooking the bay, spotted with sail boats, we undertook to explore Bermuda. Our excellent driver and guide, "Mr. Bean," quickly pointed out that Bermuda is actually comprised of 138 coral islands and islets all joined together. One such joining point is the smallest draw bridge in the world with a ramp just wide enough for the mast of sailing vessels to pass through.

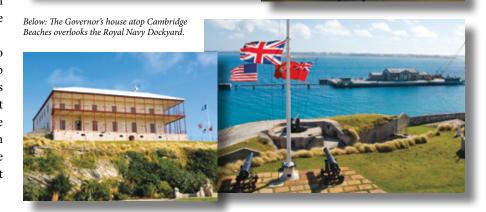
Not surprisingly, due to the modest population base, basically that of a small city, Mr. Bean seemed to know everyone and those few who weren't familiar to him were easy to pinpoint as the son or daughter of so-and-so based solely on their inherited features. No wonder the crime rate is very low. Bermudians are very happy with their homeland, and although most leave the island for university education—often in Canada—they all seem to return home. There would appear to be few strangers who aren't visitors.

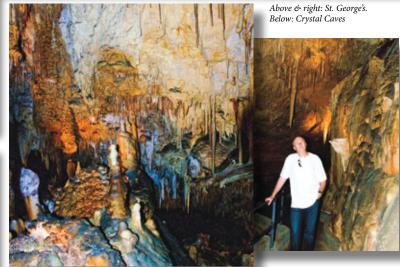
The Royal Navy Dockyard, once the island's bastion of military might, has transformed itself into an epicentre of entertainment. It was from here in the Dockyard, currently celebrating its 200th anniversary and at one time Great Britain's largest overseas naval facility, that warships set out in 1812 to attack Washington, D.C., capital of the fledgling federation of states. Dockyard's history began when the British, recovering from the loss of several key ports after the American Revolution, decided to establish a naval presence in Sandys Parish, pronounced "Sands," in Bermuda's West End. At the tip of the fishhook-shaped island chain, the 75-acre site offered ample space for mooring and strategic oversight.

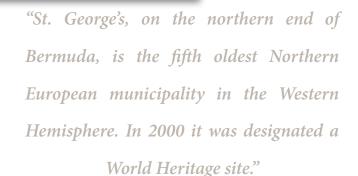
In 1809, slave labourers and convicts were pressed into service to construct wharves, outbuildings, barracks and a massive fortified keep that was well stocked with gunpowder. Now the renovated military base is packed to the max with fun-filled attractions. Shoppers browse amongst the boutique stores in the Clocktower Mall and chat with artisans in the Bermuda Craft Market. The Bermuda Arts Centre draws visitors with a keen eye for beauty. History buffs hang out at the Bermuda Maritime Museum, and just about everyone looks forward to the watery fun at Dolphin Quest.

Cambridge Beaches Resort & Spa

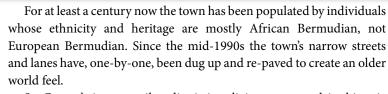








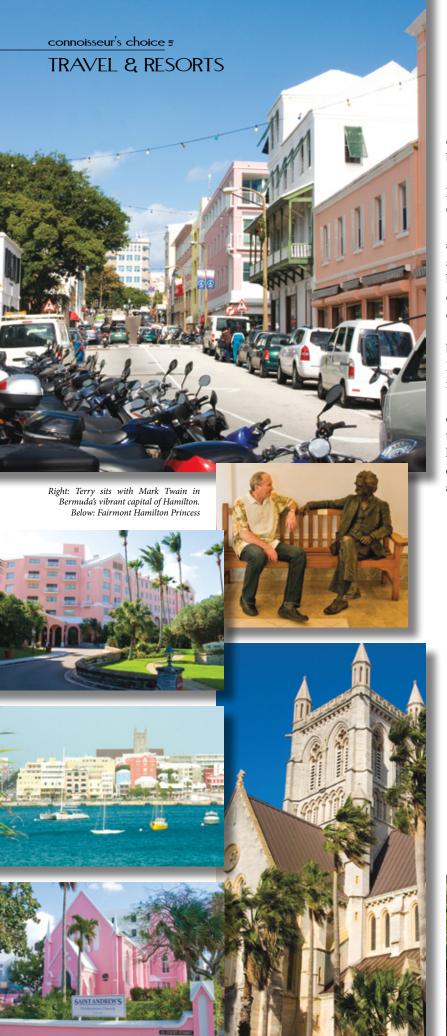
St. George's, on the northern end of Bermuda, is the fifth oldest Northern European municipality in the Western Hemisphere. In 2000 it was designated a World Heritage site. An authentic living and working town, many old stone buildings still stand today. They were built from Bermuda stone after 1619 for protection against elements and fires. Before that, they were thatched with palmetto. Their external British Bermudian architecture has not varied much in 380 years. The town has remained a port, residential and trading centre. It was Bermuda's original official capital until 1815. Many properties have even remained in the same families.



St. George's is no sterile relic, it is a living town, and its historic buildings function not only as museums but also as houses, restaurants, pubs and shops. At its centre lies King's Square, flanked by the Town Hall and the Visitors Service Bureau. There are replica stocks in the Square, and also a ducking stool, a replica of one that was once used to dump gossiping women into the harbour. Nowadays, local volunteers recreate this fantastic punishment.

The Crystal Caves are the most famous of many caves in Bermuda and are named after the crystal clear water that fills the caves. The clarity is so perfect that it is possible to see the cave floor, which at one point lies 55 feet below the water's surface. Your guide will point out the hole where two boys lost their cricket ball in 1905 thereby discovering the underground cavern. Visitors take a tour of the cave walking on a wooden pontoon constructed over the water. Magnificent crystal stalactites and stalagmites surround the clear lake; an exquisite world that Mother Nature began over 30 million years ago.

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Hamilton is the capital and vibrant heart of Bermuda. It is the home of most government offices and the majority of Bermuda's international businesses. Named after Henry Hamilton, Bermuda's Governor from 1788 to 1794, the plans for the town were laid out in 1790. By 1815 it had grown so much that Bermuda's capital was relocated here from St. George's.

Front Street lines the dock and is Hamilton's main drag and centre of activity. Its pastel-painted Victorian Buildings are a haven for tax-free shops selling everything from perfumes to Swiss watches. Cruise ships berth here, too, and on Wednesday evenings in summer the street is closed to traffic for Harbour Nights; a weekly evening festival featuring craft and food stalls, performers and late-night shopping.

The city also has the island's greatest concentration of restaurants and bars; many of those on Front Street have verandas overlooking Hamilton Harbour. It's by no means a large city and can easily be explored on foot in a couple of hours.

The Fairmont Hamilton is a short walk from the centre of activity on Front Street. It first opened its doors on January 1, 1885 and is the oldest member of the Fairmont group. Steeped in a legacy of legendary luxury, Bermuda's historic Pink Palace is a true landmark of Bermuda. An extraordinary restoration has made its restaurants and meeting rooms the preferred centre for the business community.

"Bermuda is actually comprised of 138 coral islands and islets all joined together."

Bermuda Aquarium & Zoo

Its updated rooms make it the perfect location for those wanting to be near the heart of the action while being pampered with the amenities and service expected of a Fairmont property.

We were most impressed by the size and scope of the Bermuda Aquarium and Zoo, operated by the Bermuda Government. The associated zoological society actually boasts a membership of 15% of the population. In 1993, after joining the Association of Zoos and Aquariums, the facility has gone on to win four awards while maintaining an excellent reputation. You will be surprised by the scope of the facility should you visit.

From the Fairmont Hamilton we moved on to the Fairmont Southampton perched royally on Bermuda's highest point. The largest resort on the island, the property boasts a number of award-winning restaurants, its own executive golf course and of course its own beach and tennis club. Not to mention the amenities and service expected of a Fairmont. And, by the way, the ocean views are spectacular.

We were encouraged to visit the Spicelands Riding Centre and although I hadn't been on a horse for longer than I care to admit to, it turned out to be a treat. We rode along a few of the tree bordered streets of the local neighbourhood out to the sandy south shore beaches. Bermuda's coast line is covered with sandy beaches so the opportunity to ride through the waves on a horse seemed like living a television commercial for Bermuda.





TRAVEL & RESORTS

The last stay on our trip was at the Elbow Beach Hotel on the south shore. Built in 1908, the property is now managed by the Mandarin Hotel Group. The 50 acre property offers both hotel style rooms in the main building as well as a cottage colony found on the winding road leading down the slope the property is built on to the pink sand beach below. Of course they have their own award winning restaurant. Further, I was quite taken with their spa; being more than impressed with the quality of treatment provided by their Asian-trained practitioners.

We had an opportunity to play two other golf courses aside from the splendid course at the Southampton. Belmont Hills Golf Course is a semi-private resort course, with a demanding layout, heavily bunkered, with fast, multi-tiered greens overlooking turquoise blue sea. Although the club opened in 1907, it wasn't until 1915 that golf was actually played there. Redesigned in 2002, it was the most extensive golf course rebuilding project Bermuda has ever seen. The result is 6,100 yards of tight fairways, heavy bunkering, and multi-tiered greens that will test and challenge your shot-making and putting abilities to the limit. The starter—after learning this was our first trip to Bermuda—proceeded to sing 'Welcome to Bermuda' to set the tone of our game and welcome us to the island.



Below & left: Elbow Beach Bermuda





Tucker's Point Golf Course is home to the largest concentration of bluebirds on Bermuda. Formerly known as Castle Harbour and dating to the 1930s, the aging golf course came in for some criticism prior to its redesign, co-incidentally in 2002 as well. Tucker's Point combines the classic beauty of Bermuda with friendly golf. The golf course is best known for its views, especially of the aquamarine waters of Harrington Sound. The course is very hilly; the locals call it the "goat hill course." Many of the tee boxes and most of the greens are elevated so that you can see all over the island and its surrounding waters.

After golf at Tucker's we were taken on a tour of the then soon-to-beopened Tucker's Point Hotel and Spa, the first new luxury hotel to open on the island in decades. Property highlights included a Manor House overlooking Castle Harbour, 88 guest rooms and suites, spa with eight treatment rooms and a garden for yoga and tai chi, expansive fitness center, dive shop and water sports centre, and The Point Restaurant, offering both al fresco and wine-room dining.

The developers first sold luxury residences around the golf club to well-heeled New Yorkers prior to developing the hotel. Our tour guide was a very proud general manager who had watched his "baby" rise out of the ground and was intent on making the property the best there was available in Bermuda.

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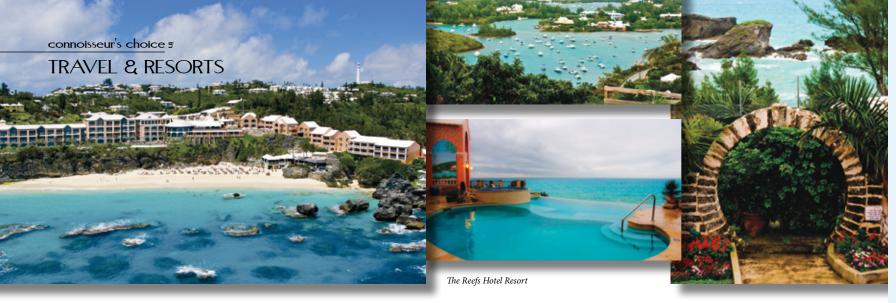
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We also had a tour of The Reefs. This property was interesting not only because again, like Cambridge Beaches, they enjoyed a 70% return occupancy rate but they were also developing a wing where people could buy quarter shares. This is new in Bermuda as, previously, non-residents were restricted from purchasing property valued at less than a million dollars, so as not to compete with locals seeking homes.

Bermuda was remarkably relaxing. Everyone seems to know or have heard of everyone else who lives there. Most of the professionals we met had lived and worked in Canada or the United States after going to university and surprisingly all had come back home after a few short years. Presumably, they preferred the more relaxed lifestyle. But, unlike other island states we've visited, they were not returning to a lesser lifestyle.

Few Bermudians work as servers in the restaurant or hospitality industry. As an aside, we didn't come across a bad restaurant. In chatting with the various servers in the restaurants we frequented we came across people from Burma, Thailand, Philippines, South Korea, Austria, Yugoslavia and quite a few from Canada. Bermuda business people advertise far and wide to find people. Locals tend to seek out the better paid jobs offered by the international financial centre that has developed in Hamilton. In looking through the classified section of the local paper I was surprised to see a receptionist's job offering \$60,000 a year (a Bermuda dollar is equivalent to a US dollar) with the qualifications being the ability to type 60 words per minute and have a pleasant telephone manner.

This island is a haven of civility. All the properties are green and manicured, the homes in excellent repair. Everything is clean. There is no refuse on the beaches and we saw no hawkers selling their wares let alone someone with their hand out on the street.

The biggest concern expressed by our driver Mr. Bean, was the current economic climate. Being only an hour and a half by air from New York and two hours from Toronto, a very significant portion of Bermuda's visitors are engaged in the financial industry, which has been particularly hard hit in the current downturn. With apparently some 75% of Bermudians owning their own homes, paying the mortgage is the number one priority. So I can assure you as Bermudians celebrate their 400th birthday, you are going to be most welcome and hard pressed not to have a good time. If you have ever wanted to visit this quaint island, this is the year! ■

Connoisseur's Choice in Bermuda

Places to stay:

Cambridge Beaches Resort & Spa

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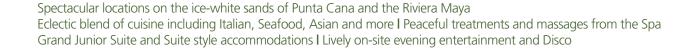






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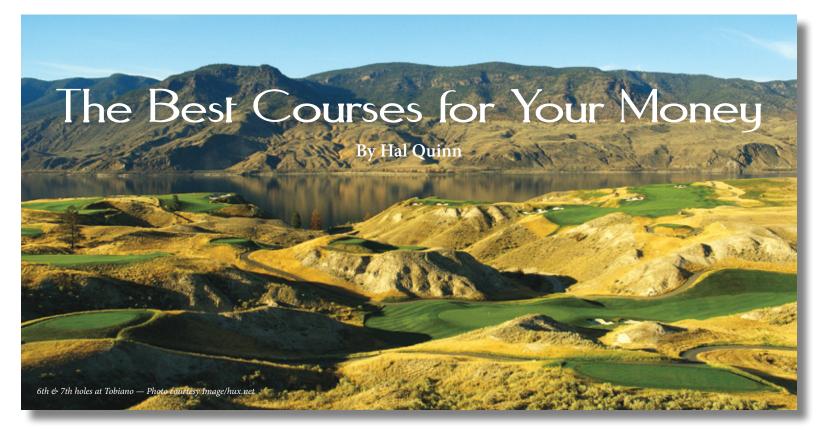








RECREATION



Tith the Citation X or Learjet 60 fuelled and the platinum card in hand, the world of golf offers a panoply of options to test the reserves of both. A quick jump can have players just outside Vegas and \$595 lighter after swiping for a green fee at Shadow Mountain. (All figures stated in Canadian dollars.) It's a mere \$416 to do the same at the TPC Sawgrass in Ponte Vedra, Florida, site of the PGA Tour's Players Championship. Up the coast at Pinehurst, North Carolina, packages of two rounds at the venerable Pinehurst #2 and two nights at the resort start at \$1,784. Over the pond, in Kinsdale, County Cork, you can get a tee time at Old Head—the most-ballyhooed Irish course outside Ballybunion—for just 301 euros (\$475).

Then, of course, there are the bucket list stops like Pebble Beach (\$589) and St. Andrews (\$357)—if you're lucky enough to get a time or don't mind playing in winter. The list is long, but there is a yawning gap between priceless and overpriced, between pure golf and piratical gouging.

The game of playing the players has been refined to Madoff-like cynicism in the golf industry in the past couple of decades. Nouveau riche newcomers to golf join a rarefied community and willingly hand over bundles of cash for little more than the cache. They buy into the sizzle—in \$230 logoed golf shirts that leave China closer to the \$20 than the \$200 mark—blithely unaware that there is real substance, at reasonable prices, just down the road.

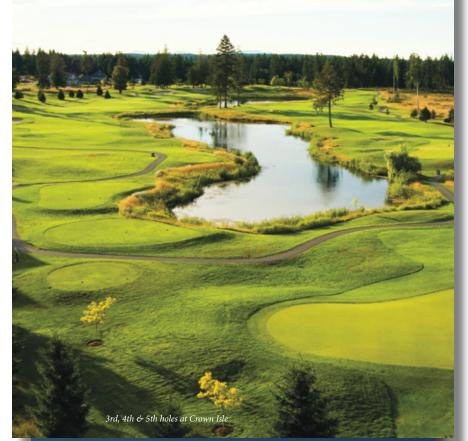
The list of golf courses and resorts with the emphasis on quality rather than hype, shot values rather than valet service, is happily quite long. And, they are as accessible as they are affordable. It all starts in the Thompson-Okanagan with a course at the top in every meaningful category—golf quality, scenery, service and price.

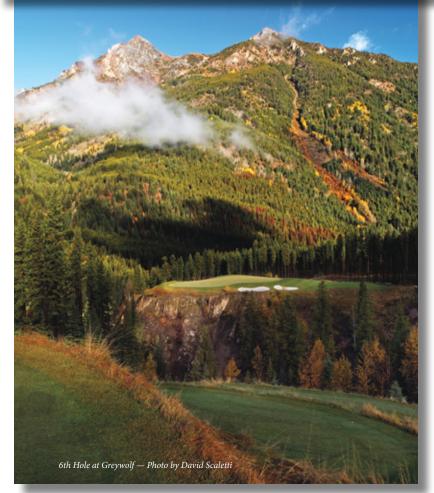
The weather isn't bad, either. Granted, golf course preferences are personal and subjective. While one person's exquisite caviar is another's over-priced salty roe, top rankings by the diverse and expert panels of both the world's (Golf Digest) and Canada's (SCOREGolf) pre-eminent golf magazines place objectivity firmly at the forefront. Both publications named **Tobiano** as Canada's Best New Course for 2008.

Pronounced tow-be-yah-no, Tobiano (the name of the painted horses of the American south west) is 20 minutes west of Kamloops on the site of the fabled Six Mile Ranch. Here, developer Michael Grenier is creating a resort community on an 18,000-acre site and he entrusted the centrepiece of the spectacular property to one of the game's finest architects—Canadian Thomas McBroom. The result is unique not only in Canada, but in golf.

The awards aren't hype. McBroom took full advantage of the dramatic site on the bench above Kamloops Lake, creating a visually stunning layout that is as unique and thrilling to play as it is photogenic. By placing the tee boxes at various elevations and angles to the target, McBroom created an amazing array of looks and challenges that rival any on golf's cliché list of "must play" courses. Though worth every penny, no matter the booking, Tobiano summer rates range from \$130 booked more than a week in advance, \$110 within seven days, \$90 same day, and \$80 twilight. In any case, executive chef George Moutos' creations alone in the award-winning (again) clubhouse are worth the visit.

The same goes for the views at **Greywolf**. In the world of golf, there are certain courses that fit so perfectly with the surrounding terrain it seems that the land was just patiently waiting through the millennia for the course to finally be built. The Greywolf Golf Course by Canadian Doug Carrick in Panorama, B.C., is such a course.





Between the Purcells and the Rockies in B.C.'s Columbia River Valley, Greywolf is Carrick's homage to the legendary Stanley Thompson. The course flows and blends with the dramatic topography like a Thompson classic (Banff and Jasper, for instance), the holes sweeping around outcrops, ascending and descending with equal ease so naturally that golfers don't need GPS systems or modern contrivances like SkyCaddies to tell them what to do. The course is so well designed it tells players all they need to know.

Greywolf is home to one of the most-photographed holes in golf, the spectacular par 3 6th—aptly named the Cliffhanger. When Carrick first walked the property, he saw a ledge on the cliff's edge—150 feet above the floor of the perfectly named Hopeful Canyon—and knew immediately that this was the location for an unforgettable par 3. It's very difficult to walk off the 18th and not immediately book another tee time. With the massive and accommodating Panorama Resort just minutes away, and green fees of \$139 weekdays and \$149 weekends, it's a no-brainer. So is planning a stay and a few rounds in one of the most tranquil and welcoming resorts in Canada.

For golfers and guests at the spectacular Kokanee Springs Golf Resort in the Kootenays, getting there is almost half the fun. Where else in the world does a free half-hour ferry ride across a pristine lake surrounded by snow-capped mountains deliver you to a secluded resort with a worldclass golf course? (Helicopter from Cranbrook is an equally scenic option). The end of the journey—a few miles from quaint Crawford Bay along a winding road through majestic forests—is more than enough reward. With views of the Kokanee Glacier and Selkirk and Purcell mountain ranges that give pause to even the most world-weary travellers, the Norman Woods-designed golf course is a true classic. For just over four decades, this 6,600-yard gem has delighted and challenged golfers from around the world with its ponds, glacier-fed creeks, hard-running rivers, dramatic vertical drops—the first fairway is 200 feet below the tee—and tranquil forest walks. The Resort—with eight suites and 56 rooms nestled into the hill above the clubhouse—is the perfect place to kick back and savour the day while making bets on the next day's \$79 round. If you want to play 36, and you will, the second round of the day is just \$39.

Staying and playing at Vancouver Island's **Crown Isle Golf Resort** just outside Courtenay is also enticing. The setting is among the best in B.C., with forests, ponds and great views of the Comox Glacier and the Beaufort Mountains. Canadian Graham Cooke designed the course—the front nine opened in 1992, the back the following year—and, as usual, did a wonderful job. Without question, it is one of the most enjoyable and playable courses in the country. Cooke created a classic "resort" course that is fun for beginners and improving players, while providing expert golfers all they can handle from the back tees at 7,000 yards. That's quite a package for \$90.

The clubhouse is an astounding 48,000 sq. ft., but its beam and stone design allows it to blend in beautifully with the surrounding forest. Its most striking feature may be the massive spiral staircase in the entranceway, but it also houses two restaurants, four banquet halls, a fitness centre, multiple board rooms, a very sophisticated private dining room, full pro shop, elevators, waterfalls, and an antique car museum in the basement. The 24 villas resolve the debate over staying to play again the next day.

RECREATION

Cooke also created a very playable course in Kelowna, well-named The Harvest. Before or after a local wine tour, The Harvest is a relaxing and beguiling wander through a gorgeous part of the Fruit Basket of Canada. You can make a small harvest of your own as Cooke set the course amid orchards producing nine varieties of apples. There are 10 acres of vineyards on the site as well. The Harvest is full value at \$115 (just \$67 in the long twilight time) for course, Okanagan Lake and Kelowna views, and farm house-style clubhouse with an engaging menu.

For something completely different—and indeed it is one of the most unique courses and unique membership structures in the game—there is now the **Sagebrush Golf and Sporting Club** in Quilchena outside Merritt, B.C. PGA Tour veteran and long-time local golf hero Richard Zokol has created one of the most dramatic and playable courses in the game, one that is true to golf's origins and history. With architect Ron Whitman and designer Armen Suny, Zokol has fashioned a course that will soon be mentioned in the same breath as Bandon Dunes. With massive greens, rugged bunkers—there are no rakes, just like the old links courses—brilliantly contoured fairways and open green fronts that encourage the ground game so long lost to North America, this is a brand new course that feels centuries old.

Jones is acknowledged the world over for his masterful designs (son Jones Jr. not so much, while son Rees took notes) and here on one magnificent site he created two. Astoundingly, the prime time rate is \$90, and just \$70 if you live in Alberta. That's tax dollars at work.

Some federal tax revenue, along with private investment and funds and land from the Whitecap Dakota/Sioux First Nations worked well in the creation of the **Dakota Dunes Golf Links**, 25 km south of Saskatoon, Sask. Wayne Carleton (Cooke Carleton International) designed this superb layout on the rugged, windswept sand dunes overlooking the South Saskatchewan River Valley Basin. The consortium that realized the Dunes can almost be forgiven for misusing the term 'links' as the fescue-topped dunes are reminiscent of links land in the British Isles. A wonderful test of golf—it is home to the Saskatchewan Open on the Canadian Tour—the rolling fairways lined by prairie grasses with glimpses of crocuses, cactus flowers, yellow violets and wild roses will have you rethinking your impressions of Saskatchewan. The \$60 green fee will have you scratching your head.



Sagebrush is offering annual memberships—termed Posse Invitations—to individuals (\$5,000) and corporations (\$10,000) for a golf and, essentially, lifestyle experience that is very special.

The two entrees at **Alberta's Kananaskis Country Golf Course** deserve a Michelin rating. The spectacular 4,000 square km Kananaskis Country provincial preserve, in the shadow of the Rockies and an hour's drive from either Banff or Calgary, is home to two superb courses designed by the legendary Robert Trent Jones. Set on gently rolling land surrounded by glacier-capped mountains, the site is, in the late master's words: "The best natural setting I've ever been given to work with." And Jones worked his magic incorporating the rambling Kananaskis River in the two layouts named for the rocky peaks—**Mount Lorette** at 8,159 ft. and **Mount Kidd** at 9,600 ft.—that are the dominant peaks in the mountain surround. While sharing the same landscape and both playing to more than 7,000 yards, the two courses are unique and offer their own particular challenges.

If you venture to Dewinton, Alberta, you will be left pondering which of the three nines you prefer at **Heritage Pointe**, about a half hour out of Calgary. American architect Ron Garl fashioned three distinct ninehole courses that reflect the remarkable variations on the property. The Pine River defines the layout and its valley lends terrific elevation changes, particularly to the Pointe Course where the serpentine Pine River crosses the 5th hole an amazing five times. There is a links feel to the fescue lined fairways of the Desert Course, while holes with names like "Gorge" and "Long and Mean" trace the narrower fairways of the Heritage Course. The clubhouse, amenities, restaurant, services and practice facilities are first rate, all for \$137.

In a hyper-competitive Ontario market, three facilities offer not only exceptional golf and service, but exceptional value as well.

Too often overlooked by rankers and golfers is the 54-hole **Osprey Valley Resort** in picturesque Caledon, a rural residential area an hour's drive northwest of Toronto. Harkening back to golf's roots on this rolling terrain, the three courses are named The Hoot (wide open), The Toot (parkland), and more descriptively, The Heathlands.

"It's an inland links," said Canadian architect Doug Carrick of the Heathlands, where dunes and mounds have been shaped to resemble a seaside links course. With undulating fairways, pot bunkers and fescue throughout, a round at Heathlands gives the golfer a sense of traditional Scottish golf. With green fees of \$84 weekdays and \$99 on weekends, Osprey Valley is one of the best deals in Ontario—in fact, anywhere.

For just a little extra, you can play **Grand Niagara**, in Port Robinson just south of Niagara Falls. As mentioned earlier, Rees is the Jones boy who took notes. For good reason, Rees Jones is known as "The Open Doctor" as he's renovated seven courses to get them ready to host the U.S. Open. He's done the same for six PGA Championship and three Ryder Cup courses. With a blank canvas, he's equally creative and Grand Niagara is one of his best. Jones says "it could host a Major," and he's not exaggerating. Grand Niagara is straight forward, no tricks, just pure golf. The clubhouse is an un-presupposing farm house-style clapboard charmer and the club is affiliated with top Niagara Falls hotels like the Hilton and Marriott. And, as the course meanders beside the Welland River, you can take a float plane from Toronto Island and be on the first tee in 35 minutes from departure. At \$99 (\$110 in "prime time"), Rees deserves a nice tip.

Heritage Pointe holes 4, 1 & clubhouse — Photo by Ken McCurd

While in the Falls, a detour past the gaudy casinos and the Maid of the Mist line-up to The **Whirlpool Golf Course** is a must. With the Niagara River whirlpool and gorge as backdrops, the master Stanley Thompson created this parkland gem in 1951. How good is it? By the mid-1980s, a million golfers had played it. In 1996, a total renovation and upgrade by the course owner—the Niagara Parks Commission—brought the course into the modern era of agronomy while preserving the integrity of the original design. From the back tees, it's over 7,000 yards of pure pleasure, made even more enjoyable by the \$62 weekday and \$72 weekend fees.

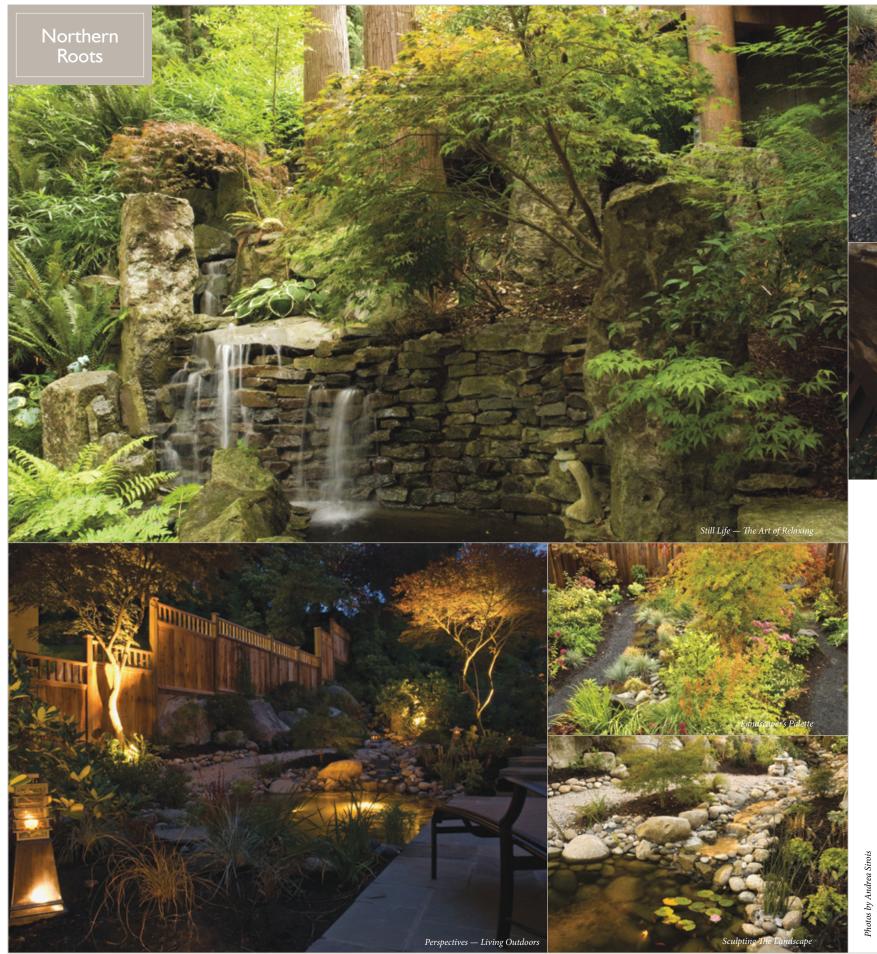
The grand old game is the game of a lifetime and can be as challenging, frustrating and rewarding as any aspect of life. It can also be extremely expensive, but happily, it doesn't have to be that way. ■



Connoisseurs' Choice in Golf Courses

Tobiano www.tobianogolf.com
Greywolf www.greywolfgolf.com
Kokanee Springs www.KokaneeSprings.com
Crown Isle Resort www.crownisle.com
The Harvest www.harvestgolf.com
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Kananaskis www.kananaskisgolf.com
Dakota Dunes www.dakotadunes.ca
Heritage Pointe www.hertitagepointe.com
Osprey Valley www.ospreyvalley.com
Grand Niagara www.grandniagararesort.com
Whirlpool www.niagaraparksgolf.com

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When asked how Northern Roots began, owner Theron Horton responds, "I've always worked in the garden. Even at the age of eight, when my parents first insisted I choose what chores I would do to contribute to the household, I invariably opted to prune the roses, weed the flower beds, cut the lawns and rake the leaves. That quickly evolved into rearranging the gardens and planting seasonal pots."

"...there are no cookie cutters here. What we offer is exclusive and unique."

Today, Northern Roots is an extension to what began in Theron's childhood. Established in 1996, this growing company has quietly built its solid reputation as a provider of quality service. "We wish to fill a niche in the market between the architect, the landscape architect, builder, and homeowner, to build new creative visions," explains Horton. "We can take direction from all of them, or take a leading role as we offer our own visions. Along with being up-to-date on all the latest products and services, we stand behind our motto that we are dedicated to our profession and life-long learning that forever keeps us in the forefront of our industry."

It's certainly true that people are spending a little more time and money at home. They want to get all they can out of their outdoor space. "We know that your outdoor area is an extension of your home, the place where you live. Because of this, your garden must be a reflection of your taste and lifestyle. We have extensive experience with bringing such dreams to life," explains Horton.

"We are artists, dedicated to creating beautiful, living art in the form of gardens. We are qualified, accountable and absolutely committed to offering quality work. All of our work is guaranteed, and we are also fully insured," Horton pauses then assures, "there are no cookie cutters here. What we offer is exclusive and unique."

What Theron really strives for is to convey his ability to understand the client's taste and style rather than trying to impose his own style upon them. "I feel this is a fundamental difference between us and many others offering a similar service." Horton continues, "We act as consultants, focusing on the design aspect and from there build the perfect outdoor living/recreation space for couples and families. Attention to each clients' individual style and taste is foremost in our practices and philosophy."

"With all this being said, the end result is a unique, customized, stylish outdoor living/recreation area that can be achieved without any hassle or overspending as everything is done right the first time," reassures Horton. ■

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Living With Colour and Pattern

Enjoy summer's colour blast year round

By Debbie Travis

he judicious play of colour and pattern is fundamental to the success of any living space. From the inviting warmth and charm of traditional rooms to the invigorating sleekness of modern style, all good design has one element that stands out—no fear of colour. I have built my career on it, battling against the safety of bland beige for people who really do want more but are afraid to take that first step.

The clever use of colour has great power. You can control the mood and atmosphere of a space simply by applying a shade or combination of colours that evoke the response that connects you to that feeling. Each person's reaction to colour differs. This personal response happens on a subconscious level, but you are clearly aware of the dramatic shift in mood you experience in a clinically stark doctor's waiting room as opposed to a sumptuous, candlelit restaurant.

To fully understand the power of colour in your own home, begin with small adjustments that can be easily switched back if the experiment fails. Paint one wall in the living room lime green, or a powder room ebony black. Try a tomato red fireplace in an otherwise plain white or beige family room. The transformation is instant. Give yourself a few weeks to process the change. You will be amazed.

Adding colour is not an expensive proposition; you can start with paint and try something new. Here's an example that's easy to replicate. A group of black and white photographs on a white wall does not provide much of a contrast; your eye will not be drawn to this collection. However, if that background wall is a shimmering lemon yellow, you've got an explosion. This is now a powerful, focal wall complete with plenty of wow factor.

"...all good design has one element that stands out—no fear of colour."

For my TV show *Debbie Travis Facelift*, I try to stick to what the homeowner's wishes would be, but I learned that we all err on the side of caution, and sometimes it's worth the risk to get it right. I was in a very traditional home with some lovely antique pieces and when it came time to redo the kitchen my only order was—No Black. Well that was too much of a temptation, so we antiqued the kitchen cabinets, painting them black over a red basecoat, and sanding back to show some of the red and even some wood. The owner was stunned at first, but once he had lived with it for a few days, he loved it.



Fearless choices

Spring and summer months may just be the best time to conjure up a decorating colour scheme for your home. The drab grays of winter are wiped away by an explosion of colours outside. All the leaf and grass greens, daffodil and marigold yellows, geranium red and hot coral, brilliant blues and lavender, all these colours offer inspiration and demonstrate how easy it is to mix, match and contrast shades.

Once you have chosen a colour or two, you can begin to experiment with patterns. Stripes are a universal favourite because they are so versatile. Adjust the width and change from sophisticated pinstripe to fat bands of contemporary whimsy. Contrast blue and white for summer cottage and nautical ambiance, green and pink for bold and fun city living. Florals are always in season, always popular. It's the size of the flowers and contrasting colourways that give such a traditional pattern a contemporary feel.

"Adding colour is not an expensive proposition; you can start with paint and try something new."

Tricia Guild is a designer extraordinaire, one of the best in the world. She is the Creative Director and Founder of Designers Guild, which is based in England. Tricia Guild revolutionized how we see and use colours and patterns in home décor. There is no room for staid decorating rules, no place for timid or bland pairings in Guild's repertoire. However, it is true that the daring use of bold colours and combinations can go horribly wrong.

I asked Guild what advice she would offer when choosing vibrant colours. She replied that colour is a very emotive and very much a personal choice. The key is to spend the time discovering how you react to different colours. From the clothes we wear to our choice of toothbrush, we are making colour choices all the time. A fresh spring shade of green makes me feel invigorated and happy, and I have used this colour in the heart of my home and in the kitchen and dining space, which is where much of the entertaining happens. In my bedroom, I have used a cobalt blue, a colour that I find incredibly soothing and restful.

Yes, you can revel in the heady mix of damask wallpaper, floral draperies and striped upholstery. Similar colourways will link them happily together. Still, it is a bit of a balancing act. Guild advises when using strong colours and patterns, to counterbalance with lots of white, and keep floors and ceilings neutral. This really allows the colours to sing.

Anyone on any budget can take inspiration from great design and make it their own. If you are of a mind to freshen up your décor, it doesn't mean throwing out what you have and starting from scratch. Instead, move pieces around from one room to another, even from outside in. Try moving a bedside table to the hall beside an old dining room chair, and give both a new finish; reupholster the family room sofa with waterproof fabric in a summery hue for the deck; move a lamp transformed by a new shade, or hang a chandelier in the living room.



Modern Mix

Summer or winter, today's contemporary style celebrates the mix. Colour-drenched glossy surfaces, glass, mirror and crystal reflect the light in shimmering detail. Edgy furniture lines and modern curves wrapped in white sit on traditional hardwood floors. Tiny rooms make no excuses for their size, instead, they capitalize on the intimate opportunity with rich velvet draperies, deep red stained wood panels and serious mood lighting.

Brilliant Italian designer and architect Philippe Starck knows about the mix. He is celebrated for taking high-tech materials and designing them to live harmoniously in domestic settings. Starck was the chosen designer for the renovation of the historic Clift Hotel in San Francisco. In the hotel's sitting room, you see modern seating with white upholstery and light wood, a carpet with an organic pattern that is reminiscent of tree bark, and glowing in the midst of this neutral setting is a mirrored copper cube table. It's custom Starck. The colour, he says, represents a California sunset and the Golden Gate Bridge.

What can we learn from these bold style strokes? Planning a room takes time and thought and imagination. But never let the design take over to such an extent that you have lost the personal edge that makes it feel like your home. Have some fun. Go over the top if it pleases you. In the Clift's living room, the walls are draped in the palest gray velvet fabric, and opulent crystal chandeliers sparkle overhead, creating a grand, cosseted feeling. On the sofa is a silver fox faux fur throw. This is a place to escape, to be charming or witty or frivolous, to feel elegant.

Be motivated by summer's splash of colours, check out the latest paint shades and wallpaper patterns, the hottest new fabrics and ecofriendly flooring. Surprise yourself with a colour blast that will last the whole year through. \blacksquare

Produced by Debbie Travis and Barbara Dingle.

Top left: This intimate den at the Clift Hotel resonates with rich red tones and gleaming glossy surfaces. Top right: The mix of light and dark wood, a glowing copper cube table, and both modern and traditional design elements makes the Clift Hotel's sitting room a modern jewel. Above: Deep red mahogany floor and window frames underscore the luxury of a room wrapped in palest gray velvet fabric panels.

Connoisseur's Choice in Colour

Debbie Travis books are available through her website **www.debbietravis.com** or by calling toll free 1.800.932.3446.

Black and red kitchen from Debbie Travis' Kitchens and Baths, by Debbie Travis with Barbara Dingle, published by Clarkson Potter.

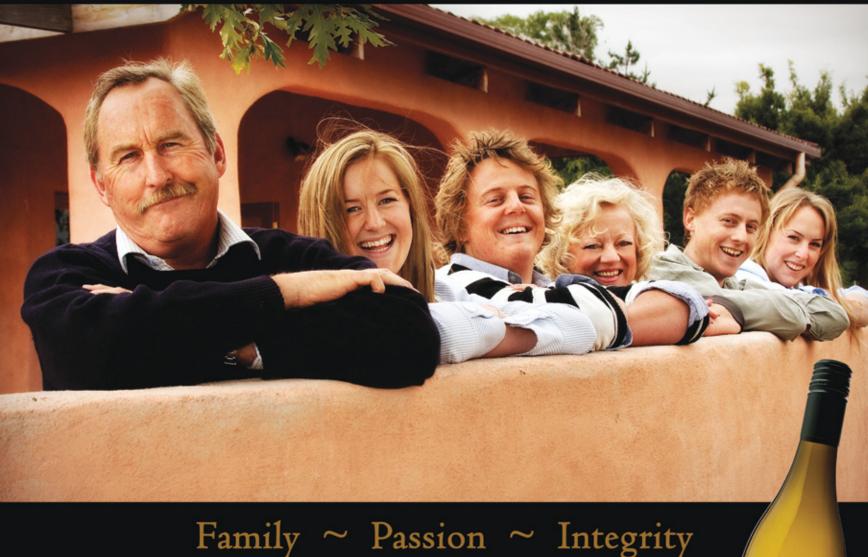
Green and pink living room from Debbie Travis' Facelift, by Debbie Travis with Barbara Dingle, published by Clarkson Potter.

Tricia Guild, Designers Guild, www.designersguild.com. The fabrics and wall coverings seen in Tricia Guild rooms are designed by Designers Guild, distributed through Osborne & Little, www.osborneandlittle.com.

The Clift Hotel, www.clifthotel.com. Designer, Philippe Starck.

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Grüner Veltliner: Austria's Spicy Specialty

By Barbara Philip, MW

SCHLOSS GOBELSBURG

TRADITION

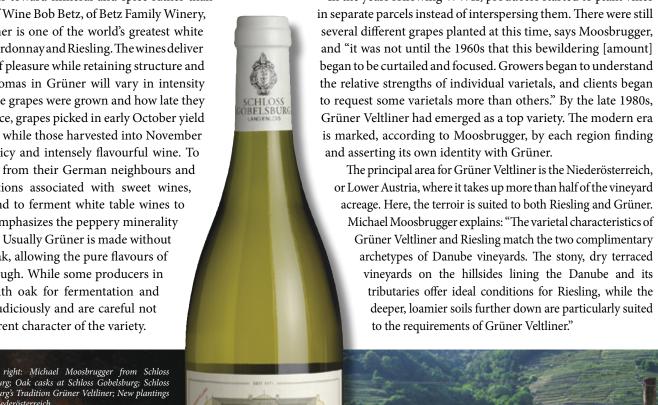
rüner Veltliner is the signature grape variety of Austria and largely responsible for the country's reputation as a producer of top wines. Not only is Grüner Veltliner well suited to the dramatic vineyards along the Danube, but the wines actually reflect the Austrian culture. In addition to being "minerally and spicy," Grüner Veltliner is often "precise, understated and complex"—like the people themselves.

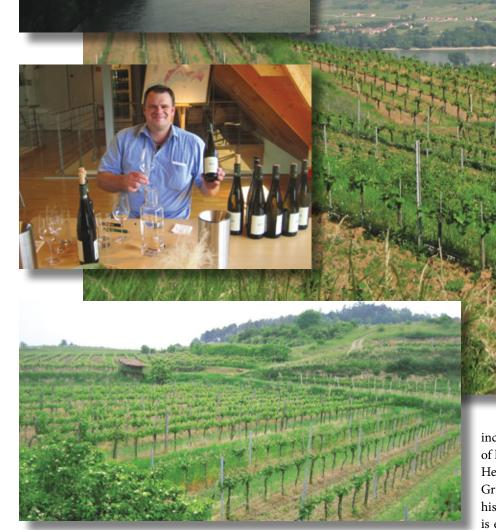
Grüner Veltliner (sometimes called just "Grüner" or "GV") is a thinking person's wine. Its flavour profile intrigues wine professionals

in particular, as it tends toward mineral and spice rather than obvious fruit. Master of Wine Bob Betz, of Betz Family Winery, believes Grüner Veltliner is one of the world's greatest white varieties along with Chardonnay and Riesling. The wines deliver "an immense amount of pleasure while retaining structure and freshness," he says. Aromas in Grüner will vary in intensity depending on where the grapes were grown and how late they were picked. For instance, grapes picked in early October yield a mildly aromatic wine while those harvested into November will produce a rich, spicy and intensely flavourful wine. To distinguish themselves from their German neighbours and any negative connotations associated with sweet wines, Austrian producers tend to ferment white table wines to dryness. A dry palate emphasizes the peppery minerality and crisp acidity of GV. Usually Grüner is made without the influence of new oak, allowing the pure flavours of the grape to come through. While some producers in Austria experiment with oak for fermentation and aging, the best use it judiciously and are careful not to overwhelm the inherent character of the variety.

Since the late 1980s, the Austrian wine industry has embraced Grüner Veltliner whole-heartedly and over one-third of all the country's vineyards are planted to it. Michael Moosbrugger, winemaker at Schloss Gobelsburg and respected authority on the history of Austrian wine, explains how Grüner Veltliner came to be a signature variety. Before World War II, he says, vineyards were planted with many different grape varieties and no single one appeared on the label. High- and low-quality varieties were blended together with little attention paid to their individual characteristics.

> In the years following WWII, producers started to plant vines and asserting its own identity with Grüner.





Main right: View of the Danube from Wachau vineyards. Top to bottom: The Danube; Heinz Frischengruber from Domäne Wachau; Vineyards in Kamptal.

In the best known sub-regions of Kamptal, Kremstal and Wachau, the quality standard is extremely high and top wines are exceptional. The focus on fine wine is manifest in Kremstal and Kamptal where producers have adopted Austria's appellation system (Districtus Austria Controllatus or DAC). Producers in the Wachau have been following their own strict quality charter since 1983. In the Wachau, Steinfeder, Federspiel or Smaragd on a label guarantees both style of wine and quality.

Grüner Veltliner has been slow to take hold in vineyards outside Austria, but several North American vintners have shown interest. The Austrian-born founder of Inniskillin Wines, Karl Kaiser, experimented with Grüner Veltliner in Ontario as early as 1983, but proved to be a little ahead of his time. Only two vintages of Grüner Veltliner were produced before the grapes were relegated to a white blend and, in 2004, the vines were ripped out to make room for Vidal.

Elsewhere in North America, Rudy von Strasser has been slowly increasing his Grüner plantings in Napa Valley and regularly sells out of his boutique production. At Daedalus Wine Cellars in Oregon, Aron Hess and Pam Walden encouraged their grower in Eola Hills to plant Grüner and are now making a refreshing and spicy wine. Because of his belief in the inherent qualities of Grüner Veltliner, Bob Betz, MW, is experimenting with it in his home vineyard, just outside of Seattle, WA. Aware that the variety's "heat accumulation demands are not as high as many white varieties," Betz gambled that the GV could thrive in the maritime climate of western Washington. The vineyard is very new and has yet to produce a commercial crop. One can't help but think that success with Grüner at Betz Family Winery would encourage other producers to try it in Washington and across the U.S.

Restaurants play a key role in generating excitement for Grüner Veltliner. Under the guidance of a sommelier, diners are more willing to experiment and wine-by-the-glass offerings allow them to do so without committing to a bottle. In New York and Las Vegas, Charlie Palmer's Aureole restaurants were among the first to offer an interesting selection of Grüner. Jamie Drummond, sommelier for Jamie Kennedy Kitchens in Toronto, regularly recommends GV to his clientele and has a difficult time keeping the wines in stock. "I find it so versatile for pairing with so many dishes on our twice-daily changing menu—and around 70% of our clientele go with the suggested pairings."

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Drummond suggests that the purity and restrained nature of Grüner is what makes the most inspiring pairings. When asked about his favourite, he says: "Sometimes the sheer simplicity of a match makes me shed an ivory tear." Drummond specifically recommends "asparagus served with a simple brown butter sauce paired with the 2006 Nikolaihof "Hefeabzug" Grüner Veltliner from the Wachau." Other classic Austrian foods work beautifully with a range of Grüners. A light bodied Grüner packed with citrus flavours is a beautiful palate cleanser between bites of Wiener schnitzel or trout with lemon butter. Rich and spicy wines like the Schloss Gobelsburg "Renner" vineyard are great with speckknoedel, an Austrian bacon dumpling.

Though sommeliers and other wine professionals are enthusiastic about it, Grüner is unlikely to become a household name like Chardonnay or Pinot Grigio. Jamie Drummond says he worries that "Grüner is a grape that sommeliers love, but the consumer finds intimidating..." He wonders if it is "fear of the unknown?...fear of mispronunciation?...fear of ordering a sweet wine?"



Drummond's last point is one that producers could take particular note of. While most Grüners are indeed dry, there isn't an easy way for a consumer to know that and many still associate German-style labels with sweetness. With plantings across the world as limited as they are, GV is destined to be a niche, rather than mass market product. When asked if there is a future for Grüner in Washington State, Bob Betz says: "Not sure. I don't see it achieving major status, but it could be an interesting addition to Washington's varietal stable."

Producers in Austria have embraced Grüner Veltliner as their flagship and, as a result, have gained a reputation for making top quality and distinct white wines. Limited quantities help to perpetuate Grüner's niche status and most consumers are introduced to it via restaurant wine lists and small shops. Sommeliers, in particular, are champions of the variety for its ability to match with foods from fatty sausages to delicate fish. With its purity, versatility and minerally freshness, Grüner Veltliner is a great wine ambassador for Austria. ■

Connoisseur's Choice in Grüner Veltliner

GRÜNER VELTLINER	MINI-NOTE	FOOD PAIRING	FIND
Loimer 'Lois' 2006, Kamptal, Austria	Light bodied with floral notes on the nose and citrus on the palate.	Beet, orange and watercress salad	F
Domäne Wachau 2007, Wachau, Austria	Clean and steely.	Oysters on the half shell	FD
Schloss Gobelsburg 2006, Kamptal, Austria	Medium-bodied with refreshing citrus character.	Weiner schnitzel with potato salad	FID
Daedalus Cellars Eola Hills 2007, Oregon, U.S.A.	Mineral, citrus and slight floral notes. Medium body on palate.	Halibut filet	FN
Loimer 2005, Kamptal, Austria	Intense baking spice and developing notes of dried apricot. Complex.	Roast turkey with yams	FIND
Solomon 'Alte Reben' 2005, Kremstal, Austria	Restrained and mineral on the nose with an expansive palate and long finish.	Chicken goulash	FI
Martin Arndorfer 'Strasser Weinberg' 2006, Kamptal, Austria	Chalk, herbs and lemon flavours with a spicy and mineral-scented finish.	Pan-fried trout with lemon butter	FIN
Schloss Gobelsburg 'Tradition' 2005, Langenlois, Austria	Intense yellow plum, apple and mineral notes. Long savoury finish.	Merguez sausage and asparagus	FIN

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

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WEARABLE ART

Jewellery Row

By Lorrie Holmes



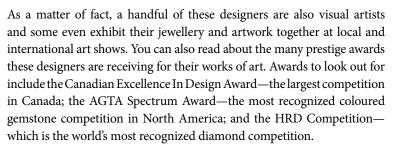
earable Art might be an overused term of today, but in this case, it's perfectly fitting. Whether designing a piece or an entire line, jewellery designers are really no different than any other type of artist. They share the same need to create, explore, and push themselves to their creative limits—for their clients and also, for themselves. I'm always inspired by both the design of such masterpieces and also, by the romantic

reasons why people buy this sort of jewellery. Whether you're having the perfect ring made for your bride-to-be or an heirloom redesigned to fit your current lifestyle—the reasons for having a piece of jewellery designed for you or a loved one are never-ending.

When it comes to custom designed jewellery, the trend is often minimalism. Clean lines that are strong and bold, much like the choices an architect would make. Stones can be the pivotal focus of any piece or just accent it. Any one of our chosen designers can tell us a lot about stones as they usually

have the largest collection of custom pieces and an impressive list of sources worldwide. As such, they can track down the most exclusive stone(s) to enhance or showcase any piece that you may be in the market for.

Like an artist, your chosen designer will have the talent and ability to create almost anything to satisfy your own vision. Whether your design begins as a sketch or with the designer working as freely as an artist would when approaching their own canvas, the results are equally as impressive.



"the reasons for having a piece of jewellery designed for you or a loved one are never-ending."

The reasons to visit any one of our selected jewellers are endless. In future issues we will be inviting a very short list of Canada's finest to join us in this expanding collection. Together we can peek inside the doors where many award-winning showcases await with their distinct styles much like that of a gallery row.



The Connoisseur Collection

T've always approached my work as part architectural, with natural, asymmetrical elements thrown in. Gemstones and diamonds are sometimes just used as accents for effect, other times they are instrumental to the feeling I wish to convey.

"Gemstones and diamonds are sometimes just used as accents for effect, other times they are instrumental to the feeling I wish to convey."

There seems to be a notion in jewellery design that more is better. For me you can say a lot more with much less. If I have a beautiful stone, I want it to speak for itself. Often that means a simple but stylish approach. There was a time I would spend hours sketching out ideas. Now I much prefer to let the process be fluid. It will have its starts and stops, but the result is very gratifying, feeling oddly that the stone has had its say as to the overall effect. I suppose that's how many of us feel—that jewellery can be a wonderful, creative endeavour—an art form unto itself, and as old as humanity."

~ Paul de Goutiere



Stittgen FINE JEWELRY

The Connoisseur Collection

ur goldsmiths are not only designers, but also need to think like engineers and architects to ensure the creative idea takes shape in a robust structure that showcases the stone in the best light. Many times, we are entrusted with an heirloom stone that has its own story to tell. We are then given the honour of recreating the piece for the next generation.

"Stittgen Fine Jewelry was recently chosen to make 12 unique pieces for His Highness the Aga Khan and his family."

Most people go for clean non-included stones. But often it is the inclusions that are the birthmark of the stone that create the interest and the mystique. We source our coloured stones from all over the world. Some of our unique cut stones are cut in Idar Oberstein in Germany. Many of these stones are a form of art in themselves that require only minimal enhancements. A cabochon aqua marine ring comes to mind that we just finished creating for stock. This ring never made it to the showcase. It was sold to the first client that laid eyes on it."

~ Selina Ladak

Stittgen Fine Jewelry



love summer for its ease, especially when it comes to style. Here's what's new in no-fuss fashion, melt-proof makeup, and lots more.

FASHION

Trophy Wife is a new label created with fabrics like organic cotton, and bamboo—but leaving granola-style out and bringing plenty of eco-chic in. Love the cheeky name too.

• Above from left to right: Blue silk blouse \$209, organic cotton white shorts \$136. Organic cotton vest \$187, pants \$158, both in organic cotton. White silk dress \$352. trophywifefashion.com

Peak Performance is known for their great ski and outdoor techwear, but they also design stylish golf gear.

• Golf jacket made with Gore-Tex Paclite, is water/windproof and breathable, \$300. Cotton v-neck \$90, and sporty-sexy shorts in a stretchy 3XDRY fabric—tolerates water, wicks away moisture plus dries quickly—\$130.

peakperformance.com



Converse introduces the British Rock series that imprints the artwork and graphics from albums by rock legends Pink Floyd, Ozzy Osbourne and The Who, right on to your Chuck Taylor High-Tops. Shown in Pink Floyd's Wish You

Were Here, \$80, these are unisex too.

ADD-ONS

 White sunglasses equal white-hot this summer, these by Eye Candy, only \$24 at The Bay.
 hbc.com



• Go big. Pile on chunky, colourful necklaces with just about anything, \$24 each, at Reitmans.



FOOTWEAR

• Lela Rose for Payless is just one of the guest style-makers the shoe-chain have partnered up with to offer the look for a whole lot less. How about this jaunty ribbon pump, in fabric and leather? \$60.

payless.com

• Lela Rose for Payless clutch, \$45, is fabric with faux leather trim. payless.com



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BEAUTY

NEW SCENTS

• L'Occitane en Provence's Bergamot Tea Eau de Toilette, \$54 for 100ml, is the newest in the Tea Fragrances Collection. Both men and women will love this refreshing scent.

loccitane.ca | 1.877.212.0238

• Estee Lauder's new Pure White Linen Pink Coral is a summery scent with notes of waterfruits, sweet peas and camellias, \$84 for 100 ml Eau de Parfum Spray. At Lauder counters beginning July 2009. esteelauder.com



MAKEUP

• Sally Hansen Quick Care Clean-up for Manicures Pen erases polish blunders in a snap. Extra tips are stored right in the pen too, \$9.95 at drug stores.

sallyhansen.com



Cote D'Azure Collection by Chanel is the summer must-have makeup line. The Aqualumiere lipsticks, \$33 and glosses, \$31, have a subtle golden shimmer that look fabulous with a summer tan.

SKIN

• True Blue Spa products are carried at Bath & Body Works shops, and I'm loving Look Ma, New Hands, \$14.50, a hand lotion with paraffin that soaks in quick. Also try the Lay it On Thick body cream with soothing shea butter, \$24.50. Both great for sun parched skin.

bathandbodyworks.com



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It's an interesting phenomenon. Canadians spend a staggering \$280 billion per year on life insurance, but less than 3% of that on preventive health services to improve their chances of living longer. More and more people are now realizing that they really don't have life insurance at all—just "death" insurance. And so a whole new industry is being born.

Think about it. You spend a lot of money and effort making sure your family is taken care of when you die. Have you thought about how much you invest in your health to make sure you live the longest, healthiest life possible? Isn't that what your family really wants?

"More and more people are seeing the light on this every day", says Don Copeman, founder of the Copeman Healthcare Centres. "It has resulted in a rapidly growing market for premium health services that begins with prevention and gold standard family medicine." The result is a new style of medical clinic that is focused on preventive health services, but that also offers day-to-day doctor care with a long-overdue focus on quality of service.

The Copeman Healthcare organization, with facilities in both Vancouver and Calgary (and coming soon to Edmonton), is fast becoming Canada's recognized leader in this area. It was a pioneer in expert, team-based primary healthcare and the use of advanced technologies to tackle the troubling issue of undiagnosed illness and disease for middle-aged Canadians.

"Every 7 minutes, someone in Canada dies of heart disease or stroke and 32% of all deaths in Canada are the result of cardiovascular disease," says Copeman. "We can do a lot to reduce these numbers, but it requires new ways of thinking, both for the patient and the provider. That's because 50% of people with heart problems do not show symptoms visible to their family doctor."

Copeman goes on to say that great results can be achieved with cancer, which is actually the leading cause of premature death in Canada. "People need more personalized attention to help them understand their risk factors for cancer, and to help them make the changes that will reduce overall risk."

Preventing disease altogether is the ultimate goal of this new style of clinic, but many of their patients arrive with disease already taking hold, so screening and early detection is the next area of focus. "Whether it's cancer, cardiovascular disease, or any other condition, we need to detect disease at the stage where treatment is most successful", says Copeman.

"The result is a new style of medical clinic that is focused on preventive health services, but that also offers day-to-day doctor care with a long-overdue focus on quality of service."

Early results are already in. Copeman says that over 30% of people who come into their clinics have an undiagnosed condition. Of those patients, 70% will have conditions that significantly increase their health risks and warrant immediate medical attention.

An interesting challenge for these clinics is that people are often afraid to come in and have something discovered, even though they understand that it could very well save their life if something is diagnosed early.

According to Copeman, "Even though we do discover a great deal of undiagnosed disease in people, each of those people is now on a path to optimal health. This is what these reluctant people need to understand. You can't just close your eyes and hope nothing is wrong with you. It could end up being the biggest risk you've ever taken."

The approach being used at the Copeman clinics, like other such "medical boutiques," is to combine the preventive healthcare expertise of doctors with other professionals such as registered dietitians, exercise medicine specialists, coaches and nurses. Patients are seen leaving the doors clutching their "health plans" and surfing high technology websites that can securely display their medical charts, laboratory results, health goals and personalized education. Some of these centres, like Copeman, have on-site psychologists and psychiatrists to make sure the brain is as healthy as the body.

The price tag? At a full service clinic like the Copeman Healthcare Centre, a comprehensive program including all medical services is \$2,900 per year per adult (\$3,900 in the first year). However, most of these clinics offer programs to fit smaller budgets. More information on the Copeman Healthcare Centres, including an on-line tour, can be found at www.copemanhealthcare.com.



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HEALTH & WELLBEING

Stay Fit to Stay Healthy

By Cara Thien



ave you tried a diet, a trainer, a program that should have worked, but didn't? Are you asking yourself, "Why doesn't this work for me?" What should you expect from a trainer? What credentials should you look for? How do you know who is the right person to help you achieve your goals?

Personal training is exactly what it describes—a personal trainer is someone who is going to treat each person as an individual, guide and direct them to achieving their goals, and has enough experience to show them the way. You are hiring a coach, a mentor; someone who has gotten the results you want, someone who can identify the difficulties you may be having and get you through the next hurdle. A person in your corner that is willing to go the distance to get the results you want. There is no magic pill. There is no secret formula; it takes work, determination and positive thinking to take you to the next level.

Top 10 Solutions

- 1. Grocery shop and prep food on Sunday
- 2. Get a journal—record your journey
- 3. Start your day with breakfast
- 4. Drink more water throughout the day
- 5. Eat small meals more frequently
- 6. Eat whole fresh foods and green vegetables
- 7. Eat good fats
- 8. No sugar
- 9. Get active
- 10.Rest & recovery

There are three key elements to get in the best shape of your life:

- 1. Fitness Program
- 2. Nutritional Guidance
- 3. Rest & Recovery

Your fitness program should be designed to start at your level. If you are a beginner you will benefit by doing any exercise and should choose the activities you like the most. Enjoy yourself and reap the benefits. If you have exercised for some time and you are not happy with your results, you will need to review your current program and decide what you want to accomplish.

Your fitness program will be determined by sitting down and visualizing your smart goal and what you need to do to make it become reality. Follow this guideline to get a good idea of what you wish to achieve.

- 1. Specific: What do you want to accomplish—better health, increase cardio, build muscle, tone, lose body fat, eat better? Where will I do this and how often? Gym 3x a week. Who will do this with me? Friends, family, hire a trainer? Be specific and you will change your life!
- 2. Measurable: Measuring progress towards a goal helps you stay on track, reach your target dates, and experience achievement. Staying on track results in a cycle that continually motivates you to put forth the effort toward reaching your goal.
- 3. Attainable: At first, a goal may seem too overwhelming to achieve. A goal will seem much more attainable if you can break it down into steps. Each step should be something that moves you closer to that goal.
- 4. Realistic: Personal and situational factors may influence your ability to reach your goal. Some personal factors to consider are tiredness, physical well being, and other commitments you may have.
- 5. Timely: You should define start points and end points to your goal and maintain commitment to these deadlines. Goals without deadlines or schedules for completion tend to be put aside for the day-to-day crises that invariably arise in a person's life.

Consider this your business plan, you have stated what you want, what you have to do and how long you are willing to go to any length to achieve your results.

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HEALTH & WELLBEING

The fitness program should match the diet. You can work out all day long but if you are consuming too many calories or the wrong combinations, you will not lose a pound. This can be a difficult cycle that we can get ourselves into, so many people sneak a treat or indulge at an event, thinking they can just do extra cardio to get rid of those calories. This is not true, this is a myth. This also works in reverse. If you are trying to build muscle, you must eat enough to create it. You need to have a plan of action in place to keep you consistent and focused on your goal. Then break it down into a daily regime. A customized nutritional plan is recommended for each individual person, as it is an exacting science based on your body and lifestyle.

What we are really trying to achieve here is good health with optimum performance. Learn to eat healthy, enjoy your food and reduce body fat; to accomplish this task you must review your intake of carbohydrates, fats and protein.

Make sure you start your day with breakfast; it is the most important meal of the day. Try including oatmeal, it provides complex carbohydrates, fibre and seven grams of protein. It gives your stomach the feeling of fullness and gives you energy for hours.

Protein can be sourced from lean meats, poultry, wild fish, and tofu products. It is important to make sure that you are meeting your daily protein requirements. Daily protein requirements are around one gram per kilogram of bodyweight. Endurance athletes require slightly more at 1.3 grams, and power athletes even more.

Your nutritional plan should change often to accommodate the ever-changing body and keep it burning fuel efficiently. This keeps you focused and satisfied and your metabolism running high to burn fat and stay healthy.

Metabolic rate is the amount of energy or how fast calories are burned. Therefore, your body is constantly working and potentially burning fat. By eating every two to three hours throughout the day, your body is constantly digesting that food, breaking it down and this process keeps the metabolism running which will help maximize the intake of key nutrients allowing for muscle rebuilding and weight loss. When reducing weight you must match the nutritional value to the output. You have to reduce 3,500 calories in a week to lose one pound of fat.

"It is important to make sure that you are meeting your daily protein requirements."

Rest & Recovery should be built into your program, it is critical to your performance for a variety of reasons. Some are physiological and some are psychological. Rest is physically necessary so that the muscles can repair, rebuild and strengthen. We also want to maintain a better balance between home, work, and fitness goals. If you are not getting enough rest and spacing your workouts accordingly you will not get the results you are trying to achieve. Overtraining has a reverse effect and you must watch for the signs to know if you are going too far. Why do more work? If you want results, work smarter, not harder!

I have provided combined Personal Fitness Plans with Nutritional Advice through my website for several years now and have had the privilege of guiding people to startling results. I am happy to answer your fitness and nutrition questions: Cara@GoodLifeConnoisseur.com.

Fat Burning Exercises

Cardio will burn fat while doing cardio, weight training will burn fat for up to 24 hours after you have completed your exercise...which do you want to do? It takes a combination of activities to prevent your body from what we call the plateau. Take advantage of many activities that you enjoy to gain optimum health.

Weight training is a great way to achieve a toned and fit body. It helps build a muscle mass that will keep your metabolic rate up when you are older. There are many ways of weight training that you can take advantage of to keep your body moving forward. Using the different systems in a periodized approach will keep you motivated to continue exercising.

Never keep the same program for long periods of time. You must change up the exercises, the intensity or the volume to keep your body from reaching a plateau. The body is an amazing mechanism. Consider for a moment when you first learned to ride a bike. You fell, your balance was off, you had to learn to move your legs and get your arms to steer at the same time. Now, six months later, do you think to yourself, "First pedal, then push off, don't forget to look up"? NO you don't, your body has been trained to do this activity. Now look at your workout program. What are you saying to yourself when you begin—are you bored, unmotivated, find the program too easy, unchallenging? You have hit a plateau, and in order to continue seeing results you must change your program!

Here is one core exercise designed to develop strength, endurance, speed, agility, and balance. So let's start by explaining how to do this one exercise.

- Stand with your feet shoulder width apart and your hands raised over your head.
- Now squat down and place your palms on the floor by your feet.
- Kick both of your legs back so that you're now in position to do a push-up. Bend your elbows and lower your body until it's about one inch off of the floor.
- At the end of the push-up quickly pull both knees into your chest while keeping your hands on the floor. You're basically jumping back into the squat position found in the first step.
- Stand straight up by straightening your legs and throwing your hands in the air over your head. You're now in the position that you started in.

Extra

• Make the exercise more advanced by increasing the explosive power in your legs. Spring up into the air while bringing your legs and arms back, curving your spine into a reverse "C".

That one movement works pretty much the entire body from head to toe by combining a squat with a push-up. Because you're constantly switching from squats to push-ups, you're teaching your body to use the arms and legs simultaneously. When you move the body from a vertical plane to a horizontal plane continuously, you're learning balance, agility, and the ability to manoeuvre while lying on the ground and on your feet. Because of the constant alternating use of the arms and legs, your heart has to work twice as hard as if you just did continuous squats or push-ups. This movement will give you great endurance as well as upper and lower body strength. You'll notice that you use jumping movements with the legs, back, abs, and arms in this exercise. This will give you speed and explosiveness throughout the whole body.



Pacific Dermaesthetics

It's The Little Things That Make The Difference

It is often said that it's the little things that make the difference, and in the practice of cosmetic medicine, one recent change proves that the saying holds true. That is, the addition of lidocaine, a safe and effective anaesthetic, to one of the most popular dermal fillers in the Canadian market—Juvederm™.

"My patients are very comfortable during the procedure now," says Dr. Jason Rivers of Pacific Dermaesthetics. "Juvederm with lidocaine allows my patients to be essentially pain free, and I can add the volume to their face that results in the look they want."

"I love it when my friends tell me how good I look for my age. I've always gotten that younger look with Juvederm. But now Juvederm with lidocaine is even better because the treatments are so comfortable," advises Janice, of Pacific Dermaesthetics.





"My friends say I look more refreshed"



- Kathy

Not exactly sure what dermal fillers are? You're not alone!

- Lolanda

At a recent two-day women's seminar series held at the Four Seasons Hotel in Vancouver, Dr. William McGillivray of Pacific Dermaesthetics asked the audience of several hundred women, aged 30 to 50 years, how many of them had heard of dermal fillers? A show of hands indicated that less than one third of the audience had heard of the term "dermal fillers" before.

Dermal fillers consist of either collagen or hyaluronic acid molecules that act as volumizers to fill and plump up areas of the face that are deflating or sinking due to gradual aging processes. Dermal fillers are an ideal treatment for people who have busy schedules. The treatment is a simple 30 minute in-office procedure, with no down-time, and the results are immediate!



- Ian

where sun avoidance is necessary.

"I only ever had Botox Cosmetic" before. It made a difference," shared Brenda W., a 46 year old business executive with a hectic lifestyle.

"But I really like the filler and the fact that it lasts so long," she added. "I think the results are great! And I received two unsolicited compliments from colleagues saying that I look so relaxed and refreshed. I told a friend

what I had done, and she said, 'I can't take my

For those with active outdoor lifestyles,

dermal fillers can restore contours and revitalize the face without concern about

sun exposure—unlike some other treatments

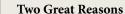
While Botox Cosmetic®, a muscle relaxant, generally lasts 3-4 months, Juvederm™ dermal fillers last well beyond a year for many people. Recently however, clinical studies have shown that using Botox Cosmetic® and fillers in combination makes both products last longer, resulting in greater patient satisfaction with the overall effect.

Recognizing the benefit of using their two products together, Allergan, the manufacturers of both Botox Cosmetic* and Juvederm™, have recently launched the "Softlift" treatment. Women who have recently had the Softlift treatment say, "Wow! What a difference! I look great, and the treatment was quick and easy."

eyes off you!""

As these women discovered, the Soft Lift $^{\infty}$ natural-looking makeover lets you still look like you, only more refreshed and relaxed. Want to see how you can look your best? Call to enquire about our special packaged offer.

Perhaps its time to consider a little filler to make a big difference... \blacksquare



Dr. Jason Rivers and Dr. William McGillivray can help you reclaim your youthful appearance. Both are highly skilled in the area of injectables like Botox Cosmetic* and Juvederm™ dermal fillers. They appreciate your individuality and the enhancements you desire for subtle, natural-looking improvements.

At Pacific Dermaesthetics, we offer medically-directed procedures to address your cosmetic concerns. So, turn to the professionals at Pacific Dermaesthetics to help care for the future of your skin.

Pacific Dermaesthetics

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High Tech Wizardry for Outdoor Living

By Steve Dotto

Pough with the crummy weather, alright already! It's time to kick Old Man Winter to the curb and begin planning in earnest for the golden days of summer. Purists will argue that leisurely outdoor activities must, by definition, be low tech. We disagree. As proof, we've assembled a collection of high tech wizardry that will take your outdoor experience into the 21st century.



Personal UV Monitor with Exposure Timer

The "surprise" burn—we've all had one. There was a coolish wind blowing that day, or perhaps some light cloud in the sky. It didn't seem that warm and you didn't think you'd been out that long, but surprise! Who is that devilishly complexioned person glowing back at you in the evening's mirror?

The clever folks at Oregon Scientific have felt your pain, and their answer is the Personal UV Monitor with exposure timer. Whether your fun in the sun is spent by the pool, at the lake, on the golf course, or gardening

in the backyard, the Personal UV Monitor can help protect you from overexposure. It's also the perfect gift for parents of young children.

"Purists will argue that leisurely outdoor activities must, by definition, be low tech. We disagree."

The UV monitor takes into account the SPF level of your sunscreen, existing UV levels and even your skin type to offer recommendations to keep you out of lobster range. If the UV levels drop, the monitor reacts accordingly, so you don't head in from the fun if you don't have to, or you make a dash for shade when the levels unexpectedly increase. The UV monitor is worn like a watch, on the wrist and it also keeps time, has a countdown clock and includes the standard watch battery, which powers it.

www2.oregonscientific.com



500 Watt Cruzin Cooler

If your summer plans include jumping in the RV and hitting the road, you're not alone. According to Go RVing Canada, there are over 1,000,000 RVs on the highways and byways of the Great White North. This makes for some very large RV parks, and where you land in the lot can mean loooong walks to amenities. So why walk? Be the talk of the park as you zip around on your Cruzin' Cooler. The 500 watt, 24V motor will propel you and your cooler full of bevvies at speeds up to 21km/h. Look out! This could also be an interesting solution for those with limited mobility who need to bring perishables back from the grocery store.

You and your favourite beverages can sing along at up to 21 km per hour, will carry about 300 lbs of cargo and driver, and has about 3 hours of cruising time. You can pack 24 cans of your favourite libation into the cooler along with 8 lbs of ice. The Cruzin Cooler will recharge in about 6 hours, which means you are able to make at least four long beer runs a day! MSRP \$599.

www.smarthome.com



WaveBox Portable Microwave

Some ideas from television's "30 Rock" may actually be worth a second look. While Jack's "FunCooker" was destined to be a flop, we think that the WaveBox will enjoy a happier fate. This petite, go-anywhere device is a great choice for car-campers, cottage-goers or tailgaters. When it's too wet, too dry or too much trouble to light a fire, the WaveBox portable microwave still promises to deliver up a hot meal in the outdoors. There are a wide range of colours, and at \$99 each you can consider having several and using them to accessorize! The company also has pint sized fridges, which are stackable with the microwaves. Three-way power options lets you plug the WaveBox into standard AC, into your vehicle's accessory outlet, or connect directly to a 12V car battery. When space is an issue, but convenience is not an option, the WaveBox will save the day, warm the leftovers and make sure that you have at least a modicum of civilization wherever you may be.

www.thewavebox.com



Evatech Hybrid Goat Robot Remote Control Lawn Mower

Okay, it's 2009 and we want to know what happened to that 1950s vision of us all living a life of technology assisted indolence by this point? Where is that army of slave robots to handles life's more menial tasks? Apparently, the Jetsons rerun watchers at Evatech feel the same way. Their Hybrid Goat Robot remote control lawnmower might just be the ultimate geek gadget for your groundskeeping indulgence. The Goat is RC (radio) controlled, just like your kid's miniature Hummer from Radio Shack, except that instead of being fun and useless, the Goat is both fun and useful.

The Hybrid Goat robot was originally intended for use in tricky areas, like steep slopes where the chance of lost footing might lead to a tumble or worse. The sheer versatility of Evatech's line of RC lawnmowers has found a much wider audience, however. Why ride into battle on that noisy, smelly old John Deere—under the hot sun and amongst the mosquitoes—when you can command from afar—say, the comfort of your shady deck, banana daiquiri at the ready? Starting at a cost not much more than a high end riding mower (just over \$5,000), the Goat is not just a smart choice for larger or difficult to maintain properties, it may also be the most fun you've had doing chores since Huck Finn showed you how to paint a fence!

www.evatech.net



Sima 144" Inflatable Home Theatre Screen

In the world of inflatable toys there seems to be a hierarchy: those you don't mind your neighbours knowing about, and those you would rather keep to yourself. The Sima 144" inflatable home theatre system falls into the former category and may actually be one that you have difficulty keeping from your neighbours. What at first blush might seem a slightly bizarre concept—come on, it's a blow-up drive-in theatre for cripes sake!—has actually become something of a "remember when" hit. On a late summer's evening, rather than retreating into the den for reruns of Frasier, the Sima 144" inflatable home theatre system lets you recreate that nostalgic drive-in movie experience within minutes, right in your own backyard. You won't even need to hide your buddies in the trunk!

The kit comes with all the technical pieces you'll need, including audio cables, screen volume control and 1 pair of 120W amplified speakers with 8" woofers. It also includes an electric pump, ground cloth, tie down stakes & hardware, and even a repair kit in the unlikely event that the commercial grade, mesh-reinforced, PVC screen springs a leak.

The only items you'll need to provide are the popcorn, a projector and a source (DVD player, iPod, etc.). Movie night in the backyard can be lots of fun for the kids, a trip down memory lane for parents, and a community building activity for friends and neighbours. Just watch out for that extension cord in the dark!

www.simaproducts.com

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Aqua Sounders Floating Wireless Speakers

Tunes and time by the pool go together like nachos and cheese. However, water and your speakers (or iPod) usually go together like fat jokes and your mother in-law. The exception is the Aqua Sounder floating wireless speaker, which can bring the surf's up sounds of the Beach Boys or the romantic crooning of Johnny Mathis right into your pool or hot tub.

Plug your iPod into the dock, toss the weatherproof submersible speaker into the water and you are set to party. The speaker is equipped with two Ultra Bright LED Mood lights on each side, so your hot tub will have some extra ambiance to accompany the music. Range is about 150 feet, so even in a large private pool the speaker won't drift out of range, thus ensuring a nonstop playlist of aqua delights. Depending on the volume you play your tunes at you can expect about 6 hours per charge, and if you need more music, you can feed up to 10 speakers with a single base station.

www.gracedigitalaudio.com

Tesla Motors

Hybrid Shmybrid, Electric, that's the way the folks at Tesla Motors roll. Tesla designs and manufactures luxury and performance electric cars. To be sure there are still a few limitations to electric cars, but Tesla has met most of those head on. For example, range—previous electric cars had a range of around 60 miles. Hardly practical, but the Tesla cars manage between 220 and 250 miles per charge, meaning you can run around all day without worrying about running out of juice. It takes between two and four hours to charge, so overnight recharging is no problem at all. While there are drawbacks to electric cars there are some huge performance benefits to consider—the tiny (115 lbs) motor develops incredible torque, and reasonable horsepower, the 248 HP motor will rocket the roadster from 0 to 60mps in a neck snapping 3.9 seconds! OK, so maybe \$100,000 is a steep price tag to pay for a small sports car that can only go 244 miles between charges, but you can cover those miles fast, and think of what you save in gas!

www.teslamotors.com



iF Mode Folding Bike

Many of us would take bicycles with us—on local car/RV trips or long distance air holidays—if it were more convenient to do so. But let's face it: when you're not riding the durned things, they're usually just in the way. While it's true that folding bikes of various designs have been on the market for years, their popularity has been limited by the fact that most of them have to be lugged when in their folded position, and unfolded they just look too weird for you to want to attract that kind of eye-rolling, snickering, finger-pointing attention. After all, there is geek chic, and then there is geek sheesh!

The award-winning iF Mode folding bike, by contrast, is art and ingenuity on two wheels. Unfolded, it looks like a high end, very stylish and slightly exotic road bike. Folded, it looks like a large-wheeled camera tripod, or umbrella stroller, or maybe some kind of über-cool push/pull cart for your Callaways. The iF Mode folding bike incorporates many advanced features that are designed to make your impromptu excursions as clean, convenient, and maintenance free as possible, including disc brakes, an oil-free belt drive, and a cable- and fuss-free two-speed planetary gear system that you shift with your heel. Your coolness quotient will go up mega-points just being seen on one.

www.pacific-cycles.com



Magellan Triton 2000

It never fails: every spring and summer Canada's back country fills up with weekend warriors who-in spite of the merit badges they may have earned as Scouts or Guides when younger-end up hopelessly lost and in need of rescue at the taxpayers' expense. Magellan manufactures several GPS models that will spare you that ignominy, and their new Triton 2000 offers not only the very latest in map and location functionality but also includes a Swiss-Army-knife assortment of other useful features as well. Rugged, waterproof, and sporting a daylight-readable 2.7" touch screen LCD display, the Triton 2000 also has a 2 megapixel digital camera and voice recorder/MP3 player for capturing the sights and sounds of your outdoor adventures.



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nyone who believes that luxury cars are not exactly "flying out the door" right now should take a quick look at 2009's first quarter ▲ sales as recorded by Mercedes-Benz of Canada. The company recorded its best quarter ever, along with the best March in its history here. If there's doom and gloom around the auto industry, you probably won't find too much of it in the air at M-B Canada's Toronto headquarters.

Of course, not every upscale automaker is posting gains like this, but many are reporting steady sales and there's certainly been no letup in new model development. The focus for this issue is the "super-sedan" segment, which remains strong despite the fact that many CEOs are making a show of frugality by opting for more modest transportation. And for buyers who'll probably never see the inside of a boardroom, the purchase of a luxury car is still very much a mark of achievement.

There's no question that right now that the star of the season is Porsche's exciting new Panamera 4-door sedan. Any Porsche with four doors (apart from the company's SUV range) is bound to grab plenty of attention, even though the prestigious German sports car specialist has played around with the idea for years. Early conceptualizations of the Panamera showed a more striking and sleeker design, but the real car has ended up looking a lot like a 4-door 911—and maybe that's just the way buyers will like it.

Porsche launched the Panamera earlier this year at Auto Shanghai with the notion that since China was a rapidly growing market for the company, this was an appropriate place to introduce the car to the world. Basic engine (if 400-horsepower is "basic") is a V-8 mated to Porsche's much-praised PDK auto/manual transmission. The topof-the-line Turbo delivers 500-horsepower and will top 100 km/h in 4.2 seconds—then go right on up to 303 km/h if you can find an Autobahn to do it on. The interior is beautifully done—very luxurious but sporty at the same time. Panamera models start at \$115,000, a figure that surprised many observers who believed that it would be much higher than that. Rival Lamborghini has been showing a concept 4-door model dubbed Estoque, but production doesn't seem a strong

so there's no need for a total work-over for a few model years yet.

possibility right now. If built, it would almost certainly be a lot more costly than the Panamera. For 2010, Mercedes-Benz is updating its entire S-Class range—what the industry calls a "mid-cycle refresh." The S-Class is often described as the benchmark for large, opulent 4-door sedans and there's no doubt that the car is a target for rival makers. The new "S" has several styling updates to differentiate it from the older version, but these are subtle. After all, the car has long been considered the best styling job in its class,

The car bristles with technological and safety innovations, including lane assist, night vision, drowsiness detection and much more. Clearly, this will be the safest Mercedes yet. Major news with this model, though, is the addition of an S400 hybrid version to the range—Mercedes' first. Using a V-6 engine, the car is said to offer 30 per cent better fuel economy than the S550 model, which itself is very economical for a big V-8. The car will use the first lithium-ion battery system in a production vehicle, according to Mercedes-Benz. Expect this S400 to be a close rival for the big Lexus LS hybrid. Other S-Class models offer engines ranging from a 382-horsepower V-8 to a mighty 604-horsepower V-12. Priced a level below the S-Class, the slightly smaller E-Class is entirely new this year and, like its bigger sibling, boasts a wide range of upscale engineering and comfort features.

> "The car bristles with technological and safety innovations...Clearly, this will be the safest Mercedes yet."

For those who want to spend some very serious money on a luxury sedan, Mercedes-Benz offers its superb Maybach range, starting at close to \$400,000 and going on up to three times that sum. These cars are very much in the lofty Rolls-Royce/Bentley class.

BMW's 7 Series range is usually the one that comes up first when top-end luxury sedans are under review (Audi isn't far behind) and justifiably so. The model on offer right now is all-new, not a refreshed version of the earlier big Bimmer. Base powerplant is a 4.4-litre twinturbo V-8 delivering 400-horsepower with commendable smoothness and torque. Like its Mercedes-Benz S-Class rival, it's a technological tour de force with a lengthy roster of safety and handling innovations. Think no less than 10 air bags on the top version and you'll get the idea. As with 7 Series models that went before it, the big car was designed from the outset to handle and perform like something much smaller, so don't expect a lumbering monster here.

Audi's most recent addition to its large sedan line-up is a "new generation" A6 with upgraded technology, more attractive bodywork and, as a bonus, a 15 per cent reduction in fuel consumption right across the line-up. The sheet metal is mostly new, but as with other Audis, changes are always subtle even when a new generation takes its bow. Big news on the engine front with the A6 is the addition of an all-new 290horsepower 3.0-litre direct injection V-6 which uses a fascinating Rootstype supercharger just like Auto Union Grand Prix cars of the 1930s. The new motor (TFSI in Audi-speak) is a real delight in this new A6 and driving one will make some potential buyers wonder why they need to opt for the (available) V-8. The entry-level 3.2-litre non-supercharged V-6 is still available, but only with the (non Quattro) front-wheel drive models. The 4.2-litre V-8 is much the same as that fitted to the 2008 models and earlier.

The interior of the new A6 has been extensively re-worked with new trim, an updated instrument panel with aluminum dial bezels, better seats and even more convenience and safety features than the last model. Noise levels have also been reduced and this is a very quiet car, even at highway speeds—a great long-distance tourist.





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Left top: 2009 Bentley Flying Spur Speed. Left Bottom: 2009 Maserati Quattroporte S. Above: 2009 Hyundai Genesis

Hyundai is not a name that springs quickly to mind when luxury sedans are under discussion, but only for those who haven't tried the Korean

automaker's new Genesis. We had a hint that Hyundai was readying a



V-8 sedan during the World Soccer Cup in Germany a while back, where the automaker was the official vehicle supplier. The all-new Genesis has proven to be a rare example of a product that exceeds all expectations. Most critics imagined that the Genesis would be a decent effort—after all, Hyundai's mainstream Sonata is surprisingly well-executed and capable for its price range and the smaller products from this automaker are very well done, too. But the Genesis is something else altogether and in many ways better than much of its competition—especially when the price is considered. This is no mere "almost as good as" automobile.

There was no particular effort to create a head-turner here, nor any serious attempt to imitate rivals. It's simply a very handsome luxury car

There was no particular effort to create a head-turner here, nor any serious attempt to imitate rivals. It's simply a very handsome luxury car with cleverly understated lines—the sort of product buyers will like in these "economically challenged" times where displays of obvious wealth can have the worst possible effect on colleagues and employees. The car is so quiet, so silky (even on rough roads), that it feels more like one of the upscale hybrids than anything else. How Hyundai pulled this off with its limited experience of luxury cars is a mystery, though the company has sold its flagship Grandeur for years in Korea.

The 32-valve V-8 under the hood of the Genesis is a 4.6-litre unit that puts out 375-horsepower and uses a 6-speed automatic transmission. It certainly lays down the power with effortless poise and you can be way over the speed limit in a few near-noiseless moments if you don't keep an eye on the elegant instrument panel. Confirmation of Hyundai's achievement with this model came in the form of a major award—it was voted Canadian Car of the Year by the Automobile Journalists Association of Canada earlier this year.

As with any segment of the auto market, there are lots of other vehicles worth considering for people shopping this market in all kinds of price brackets. Many of them may offer little that's new for 2009/2010, but there are one or two "worthwhile mentions" among them. Falling into this category are products like the Acura RL, Audi A8, Cadillac STS, Jaguar XJ, Lexus LS, Lincoln MKS, Infiniti M, Rolls-Royce Phantom, Saab 9-5, VW Passat CC and Volvo S80.

Downturn or no, luxury car buyers have never had a wider range of choices and so far, there's no sign that this is going to change any time soon.

Often overlooked by buyers focusing on the luxury sedan market is the majestic Maserati Quattroporte, a sleek 4-door with some of the best DNA in the quality automobile field. Maserati's auto racing history goes back a long time and the new Quattroporte inherits lots of tradition accumulated over the decades. It's a large, fast, comfortable car, which has been described by some critics as a worthy rival to the better known German products in this class. There's a 4.2-litre V-8 under the hood and it's built alongside power units for sister company Ferrari, which can't be all bad. Best of all, the Quattroporte isn't that expensive for a super-sedan and costs about the same as a Porsche Panamera—though available customizing can run the price up fairly high.

Heading up the opulence scale a little, Bentley's latest Flying Spur Speed is the most powerful 4-door sedan the fabled British company has ever built. With its 6.0-litre, 600-horsepower twin-turbo W-12 (a VW/Audi Group development) this remarkably luxurious executive hauler is capable of startling performance to go along with its expectedly cosseting ride. In recent years, Bentley has been one of the most successful specialist luxury car builders in the industry, surprising many with its continually strong sales record. In many parts of the world, this brand is "the celebrity's choice" and they're driven by everyone from movie and music stars to European soccer heroes and business moguls.

KAMLOOPS TO SEATTLE TO SPOKANE TO KAMLOOPS. OTHERWISE KNOWN AS WEDNESDAY.

With private aviation there's so much more you can do in a business day. The Marquis Jet Card provides executives with meaningful advantages over commercial aviation, including the ability to reach multiple or remote locations, control schedules, increase efficiency and maximize productivity. The Marquis Jet Card provides businesses and individuals with access to the unparalleled safety, service and reliability of NetJets, a Berkshire Hathaway company, 25 hours at a time. Requiring no long-term commitment, the Card is simple to purchase and easy to use. In an age when lost time has never been more costly, the Marquis Jet Card has never made more sense.



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WEALTH



Insulate the Nest Egg

By Adrian Mastracci, Portfolio Manager & Financial Advisor (R.F.P.), KCM Wealth Management Inc.

he market losses of 2008 have challenged much conventional wisdom—such as the stability of the U.S. banking system and the reliance on our pension plans.

In addition, markets are full of mixed messages. One data release points to optimism, one to pessimism. Rallies may have some legs, but often peter out. Declines often reverse, too.

Fears and greed can easily whip up in a heartbeat. The weak global economy could be disrupted by any fear. All of which could inflict more portfolio pain. So I'll cover five areas that insulate the nest egg from possible drubbings.

Firstly, recognize some signs that point to a portfolio muddle. Secondly, stress test your nest egg. Thirdly, deal with the precious employer pension plans. Fourthly, benefit from some family income splitting. Lastly, control your portfolio variables.

Signs of muddled investing

There is investing and then there is muddled investing. So, how do you tell them apart? I've kept tabs for a couple of years on portfolios that I reviewed seeking second opinions. Investors range from the do-it-yourself, to fully dependent on advisers, to a combination of both. The sample represented all ages and a variety of net worth.

The portfolio with the least number of investments had three. The highest had 97. The majority of portfolios typically held 15 to 35 investments. It's a challenge for an investor with a full time job to keep track of, say, 25 or more investments. I'll summarize my key observations on what I found:

- 1. Most investors own too many investments.
- 2. Investors don't always understand why they hold what they have.
- Actual investor profiles are less risky than the current portfolio.
- 4. Most investors have not established asset mix targets.
- 5. Allocations to equities are frequently too high for comfort.
- 6. Investors don't recognize all the portfolio risks they incur.
- 7. Many portfolios have high similarity of securities inside mutual funds.
- 8. Canadian equity content is too high in many cases.
- 9. Very few have selling strategies in place to manage losses.
- 10. Rebalancing the mix is almost non-existent.
- 11. Most portfolios can benefit from added tax friendliness.
- 12. Too many investors don't think they receive objective advice.
- 13. Emotions rule the day when deciding to sell the losers.
- 14. Investors often spread their money into too many accounts.
- 15. Majority don't conduct regular portfolio reviews.
- 16. Investors are puzzled about fund costs and exit charges.
- 17. Investment quality typically takes a back seat to chasing yield.
- 18. Investors would not buy many of the same investments today.
- 19. Broad portfolio diversification is often lacking.
- 20. Many portfolios are simply too complicated.

That is my telling picture of what muddled investing looks like. Portfolios I review display various combinations of the 20 signs. The muddle finds no favourites. It applies to both active and passive portfolios. Even having just two to four signs can be problematic. But wise investors can spot a muddle before it takes hold. Don't let your nest egg fall prey.

Stress test your nest

You will recall that the markets were recently preoccupied with stress testing major U.S. banks. We now know how much more additional capital will keep them afloat in a worst case scenario.

Well, how about initiating some stress tests for your personal nest egg? Can some rigorous testing be applied to your wealth foundations?

Like the U.S. banks, your nest egg may benefit from some added strength. Let's keep the tests simple and straightforward. Professional help may be required.

I've chosen to stress test your nest egg on six main issues:

- 1. Are your goals attainable within your current plan?
- 2. Are you saving enough to reach your destination?
- 3. Are you investing within your investor profile?
- 4. Are you following suitable asset mix targets?
- 5. Are you invested in more than 10 funds?
- 6. Are your borrowings too high for comfort?

Take time to apply these stress tests to your nest. None are complicated and all have a pay-off. They highlight your portfolio shortcomings. Any one of these issues can derail your financial progress. So, take steps to reduce the clutter and complexity you may have in your nest. Perhaps, sell some investments into a rally if you have too many. Your goal is to ensure that your nest egg delivers when you need it. Your proactive actions will fortify your foundations.

Pension plan underfunding

Pension plan shortfalls are very unsettling topics, especially for retirees and the nearly retired. I'm seeing more new stories of potential underfunding, even for some public pensions. Bear markets can be devastating to pension plans. Not to mention the continuing low return environments.

Dealing with pensions means making decisions that are often not reversible. Notable pension events occur when a choice is presented to join a pension plan or an early retirement opportunity is offered. A choice is to be made at normal retirement or a pension commuted value is transferred to a registered account. And for some, an opportunity exists to buy back past pension service.

Steady pension income has always been an important part of the retirement puzzle. Pension shortfalls rattle some pillars and assumptions of retirement planning. Some families rely on the pension plan to provide a significant portion of retirement income. Every member of a pension plan should become more informed on its funding issues.

I ask every client what would happen to the retirement plan if the expected pension receipt was reduced, say by 20% to 50%. Recently, a client received a letter for a 24% reduction.

Here are some key questions that arise:

- 1. Where would the potential income shortfall be made up from?
- 2. How much additional investment capital would it require?
- 3. Is there sufficient time to achieve the alternative funding?

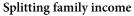
No doubt, some retirement plans could face unpleasant choices. There are no easy answers.

"...take steps to reduce the clutter and complexity you may have in your nest...

Your goal is to ensure that your nest egg delivers when you need it."



IMAGINE CANADA WITHOUT TREES



An important income splitting prospect is here today. It has two components. One spouse, including a common-law partner, is in a lower income tax bracket than the other, or has low income. The higher tax bracket spouse loans funds to the other spouse. It's one of the few forms of income splitting still available to spouses and it's easy to setup. The family saves on taxes and the lower income spouse accumulates a bigger nest egg.

The key is to charge interest at least at the Canada Revenue Agency prescribed rate on all funds loaned to the spouse. The great news is that the prescribed rate is set at 1% for the calendar quarter ending June 30, 2009. Better yet, the loan rate can be locked in for a long period of time, say five to ten years or more. The prescribed rate has never been this low before. I also expect it to carry over to the next quarter.

Let's illustrate the process. Say one spouse loans \$100,000 to the other at the 1% prescribed rate. The recipient spouse invests the funds at 3% and reports the investment income. However, the recipient must pay the 1% interest to the lender spouse before January 30 of each year following the loan.

Take firm control

When I design game plans for clients, I accept that I have no control over what the markets do. Who hits home runs, who strikes out. What's hot, what's not. I don't pin my hopes on the market outcomes. Nor do I fret about them. Instead, I aim to control as many factors as I can.

Here are the key ones:

- Risk tolerance and time horizon.
- Desired rate of return and asset mix targets.
- Investing style and rebalancing frequency.
- Selling strategy and investment credit quality.
- Frequency of portfolio purchases.

Let's get back to basics. Don't repeat the mistakes of the past year. Every game plan can control each of these factors. A lot of unknowns can bite investors. Markets need time to heal and recover. We need to work through the pessimistic data before we rebuild the weak economy. We could be into this pit for quite some time.

Don't be reactive. Be pro-active. ■

"I don't pin my hopes on the market outcomes. Nor do I fret about them.

Instead, I aim to control as many factors as I can."

The recipient spouse is then taxed on the 2% difference. In this instance, an annual income of \$2,000 is shifted to the lower income spouse for each \$100,000 loaned. And the benefit rises as investment returns improve.

Making this a long-term arrangement has plenty of planning appeal. All of the investment income in excess of the 1% prescribed loan rate is taxed in the hands of the lower tax bracket spouse.

Loans to a spouse should be made for investment purposes. The recipient spouse pays the prescribed rate regardless of the loan purpose. A new 1% loan may be used to refinance an existing loan at a higher rate.

For business owners, other variations on this income splitting opportunity involve loans to shareholders. This income splitting provision provides significant savings, especially over a number of years. More importantly, the family nest egg improves and provides more balanced retirement income.

Follow the rules closely to take advantage of this planning opportunity at the 1% rate. All strategies, arrangements and documentation must be in place by June 30, 2009.

Discover how you can profit from the prescribed loan provisions. Some financial rearrangements may be necessary. These golden opportunities don't come along often enough.





In Canada, we are defined by nature. Every tree and every leaf is doing its part to make Canada the place we all imagine it to be – healthy, green and rich in natural beauty. You can do your part – give to Tree Canada, and we'll plant your gift in the very land you stand on.



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CULTURE

The Value of Joy

By Dr. Lesley Horton, MD

ave you ever noticed how some of the best words in the English language have just three letters in them? Joy. Sex. Yes. Sun. Mmm. Bed. Red. Fun. Yum.

As a society, we are very focused on ever increasing productivity, efficiency and output. Doing, doing, doing. With the often-present, subtle implication that more is better and that things could always be improved. It is hard sometimes to have a real sense that what we do is ever enough, or that we are good enough.

This leads to a lot of "shoulds" in our life and before you know it,

we are "shoulding" all over ourselves. "I should finish this report before I go home." "I should clean up this mess before I play with the kids." Or, the perennial favourite, "I should exercise more and try to lose some weight."

Where's the good life in that?

It's like we're going through life, and instead of it being a juicy, plump, succulent peach, we're sucking on a dry lemon half the time. Withholding pleasures or not taking breaks until the job gets done might get the job done more quickly, but then our physical, mental and emotional health often pays the price instead.

Most of us seek to live a life where we feel deeply fulfilled, where we are fully alive and living our dreams. The increasingly popular field of life coaching suggests that we can consciously create a more fulfilling life by honouring our key values—what really matters to us. Joy in and of itself is not truly a value per se, such as integrity or freedom. Instead, joy is an important barometer of how on purpose we are with our lives and how much we are honouring our true and

So what is joy? You could say it's a state of being that bubbles up from deep inside us when we feel deeply, intensely alive, with a sense of alignment or flow with the Universe. It might be quiet such as witnessing the miracle of how a hummingbird hovers over a flower, or it might be buoyantly, blusteringly big like catching a huge swell with your new sailboat.

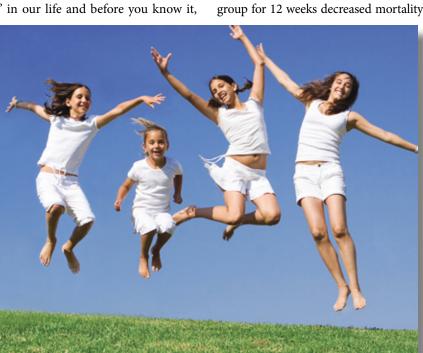
Following our joy not only leads to a more fulfilling life, but also a healthier one. Studies in the fields of mind-body medicine and positive psychology have indicated a clear and huge health benefit from positive emotions such as joy, love, and gratitude. These emotions have an incredibly powerful strengthening effect on our immune system, as well as a very positive effect on our moods, significantly lessening anxiety and depression. For example, one landmark study by Stanford University showed that for women with advanced stages of breast cancer, simply being in a supportive group for 12 weeks decreased mortality five years later by approximately

> 50%. There are few drugs that could have the same effect. This effect is not limited to involving cancer—studies heart disease, transplant patients and ICU patients have clearly documented the positive effects of positive emotions on recovery and healing. Conversely, some health experts estimate that stress causes 90% of illness-it is easy to see how focusing on what brings you joy could help cut stress like a hot knife through butter.

> As for the monetary value of joy, depression has recently become the number one cause of disability in the workplace. Lost workers,

lost productivity, lost profits. Or the flip side—happy workers, less absenteeism, greater productivity. In the book Joy at Work, Denis Bakke, the U.S. executive who co-founded the multibillion dollar company AES Corporation, credits his company's success in part to insisting that joy in the workplace be as important a company goal as creating profit.

The bottom line is that doing more of what brings you joy is incredibly worth it, from many levels. Moods are infectious, and we are constantly role modeling to others. Far from being selfish, by focusing on what nourishes our own well-being, we help nurture the world around us as well. From the little list of three letter words at the beginning, many are associated with joy and yet are so simple. Following our bliss isn't meant to be complicated. What's on your list? What will you say yes to, beginning today? ■



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