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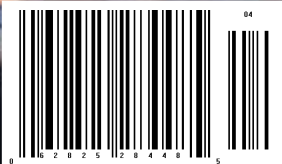
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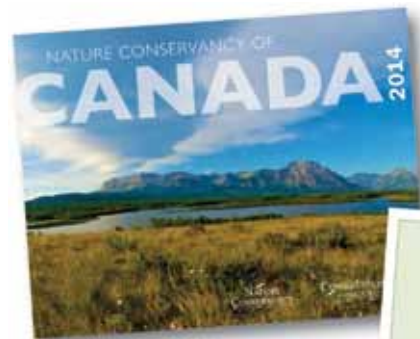
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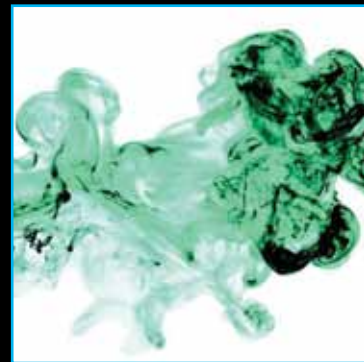
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Giant Panda—Chengdu, Sichuan Province, China  
Photographer: Connie Ekelund

"The stone tells you

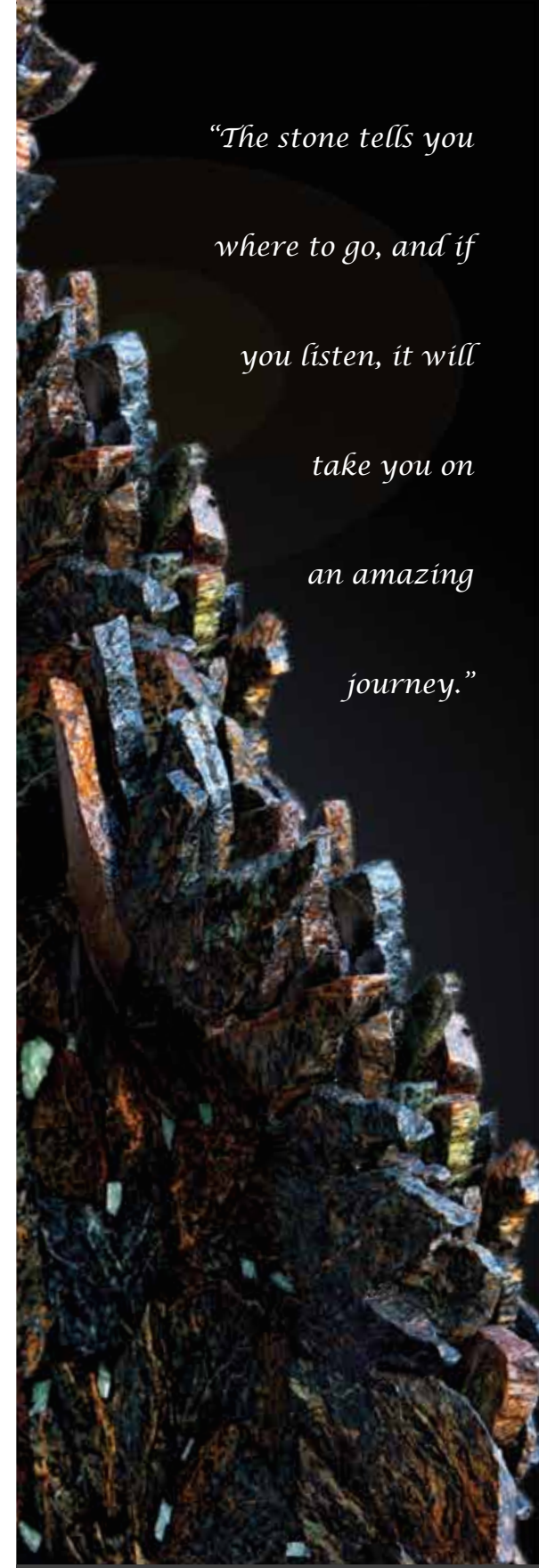
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take you on

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### CONTRIBUTING EDITORS



**Dr. Tony Juniper** is a renowned environmentalist, campaigner, author and sustainability adviser to Prince Charles and various NGOs. For more than 25 years, he has worked to develop a more sustainable society at local, national and international levels. Juniper frequently lectures on environmental and sustainability issues and is a guest blogger for *The Guardian* and the *The Huffington Post*, as well as several other online publications. He also writes extensively and contributes to a wide range of other publications. [TonyJ@GoodLifeConnoisseur.com](mailto:TonyJ@GoodLifeConnoisseur.com)

**Dr. Marty Martin**, known for his state-of-the art content presented in an engaging, dynamic fashion, has been speaking and training nationally and internationally for many years. His book, *Taming Disruptive Behavior*, will be published by The American College of Physician Executives (ACPE) in 2013. Dr. Martin is the Director of the Health Sector Management MBA Concentration and Associate Professor in the College of Commerce at DePaul University in Chicago, Illinois. For more information, please visit his website: [www.drmartymartin.com](http://www.drmartymartin.com). [Marty@GoodLifeConnoisseur.com](mailto:Marty@GoodLifeConnoisseur.com)



**Adrian Mastracci** is Portfolio Manager and Registered Financial Planner (R.F.P.) at KCM Wealth Management Inc. KCM is an independent, "fee-only" portfolio management and financial advisory firm founded in 2000. Their specialty is designing and managing long-term investment portfolios. With extensive expertise, Adrian coordinates clients' portfolios with their retirement aspirations, risk tolerances, estate matters, tax implications and business planning needs. [Adrian@GoodLifeConnoisseur.com](mailto:Adrian@GoodLifeConnoisseur.com)

**Chef Mok Kit-Keung** was trained in traditional Cantonese cuisine and has over 35 years of culinary experience. After almost two decades of working in Singapore at numbers of prestigious establishments, international luxury hotels and convention centres, such as Raffles Hotel Singapore and Suntech Singapore International Convention and Exhibition Centre, he returned to Hong Kong. Chef Mok is currently at Kowloon Shangri-La, Hong Kong as Executive Chinese Chef of the Michelin-starred Shang Palace Chinese Restaurant. [ChefMok@GoodLifeConnoisseur.com](mailto:ChefMok@GoodLifeConnoisseur.com)



**Rhys Pender, MW**, is a wine educator, consultant, judge and freelance writer through his company Wine Plus+ and his website [www.rhyspender.com](http://www.rhyspender.com). In 2010, Rhys became Canada's youngest Master of Wine (MW). In 2008 Rhys was named as one of the "Top 40 Foodies Under 40" in Western Canada by *Western Living* magazine. He writes for a number of publications, judges internationally and is increasingly becoming recognised as one of Canada's leading experts in the wine business. [Rhys@GoodLifeConnoisseur.com](mailto:Rhys@GoodLifeConnoisseur.com)

**Sucheta Rajagopal**, LL.B, CIM, FCSI, CFP, is a Portfolio Manager at Jacob Securities, Inc. She has been involved in Socially Responsible Investing (SRI) for over 10 years, advising retail and institutional clients on how to integrate environmental, social and governance (ESG) concerns into their investment portfolios. Sucheta manages one of the largest exclusively SRI books of business in Canada, and is a tireless advocate for Socially Responsible Investing. [Sucheta@GoodLifeConnoisseur.com](mailto:Sucheta@GoodLifeConnoisseur.com)



**Challie Stillman** is Design Director for Resource Furniture, and helps clients conceptualize their use of space through innovative furniture solutions. She believes that by investing in smart multifunctional pieces, we can reduce our impact on the environment by living more efficiently—without sacrificing quality or style. Each spring, Challie visits the Milan International Furniture Fair to select the latest designs. She received her Bachelor of Arts in Anthropology from Smith College in 2005. [Challie@GoodLifeConnoisseur.com](mailto:Challie@GoodLifeConnoisseur.com)

**Lorna Vanderhaeghe**, MS, is Canada's leading women's health expert and has been researching nutritional medicine for over 25 years. With degrees in nutrition and biochemistry, she is the author of ten books, including her two newest, *A Smart Woman's Guide to Weight Loss* and *A Smart Woman's Guide to Heart Health*, and is the founder of the SMART line of products for women's health. For more information, visit [www.hormonehelp.com](http://www.hormonehelp.com) and sign up for her free monthly health letter. [Lorna@GoodLifeConnoisseur.com](mailto:Lorna@GoodLifeConnoisseur.com)



**Magee Walker** is based in Whistler, British Columbia, and is a real estate agent with Sotheby's International Realty Canada. With a background in the academic sector and in commercial real estate, Magee and her business partner bring a professional, educated, and service-oriented approach to the residential real estate world. Magee makes the most of Whistler living by spending her spare time snowboarding, trail running and hiking the local mountains. [www.whistlerr realestateforsale.com](http://www.whistlerr realestateforsale.com) [Magee@GoodLifeConnoisseur.com](mailto:Magee@GoodLifeConnoisseur.com)

**Tony Whitney** is a journalist and broadcaster specializing in the automobile sector. His work has appeared in major newspapers across Canada and in business, lifestyle, automotive and specialist magazines and websites in North America and abroad. Based in Steveston, B.C., he has appeared on the network TV show *Driver's Seat* for more than 20 years. Past president of the Automobile Journalists Association of Canada, he is a juror for North American Car and Truck of the Year and a long-time adjudicator for the Canadian Motorsport Hall of Fame. [Tony@GoodLifeConnoisseur.com](mailto:Tony@GoodLifeConnoisseur.com)



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**Publisher**  
**Group Publisher**  
Terry Tremaine | [Terry@FusionPublishingInc.com](mailto:Terry@FusionPublishingInc.com)

**Editorial**  
**Group Editor**  
Connie Ekelund | [Connie@FusionPublishingInc.com](mailto:Connie@FusionPublishingInc.com)

**Copy & Proofs Editor**  
Anyia Levykh | [Anyia@FusionPublishingInc.com](mailto:Anyia@FusionPublishingInc.com)

**Art Director & Production**  
**Production Manager**  
Christie Smith | [Christie@FusionPublishingInc.com](mailto:Christie@FusionPublishingInc.com)

**Photography**  
**Staff Photographer**  
Connie Ekelund | [Connie@FusionPublishingInc.com](mailto:Connie@FusionPublishingInc.com)

**Advertising**  
**Advertising Inquiries**  
Terry Tremaine | [Terry@FusionPublishingInc.com](mailto:Terry@FusionPublishingInc.com)

**Account Managers**  
Shirley McClune | [Shirley@FusionPublishingInc.com](mailto:Shirley@FusionPublishingInc.com)  
Maureen O'Brien | [Maureen@FusionPublishingInc.com](mailto:Maureen@FusionPublishingInc.com)  
Marie Richards | [Marie@FusionPublishingInc.com](mailto:Marie@FusionPublishingInc.com)  
Edward Sawchyn | [Edward@FusionPublishingInc.com](mailto:Edward@FusionPublishingInc.com)

**Marketing**  
**National Marketing Group**  
Synergy CMC | [info@Synergy-CMC.com](mailto:info@Synergy-CMC.com)



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Visiting China is certainly an eye opener. The transformation that is going on in that country is totally changing the lives of its citizens at an amazing rate. Plus, the country's position on the world stage is ever increasing. Visiting Chengdu, one of the biggest cities in China, was totally surprising. We had not expected such a modern city.

Returning to Hong Kong was a pleasure as well. The last time we were there we had the notion to somehow figure out how to stay for six months so that we might really come to understand this very vibrant city. And it has only become more interesting since.

Next up will be Fiji. For those of you with good memories and long-time subscribers, you'll remember we were there quite some time ago. Well, the people have not changed; they are still remarkably friendly and welcoming. The areas we'll visit are different than the last. So you'll have new resorts to consider when you're thinking of heading that way. By the way, Fijian Airlines has returned to its original name and at the same time totally upgraded its business class.

Be sure to visit our website where you will find more articles and pictures, [www.GoodLifeConnoisseur.com](http://www.GoodLifeConnoisseur.com) Plus, there's a spot to enter your e-mail address for a free subscription to guarantee you never miss a trip.

As always, comments both positive and negative are welcome.

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Victoria Harbour, Hong Kong skyline at night

## HONG KONG AND SICHUAN

### Culinary and Sightseeing Delights

By Terry Tremaine

Photos By Connie Ekelund

*“Quality is not hard to find and a trip to Hong Kong  
can easily turn into a gourmet’s delight.”*

When we visited Hong Kong six years ago, we enjoyed the city tremendously. So, when the opportunity arose for a return, we were most enthusiastic. We anticipated significant changes, as during that time Hong Kong has grown at a rapid rate. It has become one of the top financial centres in the world, plus, with its seven million citizens, one of the world’s most vertical cities. The change in Kowloon East is likely the most significant, with the relocation of the international airport to Chek Lap Kok and much of the manufacturing business having moved to mainland China. The area is being transformed into the central business district of Hong Kong, with developers creating new office and retail buildings, and transforming the old into a dynamic and very colourful area where restaurants are plentiful.

The 359-room Crown Plaza, opened in the area in the fall of 2012, provided us with quality accommodation. Naturally, being a new property, it boasts all the latest amenities and, as a result, was named Best New Hotel in Hong Kong by the TTG China Travel Awards 2013.



Bank of China Tower from Hong Kong Park



Getting around Hong Kong is remarkably easy. Some 90 percent of local daily trips are conducted on the extensive and inexpensive public transit system. The excellent underground system has high capacity, amazing coverage, easily understood signage and, of course, interconnects well with the ferry and bus systems.

With the vast majority of residences being of modest size, residents tend to have their meals in local restaurants, which as a result are bountiful. Quality is not hard to find and a trip to Hong Kong can easily turn into a gourmet’s delight. It would not be far off the mark to suggest Hong Kong is Asia’s gourmet capital. One Hong Kong resident suggested that if the quality isn’t there, a new restaurant fails within a month of opening.

Tim Ho Wan, serving extraordinary dim sum, is the least expensive Michelin-starred restaurant in the world. Founded by an ex-Four Seasons chef who wanted to keep pricing in the realm of local people, it now boasts a half-dozen locations. The one we visited can seat 110 and normally feeds 1,500 a day. There was a lot of luggage at the door, meaning people were making this their first or last visit on their trip to Hong Kong.

Two-Michelin-starred “Demon Chef” Alvin Leung has opened MC Kitchen. The food is a fusion of Japanese, French and Italian styles, incorporating molecular cuisine elements. The menu is remarkably eclectic. One foie gras dish incorporated wine made from roses.

Wandering the Sham Shui Po area will ensure seeing numerous stores with a range of spices and other food products likely new to your experience. As the Chinese are quite used to natural remedies, the product line incorporates spices, plants and animals not found in a typical Western grocery store. We came back with a bag of spices that has certainly added a new zest to our preparations.

Hong Kong is, of course, known for its markets, but the transition in Kowloon East is bringing a new style. There is a new shopping centre with the name APM, implying a combination of am and pm. The stores are open until midnight, the restaurants until two in the morning, and the night spots until dawn.

In amongst the old industrial buildings can be found creative new shops such as the Leather Workshop founded by Manho and Angus, who had such a passion for leather they wanted to teach everyone how to make their own leather goods. We made a business card holder in a short visit. Most customers return a number of times as they make gifts for family and friends. Of course, there are numerous galleries and other specialty stores founded by those with a similar passion in specific areas.



Mid-Autumn Festival, Paper Lanterns in Hong Kong Park



*“...truly remarkable is the Hong Kong Geopark of China, which was recognized by UNESCO in 2009.”*

Hong Kong is not just a big city full of tall buildings, there are green spaces as well. One that's truly remarkable is the Hong Kong Geopark of China, which was recognized by UNESCO in 2009. It's an astounding 50 square kilometres and home to volcanic rock matched only by Yellowstone in the U.S., meaning this part of Hong Kong was created by one of the largest volcanos. There is lots of green space as well as a large lake created by a dam built to provide drinking water for the city.

We were also able to visit the Hong Kong Heritage Museum. We were particularly taken with the Cantonese Opera exhibits and historic artwork. However, Bruce Lee fans will be more interested in the hall hosting his memorabilia of some 600 pieces. The exhibit marks the 40th anniversary of his death in 2013 and is expected to be hosted for five years.

As luck would have it, our trip coincided with the Mid-Autumn Festival, an ancient Chinese festival for farmers to thank the moon god for bountiful crops. There are numerous events throughout the city during the weeklong event, probably the most spectacular being the march of the fiery dragon. This dragon was 70 metres long and studded with thousands of incense sticks. Hundreds of participants take turns hoisting the dragon to their shoulders as it moves down the street with throngs of spectators on both sides. Make sure to try the moon cakes, which are traditional with the festival.



UNESCO World Heritage Site - Hong Kong Geopark of China

Another new property we would recommend was the recently opened Hotel Indigo. This is a very modern property with all the amenities and quality staff. It is situated in the very historic Queens Road East area. Here can be found many historic buildings that were once the focus of the city. Plus, it's near LockCha, a tea shop like no other. The Chinese are known for their love of teas and this shop has a remarkable selection and its staff the knowledge to explain the attributes of each strain, both in terms of taste and well-being.

From Hong Kong we flew to Chengdu, capital of the Chinese province of Sichuan. The city is home to 14 million citizens and our first experience in modern Mainland China. This is a very modern city with a very modern road and public transit system, which surprisingly, considering its size, appeared to be congestion-free. Further, every international name brand seems to have a retail presence. But, most importantly, the city is the centre of China's burgeoning IT industry. At least 30 Fortune 500 companies have operations here.

However, the city is likely best known as being home to the Chengdu Research Base of Giant Panda Breeding. The research centre, founded in 1987, is non-profit and since its inception has been able to rear 97 Giant Pandas. The facility is open to the public and is much like a public park, situated on over 100 hectares. These rolling green hills include a lake and footpaths which make for a great stroll while providing access to the Panda nurseries both Giant and Red.





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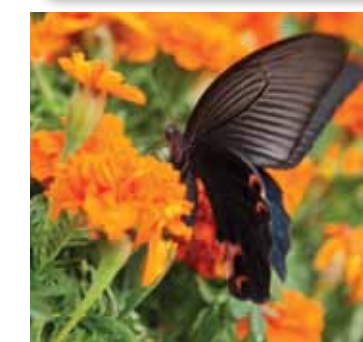
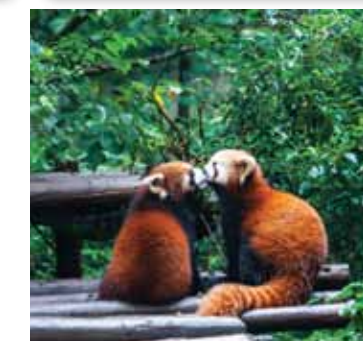


It is truly a treat to be able to wander by grassy enclosures and watch Giant Pandas go about their day. Then head to the nursery where newborns are being tended to. Seeing a half-dozen very young Giant Pandas being nursed and groomed is hard to match.

Sichuan is known as the province of abundance, partially due to the Dujiangyan Irrigation Project, a UNESCO World Heritage site, dating from 256 BCE, near to Chengdu. Rather than constructing a dam, a levee was built to redirect spring flood waters to a dry plain, creating the most bountiful agricultural area in China.

We were able to see a Tianfu Shu Yun theatrical performance celebrating the abundance of Sichuan at a new Chengdu theatre. It was a truly remarkable performance on the part of hundreds of performers who had to be supported by even far greater numbers of backstage personnel. They performed traditional dances, which were incredibly athletically demanding, in traditional costumes, all accompanied by lush video. Even the stage was a performer, as it was comprised of three different sections which could rise and lower while carrying performers.

*“These rolling green hills include a lake and footpaths which make for a great stroll while providing access to the Panda nurseries both Giant and Red.”*







Jiuzhaigou Valley, UNESCO World Heritage Site

At one point, one of the performers actually appeared immediately in front of me and, while looking directly at me, his mask completely changed every few seconds, creating a new persona each time. This performance was the calibre of a Broadway show, having *Cirque du Soleil* performers with all the glitz and glamour of Las Vegas.

Our home in Chengdu was the Wang Jang Hotel, a modern five-star property with all the amenities and an attentive staff. During our stay in Chengdu we were most impressed with the overall quality of all the establishments we frequented. This city has much to be proud of.

Sichuan is also home to Jiuzhaigou Valley, literally “Nine Village Valley,” named for the nine Tibetan villages along its length. This national park is a UNESCO World Heritage Site, set high in the mountains, with heights ranging from 2,000 to 4,500 metres. It is home to spectacular multi-level waterfalls and colourful lakes and Huang Long, which attracts some 10,000 tourists a day.

A cable car will take you to the top of the scenic spot and from there boardwalks guide visitors past a terrain that can only be described as unique. The geological formations make for very unusual looking pools of iridescent water leading to falls which cascade down the mountain.

These boardwalks are at very high elevation and so those visiting have to take it easy as they wind their way down the mountain. It’s not unusual for one to feel uncomfortable as a result of the height and possibly require a rest and some oxygen. But, the views are well worth the effort.

Our accommodation was the nearby New Jiu Zhai Hotel, a comfortable property with good dining. In the evening, at the local cultural theatre, we were able to enjoy a performance reflecting the local Tibetan and Qing cultures. Again, the performing dancers were most athletic and we enjoyed the singing and dancing. The only peculiarity was the locals’ habit of climbing on stage to place a scarf around a singer’s neck to demonstrate their appreciation during the performance.







Jiuzhaigou Valley, UNESCO World Heritage Site

This trip to China has opened our eyes to the notion of more trips to the mainland. It's a big country with an amazing number of people who share a very old and rich culture. As the country grows to command an impressive spot on the world stage, it is also encouraging tourism. To my surprise, the customs inspector who looked over my passport with the required visa inside, was to be immediately rated by those entering the country as to his efficiency. There were a series of electronic buttons available on the kiosk he stood in to be selected and pushed indicating the incoming visitor's satisfaction with the process.

The travel industry in China is developed and your local travel agent can easily put together a custom trip on your behalf. There is an amazing amount to see and do and one trip just won't do it.

Further, the Hong Kong Airport provides excellent connections to China and is, of course, in Hong Kong: a great city to rest and overcome jet lag. The airport itself is one of the busiest in the world. It also has some the most extensive shopping and restaurant facilities of any airport in the world. There is even a golf course! ■

## Connoisseur's Choice in Hong Kong & Sichuan

### Hong Kong:

*Hotel Accomodation*

**Crowne Plaza Hong Kong  
Kowloon East**  
[www.crownplaza.com](http://www.crownplaza.com)

**Hotel Indigo**  
[www.ihg.com](http://www.ihg.com)

*Restaurants*

**Lung King Heen F**  
[www.fourseasons.com](http://www.fourseasons.com)

**MC Kitchen**  
[www.mckitchen.com.hk](http://www.mckitchen.com.hk)

**Tim Ho Wan**  
[www.timhowan.com](http://www.timhowan.com)

**Jardin de Jade**  
[www.openrice.com](http://www.openrice.com)

*Attractions*

**Mid-Autumn Festival  
Tai Hang Fire Dragon  
Parade**  
**Hong Kong, National  
Geo Park**  
[www.discoverhongkong.com](http://www.discoverhongkong.com)

**Hong Kong Foodie Tour**  
[www.hongkongfoodietours.com](http://www.hongkongfoodietours.com)

**1/1 Leather Workshop**  
[www.leather1of1.com](http://www.leather1of1.com)

**AMP**  
[www.apm-millenniumcity.com](http://www.apm-millenniumcity.com)

**Hong Kong Heritage  
Museum**  
[www.heritagemuseum.gov.hk](http://www.heritagemuseum.gov.hk)

*Tourism Board*

[www.discoverhongkong.com](http://www.discoverhongkong.com)

### Sichuan:

*Hotel Accomodation*

**Chengdu Wangjiang  
Hotel**  
[www.wangjianghotel.com](http://www.wangjianghotel.com)

**New Jiu Zhai Hotel**  
[www.xjzhotel.cn](http://www.xjzhotel.cn)

*Attractions*

**Dujiangyan Irrigation  
Project**  
[www.travelchinatour.com/sichuan-china/dujiangyan-irrigation-system-1.html](http://www.travelchinatour.com/sichuan-china/dujiangyan-irrigation-system-1.html)

**Luodai Ancient Town**  
<http://scenery.cultural-china.com/en/130Scenery6434.html>

**Huanglong**  
<http://whc.unesco.org/en/list/638>

**Jiuzhaigou Valley**  
<http://whc.unesco.org/en/list/637>

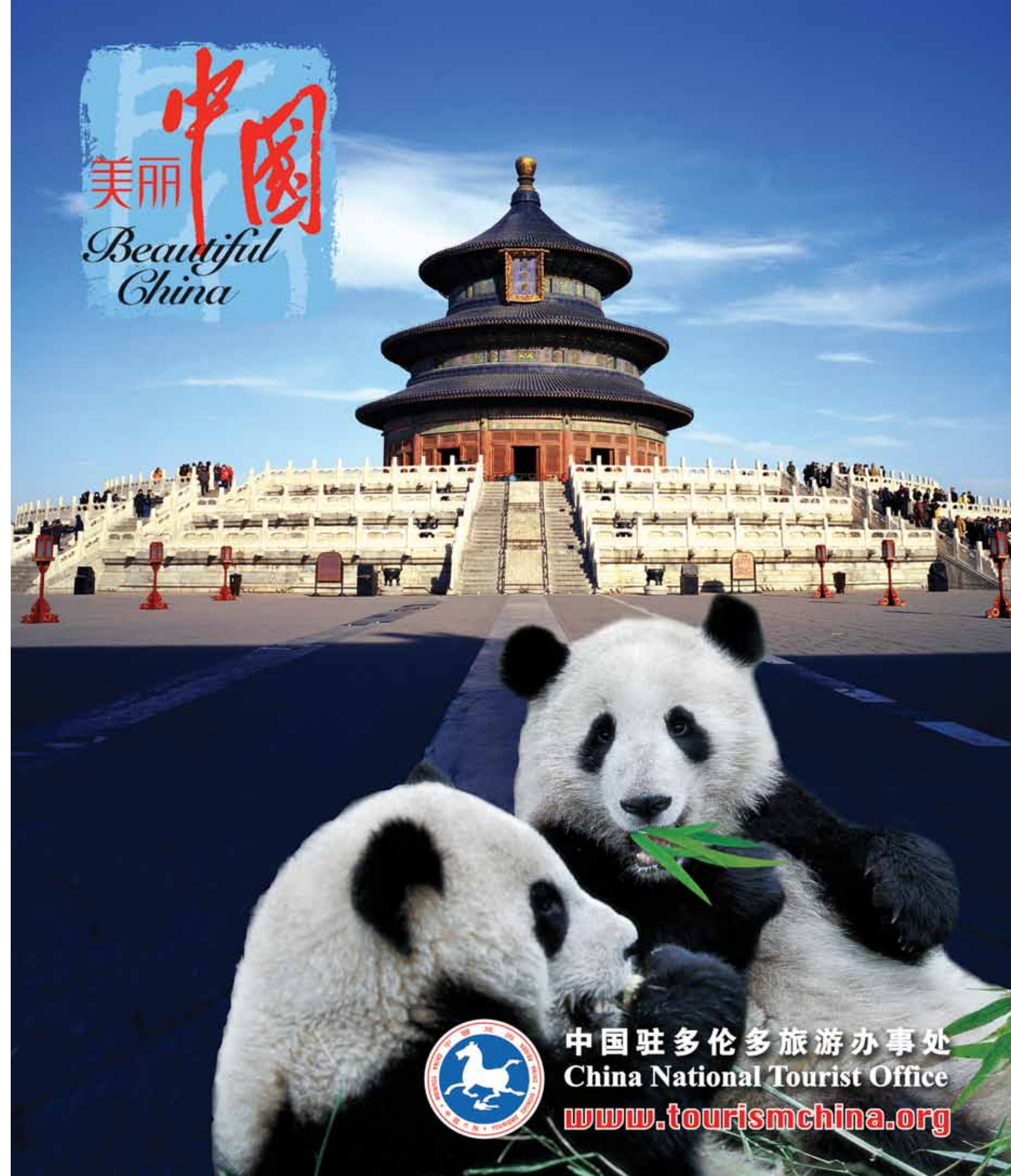
**Tibetan Qing Cultural  
Show**  
[www.travelsichuanguide.com/tour/jiuzhaigoutibetandqiang-minority.html](http://www.travelsichuanguide.com/tour/jiuzhaigoutibetandqiang-minority.html)

**Panda Breeding Research  
Center**  
[www.panda.org.cn](http://www.panda.org.cn)

*Tourism Board*

[www.travelsichuanguide.com](http://www.travelsichuanguide.com)  
[www.tourismchina.org](http://www.tourismchina.org)

[www.GoodLifeConnoisseur.com](http://www.GoodLifeConnoisseur.com)



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China National Tourist Office  
[www.tourismchina.org](http://www.tourismchina.org)





## WELCOME TO WHISTLER

By Magee Walker

*H*eaven on earth does exist—and it's only an hour and a half from Vancouver, British Columbia. Heading north on the Sea-to-Sky Highway (one of the most scenic routes in the country), it takes no time at all to reach one of the best ski resorts in the world. You might recognize the colossal mountains, the reaching cedars and the tranquil glacier-fed lakes from the 2010 Winter Olympics.

This is Whistler, British Columbia.

Whether it's the varied skiing terrain that draws you in, or the hiking and biking opportunities in the sunny summer months, it's hard not to notice that there is something spectacular about Whistler.

### About Whistler

Though it only has a permanent population of approximately 10,000, Whistler is no small town. The Resort Municipality of Whistler welcomes more than two million visitors every year. Many are drawn to the world-famous Whistler Blackcomb Mountains, home to some of the most exceptional skiing in the world.

### Whistler as a Four-Season Resort

Whistler is known for its winter months, but visitors are starting to realize that Whistler is equally exciting in the summer months. The mountains transform into an alpine hiker's haven, and the Whistler bike park is on every downhill mountain biker's bucket list. With pristine lakes, an extensive paved trail system throughout the valley, and cross-country bike trails snaking from north to south, nature lovers find that there isn't enough time to get it all done.

*“Though it only has a permanent population of approximately 10,000, Whistler is no small town. The Resort Municipality of Whistler welcomes more than two million visitors every year.”*

The town's hub, Whistler Village, truly comes alive in the summer months, with major festivals and events taking place nearly every weekend. From free outdoor concert series to hosting Ironman Canada to the major mountain biking festival, Crankworx, there is no shortage of things to do.

Summer 2013 was the busiest summer season on record for Whistler, signalling that the resort is truly evolving into a four-season attraction.

### The Whistler Real Estate Market: An Overview

In 2003, Vancouver won the bid to host the 2010 Winter Olympics. With several of the events taking place in Whistler, property values surged on the expectation that the Olympics would attract worldwide attention and investors.

Of course, what investors didn't predict was the economic downturn of the late-2000s. The Whistler real estate market stayed afloat until the end of the Olympics, and then slowed down substantially.

The past few years have been slow and steady in the Whistler real estate market. Buyers, seeing a flat market, sought “excellent deals” and felt no pressure to act, while sellers were waiting for “that special offer” while happily enjoying another snow season or two until said offer came along.

The year 2013 has been pivotal. Once again, buyers are buying, and sellers are seeing their properties pick up momentum. With inventory levels suddenly decreasing, buyers are realizing that if they don't make a move on their dream property, someone else will.

### Recreational Properties in Whistler

The majority of Whistler's housing is owned by non-full-time residents: 72 percent of all properties are registered to individuals and companies living outside of Whistler. Clearly, there are a lot of people who think that Whistler is the perfect place for a recreational home!

### Who Is Buying?

Most of the buyers in the Whistler real estate market come from the Metro Vancouver area, known as the Lower Mainland.

Vancouver area residents love how easy it is to escape the city for Whistler. The Olympics brought major upgrades to the Sea-to-Sky highway, the thoroughfare linking Vancouver to Whistler. Vancouverites can now reach Whistler in a 90-minute drive—yet, being nestled high in the mountains, they feel like they are a world away.

International buyers continue to be curious about Whistler, including residents of the United Kingdom, Germany, Australia, Japan, Hong Kong and Singapore. The American buyer played a significant role in the Whistler housing market in the 1990s and early to mid-2000s, but quieted down during the economic crisis. Americans, particularly those in the Pacific Northwest states, are slowly but surely returning to the market.

### Whistler Property Types

For a small mountain town, Whistler offers a wide range of properties—there is truly something for everyone. Whistler chalets (single family homes) range from old-timer “A” frames to state-of-the-art Pacific contemporary estates to classic log cabins.





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*"Investors looking to benefit from nightly rentals will want to stay close to Whistler Village or the Benchlands area up along Blackcomb Mountain."*

Multifamily properties, such as condominiums and townhomes, are a popular investment option for those looking for a cash-flow property.

Not all Whistler properties permit nightly rentals. Those that do allow nightly rentals are designated with a Phase 1 or Phase 2 covenant. A Phase 1 covenant allows the most flexibility (short-term or nightly rentals; long-term or monthly rentals; unrestricted owner-occupancy, etc.). A Phase 2 covenant limits the number of days an owner can occupy the unit to 28 days in the summer and 28 days in the winter; the remainder of the time, the unit is placed in a rental pool for nightly rentals. A real estate agent can provide you with more details.

### Where to Look

It's no secret that location is an important consideration in any real estate market. Investors looking to benefit from nightly rentals will want to stay close to Whistler Village or the Benchlands area up along Blackcomb Mountain. These areas are walking distance to shopping, restaurants, lakes, trails and, of course, the ski hills.

Blueberry Hill Estates is coveted for its jaw-dropping views of Whistler and Blackcomb Mountains, and for its proximity to the Whistler Golf Course. Green Lake Estates is another golf-oriented neighbourhood, overlooking the Nicklaus North golf course.

Kadenwood is an exclusive community of high-end homes perched on Whistler Mountain, with its own private gondola access.

These are just some of the examples of Whistler's many hubs and neighbourhoods. Be sure to take a drive around town before deciding what is right for you.

### How Much Money Can Be Made?

Properties that permit nightly rentals can generate significant revenues. Rental rates vary based on the time of year, with the peak winter and summer months commanding the highest rates. Investors should consider that the periods that will generate the most money—Christmas time and spring break—might be the times that they, too, will want to occupy their own unit.

There are several property managers in town who care for every aspect of owning and renting out a property, from coordinating rentals to contracting cleaners to keeping the property in top shape. Be aware that property management fees can be quite high, reducing your rental revenues significantly.

All homeowners must consider the costs associated with owning a home in Whistler, including property taxes and strata fees (if applicable). "Tourism Whistler" fees are also applicable to some Whistler homes; these fees go towards marketing Whistler as a resort and attracting visitors to the area, in turn filling the beds in properties permitting nightly rentals.

Once all these costs are accounted for—not to mention monthly mortgage payments, if financing is used—the cash flow generated by an investment property is typically, all things considered, quite low.

Most buyers anticipate that the money-making will come down the road when they decide to sell their home, generating capital gains. In most scenarios, the cash flow generated from rentals will help offset costs, but will certainly not be enough to retire on!

### What Does it Cost to Own in Whistler?

With a wide range of property types and locations, price points for Whistler properties vary considerably.

A two-bedroom townhome in the Benchlands area typically ranges from \$500,000 to \$700,000, but is available just outside Whistler Village starting in the high \$300,000s. Old-timer chalets in the north end of Whistler can start as low as \$600,000 to \$700,000, but are closer to \$1,000,000-plus closer to Whistler Village.

There are plenty of options for those seeking a higher-end home—the highest sale in the past year was a \$10,000,000 estate. Buyers seeking a luxury home will certainly be impressed by Whistler's offerings.







### What Makes a Good Recreational Property?

Every buyer has their own preferences, but there are some general criteria to consider in selecting the perfect Whistler property.

Location is a crucial factor: privacy and seclusion appeal to some, while proximity to the action might be a priority for others. It is possible to have both, but at a price.

Storage is an important consideration, since Whistler adventures usually involve a lot of gear (think bikes, snowboards, skis, snowshoes, etc.). A home can never have too much storage. Garages are definitely a perk.

Investors intending to rent their property will want to ensure that the strata complex offers amenities to renters, like hot tubs, swimming pools and fitness centres.

Finally, any buyer considering a multifamily unit will want to ensure that the strata corporation is well-run with sound financials.

### Making Whistler Your Home

If you're intrigued with the possibility of owning a home in Whistler, considering booking a trip to check out the sights, leaving a few days open for searching out your perfect home. Find a real estate agent who can help answer your questions and who will work with you throughout the sales process. The Whistler Listing Service ([www.whistlerlistings.com](http://www.whistlerlistings.com)) is a good place to start browsing through properties that are presently listed for sale.

Happy hunting! ■



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Denver -	Urban Mattress	Winnipeg -	Brick's Fine Furniture
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## SUSTAINABLE LUXURY AND THE SOLAR DECATHLON

By Challie Stillman

Photos by Laykin Photography

Embracing eco-living means abandoning luxury, right? Not exactly—think Tesla. In fact, as the interior design and architecture industries shift toward sustainability, the two are converging as one in the home and office. As reporter Jeremy Kahn puts it in *The New York Times*, “luxury often carries with it connotations of excess and waste.” More and more, this idea is far from reality. Designers, architects and homeowners are gravitating toward high-quality pieces that will last, rather than a high volume of trendy pieces that need replacing before long. Just like a quality little black dress that never goes out of style. This practice is self-evident in the fashion world where trends change with each new season. Sustainable luxury is not about how much of something you own, but rather a much more complicated equation: how each piece is made + the materials it is made from + the overall functionality it provides + how long the product will last + (and this is the wild card) how much you love it = the true measure of sustainability. This philosophy especially applies when furnishing interior spaces.

The idea of “sustainable luxury” is apparent in the carefully designed and constructed homes at the U.S. Department of Energy Solar Decathlon. The competition challenges 20 collegiate teams to create self-sustaining, net-zero homes. The winning team will have found a way to best blend consumer appeal and design excellence with optimal energy efficiency and production. The challenge goes beyond a simple conceptualization—the teams must fully furnish the space to appeal to a real couple or family. The homes—from schools across the United States, Canada, and Europe—each overcome unique climates and challenges to create a complete living space.



A perfect example of a well-executed design is the SHADE home, a collaboration between Arizona State University and the University of New Mexico. Designed with an active retired couple in mind, the team developed a housing concept that overcomes the environmental challenges of the American Southwest with low-impact features for occupants seeking to incorporate sustainability into their way of life. In an area with harsh conditions such as paved, heat-attracting streets and energy-sucking lawns, SHADE is quite a revolution. By designing the interior of the home to unite the beauty of the landscape and fluid, flexible interiors, the Solar Decathlon team has created a space that is as appealing as it is just plain smart.

With an active retired couple in mind, the ease of use in the home is a critical component to the interior of the space. The 800-square-foot home celebrates equilibrium with the living environment. The home engages indoor and outdoor spaces through the use of multiple patios that extend the living area of the home. The flexible space adapts instantaneously. Functionality of the home is maximized by high-quality transforming pieces that will last throughout the lifespan of the home. The flex space is a large living room that can be transformed into an office during the day and a bedroom at night. By providing versatility for the occupants, the space reaches maximum functionality potential. For instance, the dining room seats 12 guests by using the extending console table. Flexibility is the main goal of the interior design. High-quality furnishings and a simple white palate result in a sense of luxury within the sustainable space.

Rather than impulsively designing, the teams have opted to go the timeless and classic route—pieces that will be loved day in and day out for years. Using furniture that has more than one purpose—a library bookshelf that hides a queen bed, for instance—gives occupants multiple functions per piece and offer many possibilities on how to use the space. At the same time, high-end consumers are seeking to align their purchase habits with their sustainable values and lifestyles within their own home or office environment. These include timelessness, durability, innovation and craftsmanship (the hallmark of luxury), as well as sustainably-forested wood products, water-based lacquers, no off-gassing of toxins, and recyclable materials—all characteristics that support the core objectives of sustainability and social responsibility.

The goals of the Solar Decathlon are to support, promote and educate people about sustainable and efficient living solutions, both now and into the future. By challenging students across the globe to think critically about the way we live, this competition is providing up-and-coming designers, engineers and architects hands-on experience in designing our future—a luxurious and sustainable one. ■



Cassandra  
Tondro

## CASSANDRA TONDRO—GREEN ART

Cassandra Tondro is an artist who is well-known for her innovative use of leftover house paint to create contemporary abstract paintings. Tondro rescues paint from local recycling centers that would otherwise go to waste and be disposed of.

By visiting these outlets regularly, she has assembled a palette filled with unusual colours. She enjoys the challenge of working with the colours that she finds, rather than colours of her choice. Once a colour is gone, it is unlikely that she will find the exact same colour again. House paint comes in a variety of finishes—including flat, satin, semi-gloss and eggshell—that add depth and texture to the surface of her paintings.

Tondro explains that increasing concern about the environment motivated her to explore alternatives to the acrylic paints she had been using for her art. “I discovered leftover house paint, which is available in abundance and would otherwise go to waste. The concept of using discarded materials intrigued me. I had never worked with latex paint before and I had to develop new techniques and styles, but now I prefer it over the traditional paints used for fine art.”

The U.S. Environmental Protection Agency estimates that between 35 and 103 million gallons of post-consumer architectural paint is disposed of in the United States each year. By repurposing discarded house paint for her art, Tondro is helping to reduce this waste.

Tondro has developed several methods of working with the paint, including pouring, pulling, pressing and dripping it onto canvas. While the paint is wet, she often uses tools, washes of water, or her fingers to create imagery. The paint dries slowly, and in the process of drying, serendipitous things sometimes occur, such as bubbles that pop to reveal another colour below.

About her work, Tondro says, “I like it when my paintings appear to have come together effortlessly, as if created by serendipity. It’s not always easy to achieve that spontaneous effect!”

Due to her mastery of the materials, Tondro makes painting look like child’s play, but she’s making educated decisions each step of the way about colour placement, the layering of colours, and the viscosity of the paints. Her paintings involve an expert eye for colour, knowledge about the properties of the paints, and control over the process. It takes strength and dexterity, as the full cans of paint and the wet-paint-laden canvases are heavy.

*“I like it when my paintings appear to have come together effortlessly, as if created by serendipity. It’s not always easy to achieve that spontaneous effect!”*

Tondro’s paintings have been featured in solo and group exhibitions throughout the United States and abroad, and her work is in numerous public, corporate and private collections. In addition, her work was selected for the American Embassy in Yaounde, Cameroon, in conjunction with the Art in Embassies Program, sponsored by the U.S. Department of State. She also conducts latex paint reuse workshops at local festivals and events to educate people about reusing and recycling waste materials.

Tondro’s eco-friendly paintings create a stunning focal point for contemporary interiors, and the green materials complement sustainable design. Her paintings can be applied toward LEED credits, for those seeking green certification.

You can see more of Tondro’s extraordinary green art on her website, [www.tondro.com](http://www.tondro.com). ■



Orchids



Golden Summer



Indian Paintbrush



Labyrinth

Cassandra Tondro  
GREEN ART—Art with a Conscience  
Santa Monica, CA, US  
Phone: 310.452.2964  
Website: [www.tondro.com](http://www.tondro.com)







## OVEN-BAKED COD FILLET WITH EGG WHITE AND CONPOY

By Mok Kit-Keung, Executive Chinese Chef, Kowloon Shangri-La, Hong Kong

Chef Mok Kit Keung joined Kowloon Shangri-La, Hong Kong as Executive Chinese Chef of the Michelin-starred Shang Palace Chinese Restaurant in May 2011. Chef Mok oversees an experienced team of Chinese chefs, many of whom have been working at Shang Palace for 10 to 20 years, and he is responsible for all Chinese food production at the hotel. Prior to his current position at Kowloon Shangri-La, Hong Kong, Chef Mok served as chef de cuisine of Marina Bay Sands, Singapore.

Chef Mok was trained in traditional Cantonese cuisine at a young age and has over 35 years of culinary experience. After being promoted to executive chef in a local restaurant, he decided to relocate to Singapore, where he spent almost two decades working at a number of prestigious establishments, international luxury hotels, and convention centres, such as Raffles Hotel Singapore and Suntech Singapore International Convention and Exhibition Centre. Later, he went to work at the Marina Bay Sands, Singapore, as chef de cuisine, heading the kitchens of four Chinese restaurants with more than 75 chefs, before returning to Hong Kong two years ago.

Having prepared meals for King Mohammed VI of Morocco, the President of Russia, the former and current Prime Ministers of Singapore, and many other prominent dignitaries and celebrities from around the globe, Chef Mok joins the Kowloon Shangri-La, Hong Kong family with distinctive gastronomic mastery. He has received a number of culinary accolades, including the Gold Medal Award in Chinese Cuisine by the Restaurant Association of Singapore in 2001 and 2004, the Gold Medal Award in the Food Hotel Asia 2008 Imperial Challenge, and numerous other recognitions over the years.

*“Inspired by the unique style of Singaporean culinary culture, Chef Mok infuses an artistic and modern touch to the presentation of his dishes, which brings the dining experience to a new height.”*

In July 2012, Chef Mok was invited by Shangri-La's Far Eastern Plaza Hotel, Taipei as guest chef and concocted special menus to pamper the palates of epicureans. He also conducted a cooking class which was well received by the locals.

Inspired by the unique style of Singaporean culinary culture, Chef Mok infuses an artistic and modern touch to the presentation of his dishes, which brings the dining experience to a new height. His signature dishes include Braised Bird's Nest with Pumpkin Cream in Japanese Style, Braised Spare Rib in Chin Kiang Vinegar with Cabbage, and Oven-Baked Cod Fillet with Egg White and Conpoy (dried scallop).

Chef Mok was invited to cook for the 2012 Melbourne Food and Wine Festival as part of The Crown Melbourne's "Stars of Stars" program. Held in March of 2012, the event saw a constellation of European and Asian Michelin-starred chefs—eight in total. He was also invited as guest chef by sister hotels in Taipei in 2012, Singapore in November 2013, and Paris in March 2014. He was invited by Hong Kong Tourism Board to sit on the panel of judges for the 2012 Best of the Best Culinary Awards.

"To maintain Shang Palace's traditions and at the same time bring in new elements, we need a world-class executive chef to work together with a team of professional Chinese chefs to continue the success of this Michelin-starred outlet. We are happy to have Chef Mok at the helm of Shang Palace kitchen. With his significant experience in designing creative and innovative menus, Chef Mok is a strong head chef who can bring an unparalleled focus on menu design, overall food quality and presentation," said Mr Timothy Wright, General Manager of the hotel.

Chef Mok is happy to share his recipe for one of his signature dishes, Oven-Baked Cod Fillet with Egg White and Conpoy, with the readers of *Good Life Connoisseur*. Enjoy! ►







## Recipe:

### Oven Baked Code Fillet with Egg White and Conpoy

#### Ingredients for Cod:

120g	Cod fillet
40g	Egg white
10g	Steamed conpoy (dried scallop)
30g	Chicken broth
5g	Sliced asparagus

#### Seasoning:

5ml	Light soy sauce
3ml	Dark soy sauce
1g	Salt
2g	Chicken powder
2g	Corn starch
30g	Honey
10g	Crema di balsamico

#### Garnish:

Swiss parsley

#### Method:

1. Marinate the cod fillet with light and dark soy sauce.
2. Place the cod fillet on a stainless steel tray with holes. Bake it under the salamander for eight minutes at 220-250 degrees until light brown.
3. While the cod fillet is baking, heat oil in a wok, add in egg white, stir fry until cooked, take out the egg white, drain the excess oil and rinse the wok with lukewarm water for a few seconds to make it less oily. Remove the water.
4. Heat chicken broth in wok, add in steamed conpoy and sliced asparagus, season with salt and chicken powder, thicken with corn starch, and add in the cooked egg white.
5. Take out the cod fillet from the salamander and glaze it with honey, put it on a paper kitchen towel to absorb excess oil.
6. On the plate, draw a 'V' with crema di balsamico, plate the egg white in the middle, and put the cod fillet on top. Garnish with Swiss parsley. ■

# Presenting the Wine Tasting Experience Center at Black Hills Estate Winery

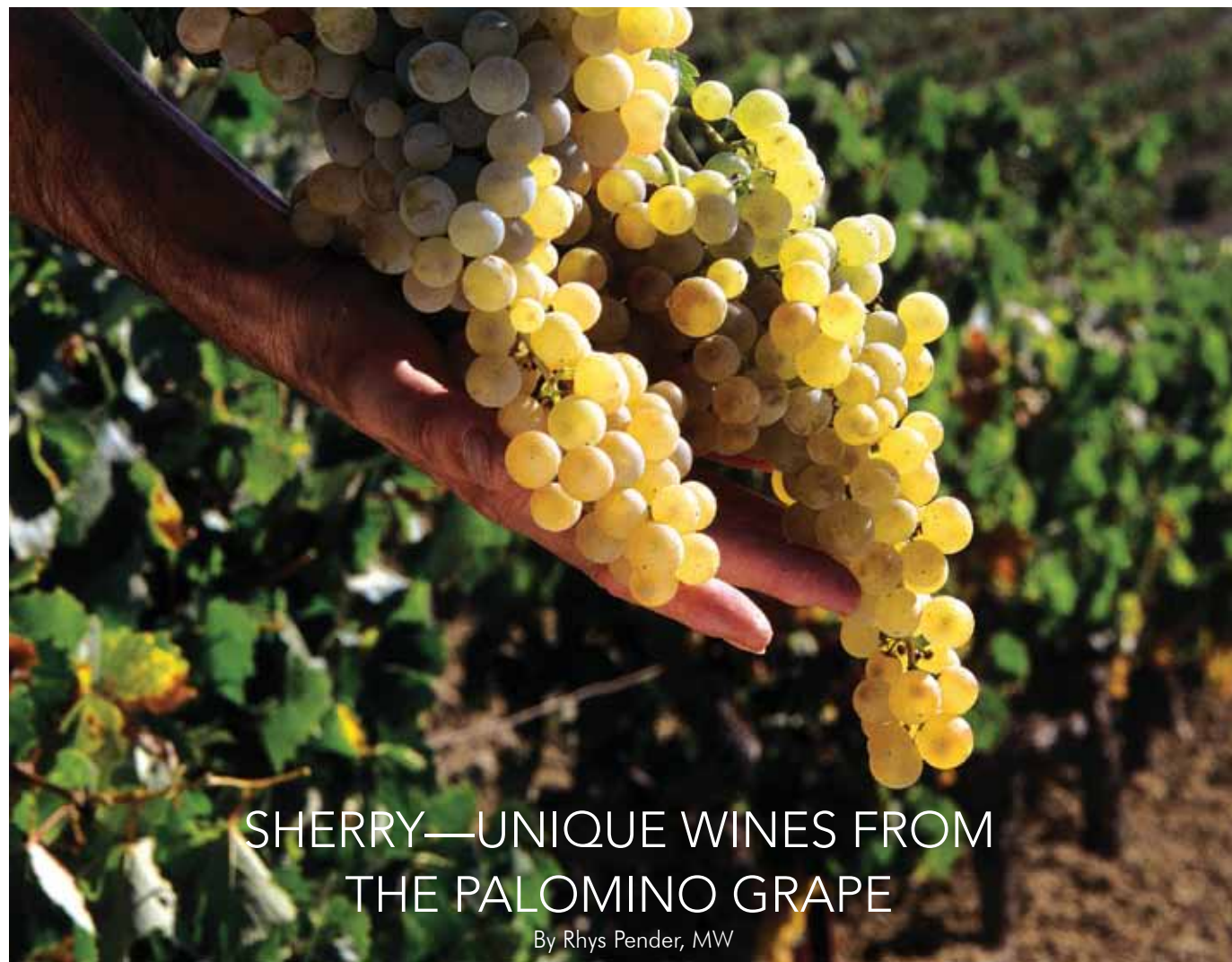
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## SHERRY—UNIQUE WINES FROM THE PALOMINO GRAPE

By Rhys Pender, MW

*“...in the right place with the right food and a bit of adventurous spirit, the wines of the Sherry region offer some exciting food and wine experiences.”*

When people think of the Spanish wine Sherry, it is rarely a sexy image that springs to mind. A more likely image involves an old lady, a blue bottle, and a quiet, subdued, cozy and dusty room filled with knick-knacks. A clock ticking lazily on the wall likely shows somewhere around four p.m. and there is a small glass of brown liquid next to a comfortable chair. The grandma image coupled with the unique, often quirky and distinctive styles of wine means Sherry is having a hard time convincing wine lovers of its merits. But Sherry is one of the world's classic wines and, in the right place with the right food and just a bit of adventurous spirit, the wines of the Sherry region offer some exciting food and wine experiences.

Sherry had a couple of glory decades in the late 20th century, until things changed abruptly. All fortified wines (wines that have had spirit added during or after fermentation) suffered as consumers started looking for lower alcohol options. Sweetness also became out of style, and combined with the fact that the next generation often avoids drinking what their parents guzzled, Sherry was hit with a triple blow. It didn't help that through the Sherry boom years, producers had focused on the simpler, sweeter styles and practically forgotten many of the great classic Sherry styles, somewhat ironically many of which are dry and not overly high in alcohol.

Sherry could be looked on as the antithesis of the homogenous, simple, fruity styles of wine, wines where many new world consumers have cut their teeth while becoming wine drinkers. For someone who is used to the practically candy-like white Zinfandel or a soft, fruity Merlot, something like Fino Sherry is an enormous shock to the senses. The fact that it is so different, however, may well be one of Sherry's strengths. With the misunderstanding that surrounds Sherry and the distinctive nature of the wines, it may just be odd enough that it could become fashionable. Like craft beer or the complex, eccentric range of spirits, Sherry can offer many interesting experiences.

Consumers often follow a path as they taste, experience and learn about wine. Most start with the safe, predictable, and consistent from year to year wines of the new world before demanding something a little more earthy and obscure. Here, they venture into the classic wines of the old world. With greater interest and curiosity comes the search for something more curious and challenging. It is often in this phase of wine drinking that consumers will be fascinated by the complexities of Sherry. This curio factor makes it something for the trendsetters, and combined with the worldwide tapas-eating revolution, there may be a rosy future for Sherry.

The styles of Sherry mean there is something for nearly everyone. Although based on the rather bland Palomino grape, it is the winemaking process and patience that makes Sherry what it is. The main styles are Fino and Oloroso, with some variations that flutter back and forth between the two. Fino, uniquely, ages under a special film yeast (known as flor) that grows on top of the wine in barrels, protecting the wine from oxidation and adding its characteristic tangy, yeasty flavours. In the glass, Fino looks just like a white wine. It has no sweetness and has intense flavours of lemon, yeast, brine and green olive, something that will be quite surprising at first sip, but that grows on you with time. With a bowl of olives, toasted almonds or little bits of fried fish or shellfish, it is a pairing made in heaven. It is even better icy cold on the cobbled streets of Jerez, its home town.

The second major style of Sherry is Oloroso. Oloroso differs from Fino in that the wine is deliberately allowed to oxidize. The flor surface yeast is killed by a higher level of alcohol and the wine gets ravaged by oxygen, giving a brownish colour and complex and interesting flavours of fig, prune, dried fruits, nut and meaty notes.

Both Fino and Oloroso styles of wine are initially dry, something surprising to many who always think of Sherry as a sweet wine. There are, of course, sweet versions made and they will usually be labelled as Pale Cream (a sweetened Fino) and Cream (a sweetened Oloroso). Many wines labelled simply as Oloroso or Amontillado (see below) can be dry or contain a small amount of sweetness—unfortunately something that is often difficult to tell from the label. When sweeter styles are made, it is typically done by blending in a portion of very sweet wine made from sun-dried Pedro Ximenez grapes.

### *Connoisseur's Choice in Sherry*

Little bits of fried fish with lemon aioli  
**Gonzales Byass Tio Pepe Fino Sherry**  
Jerez, Spain

Green olives and toasted almonds  
**Hidalgo La Gitana Manzanilla**  
Manzanilla, Spain

Roast venison with Sherry-infused jus  
**Lustau Dry Oloroso Don Nuño Reserva**  
Jerez, Spain

Mixed roasted nuts, figs, dates and Manchego cheese  
**Gonzales Byass Nutty Solera Oloroso Sherry**  
Jerez, Spain

Two ice cubes and a slice of orange as an aperitif  
**Harvey's Bristol Cream Sherry**  
Jerez, Spain

Pour over vanilla ice cream  
**Osborne Pedro Ximenez Sweet Sherry**  
Jerez, Spain





*“Perhaps the most perplexing style of wine in the Sherry lineup is Palo Cortado, which is somewhat like a naturally occurring, slightly richer version of Amontillado...”*

It wouldn't be a classic European wine region if it was going to be as simple as that to understand, and so there are more levels to the complexity of Sherry. A number of wine styles mix the Fino and Oloroso techniques. Amontillado is a type of Sherry that starts life as a Fino before the winemaker increases the alcohol to kill off the flor, and then ages it like an Oloroso with oxidation. The wines keep the zing and tangy notes of Fino but also gain nutty notes from many years ageing in old barrels. Nuts, dried fruits and hard cheeses before or after a meal (or for a meal!) are excellent pairing options. Perhaps the most perplexing style of wine in the Sherry lineup is Palo Cortado, which is somewhat like a naturally occurring, slightly richer version of Amontillado, but confusing in that no producer can seem to agree on any definition. It is often somewhere between an Amontillado and an Oloroso in taste and style.

The next important factor in Sherry is the unique ageing system known as the solera. The solera is a series of barrels, called butts, that house the wine. They are arranged in groups, each of which is known as a criadera. The solera system can best be imagined as layers of butts. On the bottom layer, the oldest wine sits. When bottling takes place, this is where the wine is drawn from. The butt is then replenished from the level above, known as the first criadera. This is then replenished from the second criadera and so on up the system. Solera systems will have between three and up to 14 levels. The new wine from the current vintage is added to the top criadera. There are many benefits to this system. For Fino Sherry, “running the scales,” as the movement of wine from one level to the next is known, is essential to refresh younger wine into the mix to help keep the flor yeast alive.

The great taste benefit is that with the constant blending of many vintages of wine, the flavours are not only complex but also consistent from every batch that is drawn for bottling.

It is worthwhile considering the amount of work that goes into running the scales and blending the different levels of the solera system. Not only do the bodegas (wineries) blend from one level to the next, but they make sure each butt blends across to a number of different butts in order to increase complexity and consistency. To get an idea and imagine the scope, Gonzales Byass has over 100,000 butts between their different brands, and the famed Tio Pepe brand has 32,000 butts alone in its solera. That amounts to a lot of time racking from barrel to barrel.

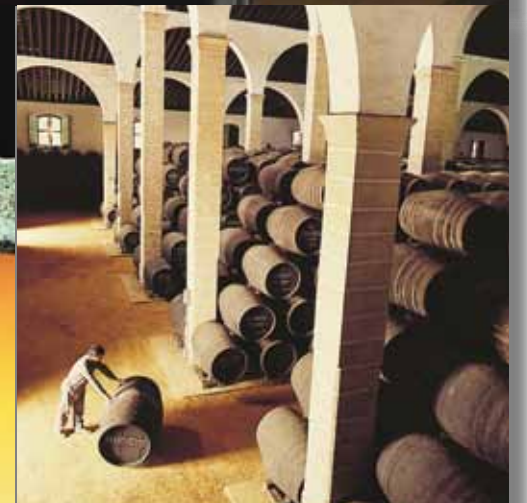
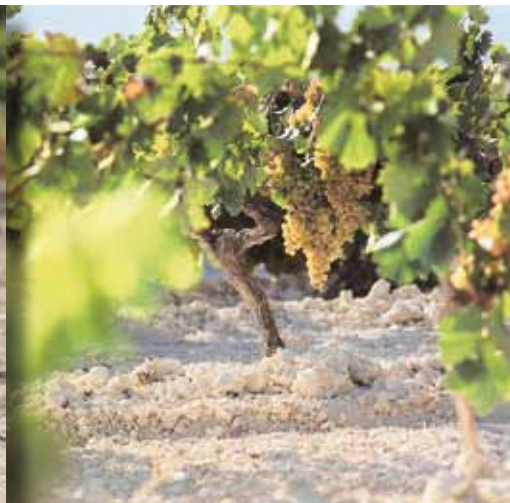
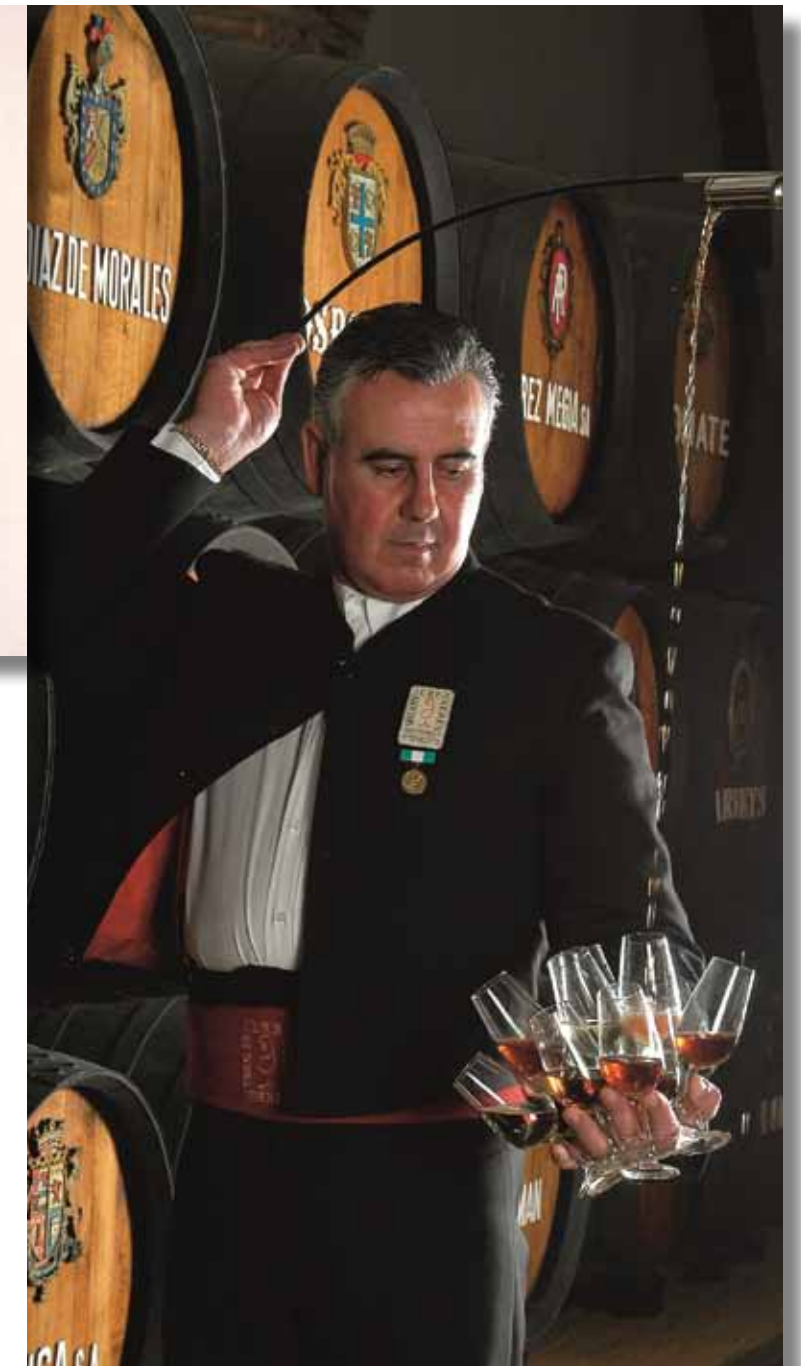
The amount of time spent in the solera will also have an impact on the taste of the wine. Finos typically spend just a few years in the solera system but are refreshed frequently. Some Olorosos will spend decades in the solera, often with years between refreshing. One of the benefits of a slowdown in sales is the large volumes of old wine that exist in the bodegas. These extremely mature and complex wines are fantastically smooth, interesting and special. Two new categories of Sherry were introduced a decade ago to showcase these cherished relics. VOS (Very Old Sherry) are wines at least 20 years old and VORS (Very Old Rare Sherry) are at least 30 years of age. Some small, specialized bodegas have built a reputation by buying old soleras, blending and releasing them. Some vintage-dated Sherry has also been released.

The location in which the Sherry is aged can also have an impact on the style. The three important towns in the Sherry triangle are Jerez, Sanlúcar de Barrameda, and Puerto de Santa Maria.



Jerez is located inland and therefore a little more continental in climate than the coastal towns of Sanlúcar and Puerto. The bodegas rely on the onshore and offshore winds, opening the shutters to let in either cooling or warming air to try to maintain ideal conditions. The main influence on location is seen in Fino Sherry as the differing climate affects how strongly and thickly the flor yeast grows. At the coast there are more moderate temperatures, with less variation throughout the year, resulting in a thickly growing flor and more of its characteristic flavour. The wines aged in the coastal town of Sanlúcar de Barrameda are labelled not as Fino but as Manzanilla.

There is a whole world of Sherry beyond the sweet Harvey's Bristol Cream, even if grandma's favourite tippie is quite delicious with a couple of ice cubes and a slice of orange as an aperitif. Sherry can be a fantastic, complex wine adventure, a great match to a wide variety of foods, and something unique and just bizarre enough to be cutting edge. When you next visit a Spanish restaurant, order some tapas and a flight of Sherry and enjoy the magic. ■





“...many women are wearing larger watches, sports watches have appeal.”



Omega Seamaster Planet Ocean 600M Good Planet

## WATCHLIST

By Tony Whitney

One of the most intriguing jewellery trends in recent years has been the popularity of “sports watches” of every imaginable kind. At the forefront have been chronographs (stop watches) and wristwatches for use in or around water, usually with a rotating bezel to time submerged spells. Running a close third are the various pilots’ watches, often with complex dials and specialized functions for aviation use.

Of course, you don’t have to be an auto race team manager, a diver or an aviator to own a watch like this. They can be great fun to wear and very prestigious when it comes to some makes and models. They can also be highly practical accessories for all kinds of reasons—nobody will mind if you use your chrono or dive watch to time parking metres! And since many style-conscious women are wearing larger watches than they used to, sports watches have universal appeal.

One of the standouts this season is **Omega’s** Speedmaster ‘57 chronograph, which seems to look best on a classic leather strap and with a white dial. Although the Speedmaster has been around for many years (since ‘57, of course!) and earned fame for being NASA’s watch of choice (against strong competition) for its Apollo lunar exploration missions, this new variation on the theme somehow has an entirely new look. Unlike most Speedmasters, which usually have black faces and bezels, this new creation is all stainless steel, unless you want something really special and opt for one in 18 carat gold. It’s a stunning timepiece, made even more appealing thanks to the superb Omega movement featuring the company’s co-axial technology for accuracy and reliability.

Like the new Speedmaster, Omega’s Seamaster Planet Ocean 600M Good Planet was launched earlier this year at Baselworld—the world’s largest trade show for the watch and jewellery industry. A tribute to the Good Planet Foundation and exceptionally capable at considerable depths, this watch is large, chunky, and super-durable, and reflects Omega’s various partnerships with environmental organizations associated with the oceans. In fact, some of the proceeds from the sales of this Seamaster will go to the Foundation. The watch’s blue dial and bezel are a reminder of our oceans and if you flip it over, a crystal caseback reveals one of today’s finest movements. A close relative of this watch is worn by actor Daniel Craig in the popular James Bond movies—another tie-in that Omega has been involved in for many years.

**Longines** is celebrating its 180th anniversary this year with several new timepieces, including the wonderfully vintage Avigation Watch Type A-7. It’s inspired by aviators of the 1930s and features an offset dial (imagine where the flyer’s hands are when grasping the control column of his aircraft). It’s a single button chronograph with—another classic touch—a large and well-knurled setting crown. Inside, there’s nothing vintage about this watch at all as it uses advanced horological technology for a self-winding movement.

Also from Longines is a chronograph with more conventional, though still classic, styling. Part of Longines’ Saint-Imier Collection (the company was founded in Saint-Imier, Switzerland, and is still based there), this elegant wristwatch uses a superlative-loaded column wheel movement and can be ordered in steel, steel and rose gold, or rose gold. A variety of dial colours and strap designs are available.

Fine watches come in a bewildering variety of styles and sizes, and perhaps that’s where some of the fascination lies. Prices also vary dramatically and buyers can spend anything from \$1,200 to several hundred thousand for a finely-crafted Swiss timepiece. For increasing numbers of people, and despite a market flooded with inexpensive quartz watches, money used for purchasing a fine wristwatch is considered money well spent. ■



Longines Saint-Imier Chronograph



Omega Speedmaster ‘57



Longines Avigation Type A-7





Bioeconomics  
Ecology and Economy—Does There Have To Be a Choice?

By Tony Juniper

Connoisseur's Choice  
SUSTAINABILITY

To some eyes, the high mountain shrub-lands that cover the high Andean slopes above the Colombian capital Bogotá look like an unproductive wasteland, and, indeed, that is the meaning of the word *páramo*, first used by Spanish Conquistadors to describe this wild and remote place.

But, as I squelch through the wet grasses, breathless with altitude, I am told by Colombian conservationists just how valuable this landscape actually is. For not only does it help to reduce flooding, it also helps to purify the water used by the people and industry in Bogotá, and it does these jobs much cheaper than concrete engineered solutions would cost.

The fact that wild areas like this are being appreciated for the economically valuable services they provide marks an important new departure. How best to keep those services going is a question that is rising in prominence, and fast.

For example, as countries and companies invest billions in technologies to cut emissions of carbon dioxide from fossil fuels, one study estimates that the value of the carbon capture services that could be maintained through halving the deforestation rate by 2030 are in the order of \$3.7 trillion USD. And the wildlife in the same forests has huge value as well, seen, for instance, in how about 50 percent of the United States' annual \$640 billion USD pharmaceutical market is based on the genetic diversity of wild species, many of which were first found in forests. Seeing the value of the trees in the wood and fibre they supply is evidently just one small part of a far bigger picture.



The vast genetic powerhouse found in the forests and other natural systems not only brings economic benefits in carbon capture and new drugs, it is also the basis of all of our agriculture (and therefore food security) and a source of inspiration for solutions to challenges faced in (among other fields) engineering, construction and energy.

Termites have mastered low-energy ventilation systems that maintain near-constant temperatures in their mounds without power-hungry air-conditioning or heating. The boxfish has inspired a car body design that is stronger but which uses less steel than conventional design. A species of snake that lives in South Australia is being studied because it has found a method to very effectively collect solar heat in a cool climate. The means by which geckos walk on vertical walls has been copied to in new adhesives. This application of survival solutions that have evolved among wild species to improve conditions in the human world is called biomimcry, and it holds multi-trillion dollar potential—if only the species upon which it is based continue to exist.

The value of wildlife is not only seen in how genetic diversity can be harnessed in ways that present economic opportunities, the relationships that have evolved between different species also provide essential and highly valuable benefits.

For example, and perhaps surprisingly, wildlife helps limit the spread of disease. The cost associated with the loss of India’s vultures presents a case in point. These birds were inadvertently wiped out by residues of a veterinary drug left in the dead bodies of cattle and buffalo. The drug, which was administered to sick cattle by vets, proved lethal to the birds, even at very low doses.

During the early 1990s, the vulture population plummeted from about 40 million birds to just a few tens of thousands—in other words they went virtually extinct. When the birds were gone, the 12 million tonnes or so of rotting meat that they were hitherto between them eating each year became food for something else.

The main beneficiaries of this nutritional windfall were wild dogs. Their number rocketed by about seven million animals. More dogs meant more dog bites, and that in turn led to more rabies infections, and about 50,000 more dead people than would otherwise have been the case had the vultures still been there. It is estimated that between 1993 and 2006 the costs arising from public health and other consequences arising from the loss of vultures were in the order of \$34 billion USD.

Wildlife also helps to control pests. One study estimated that the annual pest-control value provided by insectivorous birds in a Jamaican coffee plantation was \$310 per hectare, while the annual per hectare value added from birds controlling pests in timber-producing forests has been put at \$1,500. Great tits, predating caterpillars in a Dutch orchard, were found to improve the apple harvest by 50 percent.

The services provided by animals, such as bees, doing the pollination work that underpins about one trillion dollars-worth of agricultural sales annually has been valued at 190 billion USD per year. The annual spring scene in parts of south-western China of fruit farmers climbing trees with feather dusters to move pollen between blossoms says a great deal about the consequences of over-using pesticides, to the point where even the beneficial and economically essential insects are killed.



Healthy marine ecosystems are generating massive economic benefit, too. The GDP value derived from marine fish stocks and the industries associated with them are about \$274 billion USD per year—and this could be worth another \$50 billion if the fish were managed more intelligently. And, the same photosynthetic plankton that comprise the solar-powered base of marine food webs are also replenishing oxygen in the atmosphere.

At least half of the life-sustaining gas you just sucked in with your last breath was put there by plankton drifting in the sunlit layer at the surface of the seas. Those same numberless trillions of photosynthetic micro-organisms also help to seed rain clouds and each year capture about a third of the carbon dioxide released from the combustion of fossil fuels.

Set against this multi-trillion annual economic contribution by Nature is a mounting body of evidence as to the scale of degradation being caused to it. The loss of natural habitats, over-exploitation of valuable resources, such as fish and timber trees, pollution, acidification of the oceans (caused by rising atmospheric carbon dioxide) and climate change are all taking a toll on the ability of natural systems to function properly, and are leading to a mass extinction of animals and plants at a scale and pace not seen on Earth for tens of millions of years.

When it comes to how much this degradation of Nature is costing, a 2008 study by Trucost estimated that it was then about \$6.6 trillion USD per year (11 per cent of world GDP) and on present trends will reach \$28 trillion USD by 2050.

By contrast, a study from a group of leading conservationists published in 2012 suggested that to meet global goals that would avert a mass extinction of species would cost around \$76 billion USD per year—or 0.12 percent of annual world GDP.

Fortunately, however, some of the fundamental errors that societies have made in their valuation of Nature are being corrected. It is still early days, but progress can be seen in initiatives being taken by a growing number of countries, cities and companies, demonstrating through practical action how the economic value of Nature can not only be quantified, but also translated into steps that capture those values in tangible economic benefits.

In those mountains above Bogotá I saw how local and national authorities, The Nature Conservancy and Bavaria (a major beer producer) are cooperating in a project that one day might lead to the protection and restoration of the upland woodlands and shrubby grasslands that help to capture and store water. These vast natural sponges have become highly degraded, mainly by farming. If they could be restored, then considerable economic value might be gained in the fast growing built-up areas below.

This will be seen in reduced flood risk and in enhanced water storage and purification. These benefits can not only be secured with less cost than engineering but also with valuable co-benefits—including the conservation of wild species and the capture of carbon dioxide from the atmosphere in trees and soils.

And, at sea effective steps are being taken to rebuild Nature’s value. One example is the halibut fishery in the U.S. North Pacific, where a reform program that cost the equivalent of about three percent of the annual revenue earned by the industry was spent in ways that increased its productivity.

Income from catching this valuable species increased from around \$50 million USD a year to \$245 million—an improvement of 390 percent!

In New Zealand some \$25 million USD was spent on better fisheries management and the national value of fisheries increased from \$1.57 to \$2.3 billion—an increase of 46 percent. Norway spent about \$90 million in reforming its fisheries, including putting in place a ban on discarding any fish that had been caught. This helped change fishing practices, stocks recovered, and the value of the annual catch went from \$347 to \$546 million. The benefits are also reflected in businesses and jobs based on fishing, including boat building and fish processing, being more secure.

These and other examples demonstrate how it is rational (and indeed, essential) to see Nature as a supplier of vital services, including as insurance provider, disease controller, waste recycler, water utility, pest manager, massive carbon capture and storage system, and as the ultimate converter of solar energy into food, including fish.

Political leaders, economists, investors and planners have become used to seeing Nature as a supplier of resources and a dump for waste. We have reached the point now, however, where it is clear that Nature is as also a supplier of vital services and our greatest ally in securing human needs indefinitely into the future, and that conclusion is based not only on a great deal of ecological science, but also economics. ■





## THREE WAYS TO PREVENT AND TREAT BRAIN FOG, DEMENTIA AND ALZHEIMER'S

By Lorna R. Vanderhaeghe, M.S.

The human brain is the most complex organ in the body. It produces our every thought, action, memory, feeling and experience. Up until recently, it was thought that if those nerve cells were damaged, they could not be repaired, but we now know that the brain has a remarkable capacity to regenerate. Over 15 percent of those living with Alzheimer's in Canada are under the age of 65, so no longer do we see this as simply a disease of aging. Women make up over 72 percent of those with Alzheimer's disease, and one in 10 adults will develop dementia.

According to the Alzheimer's Association, "Dementia is not a specific disease. It's an overall term that describes a wide range of symptoms associated with a decline in memory or other thinking skills severe enough to reduce a person's ability to perform everyday activities. Alzheimer's disease accounts for 60 to 80 percent of cases. Vascular dementia, which occurs after a stroke, is the second most common dementia type. But, there are many other conditions that can cause symptoms of dementia, including some that are reversible, such as thyroid problems and vitamin deficiencies." One of the most promising areas of research in the improvement of dementia is in the area of nutritional supplements. The following four super-brain nutrients can provide the protection we need to keep our brain healthy.

### Super-Brain Nutrients Acetyl-L-carnitine Memory Booster

Acetyl-L-carnitine has extensive research showing it can protect brain cells, restore flagging energy, stimulate brain cells (prompting them to grow new connections to other neurons) and much more. But where acetyl-L-carnitine is most important is in combating brain aging and the prevention of dementia.

Studies of Alzheimer's sufferers have reported improvements in memory compared to patients receiving a placebo. One study showed that when acetyl-L-carnitine was added to the typical drugs for Alzheimer's (acetylcholin-esterase inhibitors) the improvement in a variety of functional and behavioral parameters was over 50 percent when compared to the drugs alone. Stanford University researchers state that acetyl-L-carnitine slows the progression of Alzheimer's disease.

Double-blind, placebo-controlled studies (the gold standard) using acetyl-L-carnitine in 500 mg to 2,000 mg doses for three months' duration provided a significant improvement in symptoms, and the longer the nutrient was taken, the better the improvements. Other studies showed acetyl-L-carnitine improved hearing, increased energy, improved age-related macular degeneration of the eyes, improved heart function and reduced fatigue.

### Recovery After Stroke

The benefits of acetyl-L-carnitine's ability to regenerate lost brain function extends far beyond Alzheimer's disease. It is an important nutrient in the treatment of stroke victims, improving memory, task performance and cognition during recovery, especially when combined with blueberry extract.

### Acetyl-L-carnitine a Smart Nutrient

We know Acetyl-L-carnitine works to improve age-related memory decline, Alzheimer's, and recovery from stroke, but what about boosting brain power in anyone? Acetyl-L-carnitine is used for energy utilization within cells. A dose of 500 mg with breakfast in the morning can "jump start" the brain, improving mental clarity, spatial learning, and energy.

Acetyl-L-carnitine should be part of everyone's brain boosting, dementia/Alzheimer's prevention program. Acetyl-L-carnitine and alpha lipoic acid in combination are known as the dynamic duo in anti-aging compounds today.

### Anti-aging Super Alpha-Lipoic Acid

Found in every cell in the body, alpha lipoic acid is a powerful antioxidant. Antioxidants help fight off infection and disease, protect organs from damage, and prevent premature aging. Alpha and R-lipoic acid also helps turn glucose into energy in the cells, making it an important treatment for diabetes and pre-diabetes. It is also the only recognized natural treatment to relieve painful diabetic neuropathy. Alpha lipoic acid has also been studied for post-stroke treatment due to its protective effect on brain and nervous tissue. Diabetes Type 3 is a newly discovered form of brain diabetes causing increased brain aging. The combination of acetyl-L-carnitine and alpha lipoic acid are super stars at improving overall brain function, thereby reducing memory decline.

### Memory Enhancement with Blueberry Extract

Blueberries became news when old rats who were fed blueberries became young again. Now scientists have found that human research shows that blueberry extract improves memory in humans. Research showed that the group taking blueberry had a significant improvement on learning and memory tests. Twelve weeks of daily blueberry consumption improved the scores of two different cognitive tests involving memory in older adults. The study's authors suggested blueberries could slow or postpone the onset of aging-related memory problems. In another study involving 48 obese participants with pre-diabetes, the consumption of blueberries for eight weeks lowered blood pressure and reduced bad LDL cholesterol.

### Curcumin Brain Protector

Curcumin, the yellow pigment in the curry spice turmeric, was originally researched for Alzheimer's disease because studies found there is a much lower incidence and prevalence of Alzheimer's in India than in North America. Researchers investigated the association between the curry consumption and cognitive level in 1,010 Asians between 60 and 93 years of age. They found that those who ate curry foods performed better on a standard test (MMSE) of cognitive function than those who never or rarely ate curry. The process by which Alzheimer's disease degrades the nerve cells in the brain is through inflammation in glial cells in the brain, the formation of beta-amyloid plaques, metal toxicity, and oxidative damage. Several studies have found that curcumin is a powerful anti-inflammatory in the brain, that it can break down plaques, improve memory and memory decline, and it is a powerful antioxidant. The research will continue, but it is compelling enough at this point to add curcumin to your brain protection program.

This is the first time in history that we have had more people over the age of 50 than under and we need to start early to improve brain function. We are living longer but dementia and Alzheimer's disease are common. Fifteen percent of those suffering dementia are under the age of 65, so we need to start taking brain nutrients today.

### Super Brain Foods

What we eat also plays a role in our overall brain power. Some foods just stand out when it comes to their powerful brain effects. Blueberries improve memory, cognition and motor skills. Blueberries not only slow age-related brain decline, but also reverse and improve memory. Add one cup of fresh or frozen blueberries to your daily diet.

Fish rich in Omega-3 fatty acids like wild salmon, sardines and herring are essential for brain function. Numerous studies have shown that eating about four ounces of wild salmon two to three times per week significantly reduces the risk of dementia and Alzheimer's. Remember, wild is best.

Organic green tea is another brain-boosting food. Drinking two cups of organic green tea per day has been shown to lower the risk of cognitive impairment in older adults and protect you from Parkinson's and other age-related brain disorders. Make sure it is organic to avoid any fungicides used in the processing.

Avocados are almost as powerful as blueberries at protecting the brain. The wonderful monounsaturated fats in avocado promote healthier blood flow in the brain.

### Brain Games

"Use it or lose it" is a very important adage when it comes to brain health. Play games like Scrabble, chess or cards, or learn a new language. Download the "Words with Friends" app on your iPhone or iPad, or play through Facebook. Playing games that require you to remember words, spell, do calculations or perform new thought patterns, keeps those neural networks strong.

We are living longer but dementia and Alzheimer's disease are common. Start a brain boosting-program today and prevent dementia. ■





## DON'T DELAY, KNOW YOUR RISKS TODAY

When it comes to managing your health, knowing sooner is always better

For many of us, the most important action we can take this year is to have a comprehensive health assessment. Ironically, the physical tune-up that might keep us moving along for many years to come is the one priority that many put off until next year. But experts warn procrastination is risky business—particularly if you are male.

“Women visit their physician more often than men and participate in screening programs with greater frequency,” says Dr. Beth Donaldson, Family Physician at Copeman Healthcare. “In some cases, they see their care provider three to four times more often than their male counterparts.”

Frequent visits mean greater familiarity with screening regimens and, on average, community-based programs have been more successful in recruiting women.

At birth, females enjoy an extra four years of life expectancy. Although this gender gap has narrowed considerably since the 1980s, researchers believe that life expectancy could be even closer if men were more proactive in managing their health. When it comes to chronic diseases like cancer, heart disease and diabetes—regardless of gender—early detection saves lives.

*“Many cancers are treatable if caught early—cervical cancer, prostate cancer, breast cancer and colorectal cancer all have five-year survival rates in excess of 90 per cent.... those numbers can drop to eight per cent or less if caught in the later stages.”*

“Many cancers are very treatable if caught early—cervical cancer, prostate cancer, breast cancer and colorectal cancer all have five-year survival rates in excess of 90 percent—if caught early. But those numbers can drop to eight percent or less if caught in the later stages,” notes Dr. Donaldson. “When it comes to cancer in particular, early detection is the name of the game.”

But cancer is not the only disease that results in many years of lost life as a result of late detection. Many common health concerns like high blood pressure, elevated blood glucose and metabolic disorders can be effectively treated or managed if caught early.

Asked why patients often delay screening, even if it means it could save their life, Don Copeman, Founder and Chairman of Copeman Healthcare, offers insight from his many years of experience.

“One of our biggest challenges is just getting people to stop delaying their decision to come in. People often know what they need to do, and, out of pride, they would rather quit smoking, lose weight or lower their blood pressure before joining us. They just don’t understand how much we can help them.”

But Copeman understands it often takes time for people to embrace lasting change.

“We are not here to force lifestyle change. People will change when they are ready. We do feel that we are very good at educating people about their risks and moving them down the path to better health one step at a time. During their journey we are there to detect any problems at the first possible sign. We have an expression here that we live by: ‘Medical expertise when you need it, prevention when you’re ready for it.’”

Copeman Healthcare, a private medical centre with facilities in Vancouver, West Vancouver, Calgary and Edmonton, has set up clinical pathways to stratify risk and manage the earliest signs of disease. Programs have been developed for high blood pressure, metabolic syndrome, cancer, women’s health, men’s health, cardiac risk reduction and diabetes management. Clients report that reducing their risk factors has also boosted energy, self-esteem and an overall feeling of wellness.

For an annual fee of \$3,200 (\$4,200 in the first year), Copeman Healthcare integrates the care of a physician with an interdisciplinary team of dietitians, exercise medicine specialists, family health nurses, nurse practitioners and health coaches. Working together, the team develops a personalized prevention and early detection plan that puts clients on the path to lasting wellness.

More information on Copeman Healthcare can be found on the company’s website at [www.copemanhealthcare.com](http://www.copemanhealthcare.com) ■

### Copeman Healthcare

Toll free: 1.888.922.2792

[www.copemanhealthcare.com](http://www.copemanhealthcare.com)

### Vancouver or West Vancouver Centre:

Tia Young: 604.707.2273

[tyoung@copemanhealthcare.com](mailto:tyoung@copemanhealthcare.com)

### Calgary Centre:

Cristle Jasken: 403.270.2273

[cjasken@copemanhealthcare.com](mailto:cjasken@copemanhealthcare.com)

### Edmonton Centre:

Treana Popowich: 780.392.0716

[tpopowich@copemanhealthcare.com](mailto:tpopowich@copemanhealthcare.com)





Jaguar XKR-S GT

## TOP 10 DREAM CARS

By Tony Whitney

Luxury vehicles seem to survive every imaginable type of economic setback, possibly because of the old adage, “there’s always someone around with money to spend.” Whatever the reason, automakers in the upscale segments are thriving with new sales gains announced with monotonous regularity. Demand has created a rush to come up with tempting new products and, in some cases, the results are spectacular. Our pick of the pack for this holiday season looks at some standouts—not all of them making the cut simply because of giant price tags. Technical novelty and charisma play their part, too. There’s something for almost everybody and even one model that only nine people on the planet will get to enjoy as owners. Enjoy the show!

**Jaguar’s** much-lauded F-Type has been getting most of the attention lately, but we mustn’t forget the svelte and speedy XKR-S GT model, which is the fastest road car the British automaker has ever built. It looks track-ready with its big rear spoiler and drives that way, too, with its supercharged V-8, offering an amazing 550-horsepower plus handling that only a racing driver would be able to fully exploit—and then, only on the track. It packs in all the luxury and refinement you’d expect from a Jaguar and also, lots of carbon fibre trim to emphasize its performance heritage. Jaguar’s XK coupes are among the most stylish and coveted 2+2 sportsters available today, but the GT takes the desirability level a few steps higher.

For the 2014 E-Class Cabriolet from **Mercedes-Benz**, styling has been dramatically improved and the great new front-end look should forever silence those who call the E-Class “your uncle’s Mercedes.” The E-Class has been an outstanding car for years, but some versions have been, perhaps, a little too conservative. All models have the “sports car nose” that’s so popular on other products from the company. It’s basically a mesh grille with a huge Mercedes star in the middle of it and either one or two chromed cross-strips, depending on model. On some models, you can order a standard “radiator” grille with a stand-up three-pointed star instead. There are styling changes around the rest of the bodywork, too and this is as classy a four-seat convertible as you’re likely to see. A range of engines is available and some versions of the E-Class come with a hybrid powertrain.



2014 Mercedes Benz E-Class Cabriolet

*“Rolls-Royce automobiles have always had a special aura about them, but the Wraith is likely to attract a new type of buyer and one who is probably a little more youthful than average for this grand old marque.”*



Rolls-Royce Wraith

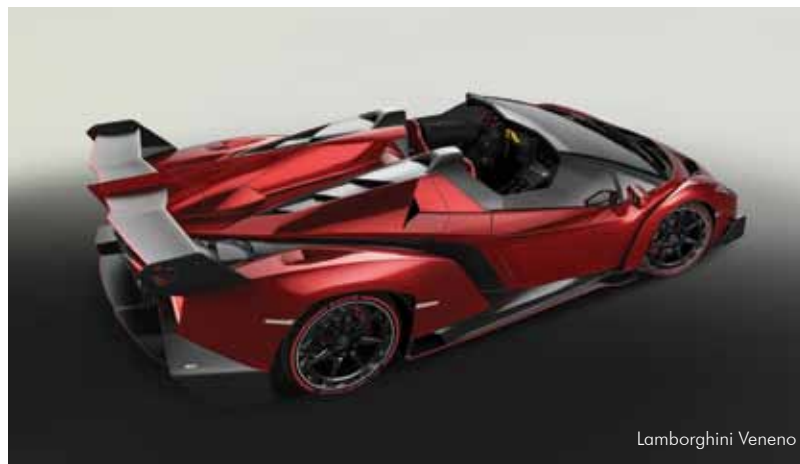
The new Wraith is claimed by **Rolls-Royce** to be the fastest and most luxurious motor car it’s ever built, and few people are likely to doubt that. Perhaps even more importantly, it’s being described by many who’ve seen the car (including me) as the best-looking Rolls ever, though purists of the marque would have lots to say about that. The Wraith uses a silky-smooth and almost unbelievably refined twin-turbo 6.6-litre V-12 (with BMW origins), that puts out a whopping 624-horsepower. This kind of power puts the Wraith into some pretty rarefied territory and among the world’s top performance cars. It’s an exceptionally fast car by any standards at all and as with so many Rolls-Royce products, handling is outstanding without this affecting the refinement of the ride. Rolls-Royce automobiles have always had a special aura about them, but the Wraith is likely to attract a new type of buyer and one who is probably a little more youthful than average for this grand old marque.

The **Tesla** Model S is a remarkable all-electric four-door sedan with impressive performance, handling and levels of comfort and opulence. Quite apart from its innovative power system, the car is one of the “cleanest” large sedans on the market and has earned a good deal of praise from the automotive press. Few electric vehicles offer the kind of performance this one does and it boasts a surprisingly long range, too. Many believe it’s the “breakout model” in the field of pure electric vehicles and it’s tough to argue with that. With charging stations popping up in municipalities all over Canada, electric vehicles and plug-in hybrids are going to attract continuing interest. The Tesla Model S is a match for luxury sedans like the Mercedes-Benz S-Class, BMW 7-Series and Audi A8—except that you’ll never have to stop for gas!



Tesla Model S





Lamborghini Veneno

Just when we were all thinking that **Lamborghini** would be taking a break for a while after getting its superb Aventador to market, along comes what is surely one of the most remarkable sets of wheels in automotive history—the Veneno. This astonishing confection looks like the stealth fighter of the supercar brigade with its angular shape and faceted detailing, and delivers performance beyond expectations—100 km/h in just 2.9-seconds, aided by its 750-horsepower 6.5-litre V-12. Top speed is said to be 355 km/h. The bad news is that Lambo is only building nine and each one will cost around \$4.5 million. Line up fast!

**Cadillac** surprised the industry a few months back when it announced that a dedicated electric model was on the drawing boards. Now, it's about to arrive and is bound to attract a lot of interest. It's based on an existing model Cadillac coupe, so it has those wonderfully distinctive "razor edge" lines that have characterized GM's luxury division for many years. The running gear is based on the system used in the successful Chevrolet Volt, which means that it is an electric car, but it uses an auxiliary motor to charge the batteries if the driver runs out of range. Keep it charged up and you'll have a Caddie that will never need a gas fill-up.



Cadillac ELR



Porsche Panamera S E-Hybrid

Another "green car for the well-heeled" is **Porsche's** new Panamera S E-Hybrid plug-in hybrid, which not only produces a solid 416-horsepower from a twin-turbo V-6, it will reach a speed of 135 km/h on electricity alone. The Panamera's electric motor produces 95-horsepower—double that of a similar car produced earlier. The Panamera has benefited from a wide range of upgrades for the 2014 model year and continues to occupy a rare spot in the automobile market as a full four-seat, 4-door sports car, with the performance and agility we've come to expect from all Porsche products. This may look like a slightly extended version of Porsche's 911, but there is a surprising amount of room for rear seat passengers—a masterpiece of packaging.

Iconic British automaker **Aston Martin** never seems to come up with a model that isn't "right on the button" when it comes to good looks, performance and luxury. So it goes with the new Vanquish, which is available as either a closed coupe or a roadster. At the very pinnacle of Aston's range (the company says it's the finest car it's ever built), the Vanquish is very elegantly styled—a combination of quiet opulence and aggressive performance. The V-12 engine, every one of which is signed by the employee who hand-built it, develops 573-silky horsepower and the occupants are surrounded by the finest leather trim. This is Grand Touring in the truest sense of the word.



Aston Martin Vanquish

*"This astonishing confection looks like the stealth fighter of the supercar brigade with its angular shape and faceted detailing..."*

The **Audi S8** is about as big as a car gets these days, except for monsters like the Rolls-Royce Phantom, and for people who want to transport four or five occupants in spacious splendor, it's tough to beat. It's a very handsome car indeed, with clean and gimmick-free aluminum bodywork, which is exactly what people who buy this class of car want. It has elegance and dignity, and the S8 is only subtly distinguished from its less power-endowed stablemate. The big Audi grille is there to confirm the brand and the S8 has very small badges to identify it as part of the automaker's performance "S" lineup. At the heart of the Audi S8 is a superb 4.4-litre twin-turbo V-8, developing a whopping 520-horsepower. Its race car-like acceleration (under 4-secs to 100 km/h) demands concentration, and it's a car that very much rewards a capable driver. Quattro all-wheel drive keeps the power on the road where it belongs.



Audi S8

Of course, to many lovers of fine cars, nothing is more satisfying than a really well-put-together SUV with something special in the performance department. For them, **Jeep** builds its surprising Grand Cherokee SRT, which offers quite astonishing performance to go along with the most respected 4-wheel drive system in the industry. Based on the new Grand Cherokee, which happens to be the nicest Jeep has done for years, the SRT packs a Hemi V-8 under its hood, producing no less than 470-horsepower. The performance package is enhanced with lowered suspension, Italian Brembo brakes (used by Formula One and NASCAR) and a great interior with hip-hugging sports seats up front. If you think that SUVs are boring, you haven't driven one with 470-horsepower on tap! ■



Jeep Grand Cherokee SRT





## WEATHERING THE PESKY STOCK MARKETS

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

*“The best thing we can do when it’s raining is to let it rain.”*  
~ Henry Wadsworth Longfellow (1807-1882), American poet and educator

I’ve found a new meaning for the catch phrase “If you don’t like the weather now, wait a few minutes.” It has surprising application to investing in the markets.

My family and I recently spent a few glorious days at a ranch. The drive got off to a cool-ish start, then a heavy downpour, followed by hot sunshine, then back to rain and more dark clouds. We arrived only to find that the much-anticipated hayride was postponed a day due to rain.

To the weather’s credit, it changed for the better quite quickly. Days were filled with superb hot sun, windy spurts, fast downpours, overcast skies, early morning fog, refreshing swims and lazy horse rides. The weather changes were sufficiently frequent that I waited only a few minutes between each one. The ever-changing weather chronicles reminded me of their striking similarities to stock market gyrations. Investor optimism rises, then moments of gloom take over, then back again, perhaps interspersed with a touch of the sideways step. Markets mimic a roller coaster, regardless of whether you’re bullish or bearish.

Every analyst has opinions as to where the markets are headed. However, savvy investors know that trying to outsmart the markets is futile. If you are not thrilled with today’s markets, wait a while and something will change. Just like the weather roller coaster that unfolded during the ranch trip.

### Market insights

These insights help improve your experience with the ever-changing markets:

- Breathe deeply and keep your finger off the panic button. Markets are in control, not you.
- Like the weather, markets are very hard to predict. Listen to what they’re trying to tell you and don’t fight them.
- Unforeseen market events will repeat over and over in both directions. Be extra patient, particularly when you’re least prepared.
- Adopt contrarian investing ways. Sell a little as markets advance and buy some quality selections as markets retreat.

Mr. Longfellow was right about the rain. A similar argument can easily be made for the markets. Like it or not, the markets are going to follow their own dance card. You have to find avenues to endure the potholes, curves and sudden changes along the way.

Such market behaviour is a normal experience, so keep a keen eye on weathering the pesky markets. The wall of worry latches onto various markets, but don’t just fret needlessly. Worrying about market gyrations does not improve your investing. Look upon volatility as part of the ongoing journey.

### Possible headwinds

Some possible investing headwinds include more squabbling about the U.S. debt ceiling and wrangling over the U.S. budget. Not to mention the ongoing debate as to when the U.S. Fed tapering begins and what’s going to happen to those interest rates. Excessive portfolio risk is sprouting up everywhere. Hopefully, positive data releases, like jobs, steady the economic outlook.

These strategies help shape your investing roadmap:

- Stay disciplined regardless of market volatility. The right investment mix helps deal with the roller coaster.
- Forget about timing the markets. Design and maintain your fitting asset allocation and be an investor, not a speculator.
- Monitor your total portfolio two to four times per year. It’s never too late to revisit and tweak the nest egg.
- Perhaps invest a set amount on a regular basis, say quarterly. Then rebalance occasionally after your allocations drift.
- Investors are typically comfortable with 40 to 60 percent in equities. The rest is allocated to a variety of fixed income and cash accounts.

Market risk history will soon be written again. Investing will carry on regardless of the outcome. My sage advice is don’t get rattled by the constant volatility. It’s much wiser to embrace it and stay disciplined to your personal roadmap.

### Your retirement projection

Another area that helps put volatile markets in perspective is to create your up-to-date retirement projection. Knowing where you are headed helps invest your precious nest egg during uncertain times. Periodic surveys continue to suggest that investors are not totally prepared for retirement. However, that is a glass half-empty. Investors need at least a glass half-full.

Very few investors have a current retirement projection on hand. So, let’s delve into creating and estimating a sample projection.

First, the basic family assumptions. Say you want pre-tax retirement income of \$150,000 per year, starting at age 65. Life expectancy is taken to age 90 for both spouses and inflation rises at 2.5% per year. Investing return is five percent per year after fees and the family receives 75 percent (about \$28,000) of the total CPP/OAS government benefits.

*“Markets mimic a roller  
coaster, regardless of whether  
you’re bullish or bearish.”*

I ignore all inheritance possibilities and there is no employer pension. No bequests are left to your beneficiaries as the base scenario. The value of the family home is not counted as part of the capital needs. Required returns can typically be delivered by a balanced investment plan.

The family will need capital near \$3,000,000 to provide the balance of retirement income. This ballpark also assumes no large portfolio losses, nor high health costs during retirement.

The retirement capital pool is typically an assortment of RRSPs, RRIFs, TFSA, taxable accounts, pensions, income real estate and businesses. One key is to ignore the doom and gloom that surrounds the retirement process.

Start focusing on your family’s retirement projection, at least 10 to 15 years before retiring. Use that ballpark figure to calculate how much you need to save and the investing returns to reach your goal.

Tweak your asset mix as required to match comfortable investing returns. Make sure that your highest earning years contribute effectively to your quest. Your retirement goals can be achieved and maintained with some focused planning. A periodic update of your retirement projection helps the roadmap.



Deal with losses

My experience shows that successful investors have learned to deal with losses. They know when to fold, and move swiftly and without regrets. Nobody likes to lose money. When an investment heads south, it often feels like catching a falling knife.

Making portfolio selections is not about always being right. One skill of investing includes coming to grips with the prospects of being wrong. We all experience this. It’s important to admit being wrong about the initial investment analysis and equally important to do something about it. However, the “doing something” part is the hardest step.

Let’s illustrate the pain of incurring losses:

If you lose this much	You need this much gain to break even
10%	11%
20%	25%
30%	43%
40%	67%
50%	100%
60%	150%
70%	233%
80%	400%
90%	900%
100%	It’s broken!

Incurring losses is also part of the normal investing cycle. The challenging step is to curb the flow of losses from disappointing investments sooner than later. When the investment strategy stops working, act like a professional, take the loss and move forward. This applies even more to portfolios whose core holdings are individual stocks.

Another concern is allocating more than five percent of total portfolio to one stock, especially the employer’s stock. The devastating impact of incurring losses, especially unchecked losses, cannot be understated. It’s normal for investors to hope that losses magically reverse themselves quickly. Years of patience may be required, if a turnaround happens at all.

What is most detrimental to portfolios is not incurring losses. Rather, it’s keeping them far too long. Astute portfolio managers have the nerve to admit being wrong. Note that being wrong does not make one a bad manager. Staying too long with the loss is the biggest dilemma.

This approach reduces the impact of losses. First off, don’t get emotionally attached to any investments. Expect some investments to result in losses. One simple step is to establish personal thresholds for losses, say 20, 30, and 40 percent. Then, cut the loss and sell one-third of your investment each time the personal loss threshold is reached. Lastly, don’t second-guess the investment decision to cut the loss.

Investing is a game of probability. Yes, one can bail out too early on a loss position. However, if the investment fundamentals change, take the loss and move on. Each loss starts out as a small loss. It is less painful to bail out, rather than to insist that the investor is right and then bail out later with bigger losses.

Invest like a professional. That first loss is your best loss. The medicine is awful, but the payoff is that long-term investment success improves. Know when to fold. Cutting the losses early inflicts fewer damages on your portfolio.

Outlook revisited

Recent headlines should drive every investor to revisit the investing outlook. The prospects of Fed tapering and ongoing debt ceilings continue to play havoc. Many situations have recently surfaced to make investors worry more. These items come to mind:

- The global economy is healing rather slowly. More income growth is required to support the U.S. economy.
- Market volatility is likely to continue higher. Interest rates are expected to rise from current levels.
- China’s GDP growth could slip this year. The Eurozone is still limping from political tensions and bailout strains.
- Soft U.S. consumer spending may prevail longer than desired. Lacklustre data releases add bigger clouds to investment decision making.

So, how does an investor deal with the portfolio? First off, don’t be afraid to buy equities. Buy the dips and over time as ways to average in and rebalance. Add some international equities, particularly those that pay dividends. Fixed income is boring, but do include it in the mix. Finally, make sure the fixed income has quality and short maturities.

Keep this big picture in mind:

- Today’s economic outlook is better than last year, but we have a ways to go.
- Expect sluggish growth for the next couple of years.
- Remember that long-term stock prices are driven by fundamentals.
- Broad diversification is your best medicine to survive market jitters.

Do yourself a favour and revisit your total interaction with the pesky markets. Some simple tweaks can improve your portfolio progress. ■



SOCIALLY RESPONSIBLE INVESTING

By Sucheta Rajagopal

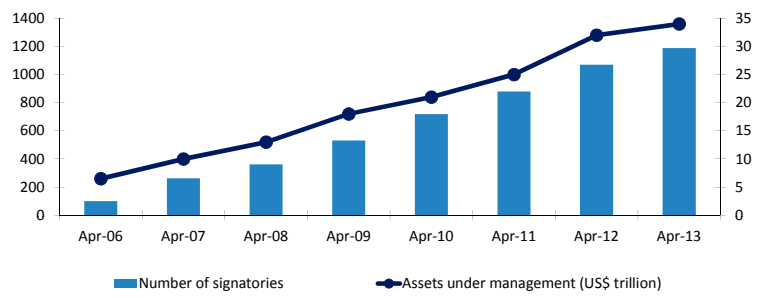
Thinking about buying a Tesla, a cool electric vehicle that reduces the carbon emissions associated with driving? If you like the car, you’ll love the stock! At the beginning of 2013, Tesla stock (TSLA Nasdaq) was trading in the mid-30s. Since then, it has doubled and doubled again, sitting at around 150 in mid-October. In addition to being socially responsible with your consumer dollar, you can now also be socially responsible—and make money—with your investment dollar.

Although this is an extreme example, many investors are now realizing that green investing is the way of the future. Socially Responsible Investing (SRI) allows investors to integrate environmental, social and governance (ESG) considerations into the investment decision-making process.



UN Principles for Responsible Investment

SRI has a long history, but recent events have propelled it forward dramatically. In 2006, the United Nations Environmental Program (UNEP) launched the UN Principles for Responsible Investment. With 100 signatories and \$6.6 trillion USD under management at the start, the UN PRI has grown steadily, reaching 1,188 signatories and \$34 trillion USD in assets by April of 2013. This is a testament to the increased relevance of environmental, social and governance issues in the investment world. There are 49 Canadian signatories to the UN PRI, comprising 16 asset owners, 26 investment managers and seven responsible investment service providers. Notable signatories include the Canada Pension Plan Investment Board, the Ontario Teachers’ Pension Plan and BC Investment Management Corp.



Source: unpri.org

The UN Principles are aspirational in nature, and are as follows:  
**Principle 1:** We will incorporate ESG issues into investment analysis and decision-making processes.  
**Principle 2:** We will be active owners and incorporate ESG issues into our ownership policies and practices.  
**Principle 3:** We will seek appropriate disclosure on ESG issues by the entities in which we invest.  
**Principle 4:** We will promote acceptance and implementation of the Principles within the investment industry.  
**Principle 5:** We will work together to enhance our effectiveness in implementing the Principles.  
**Principle 6:** We will each report on our activities and progress towards implementing the Principles.

SRI Investment Strategies

We can see that a lot of money is being invested responsibly, but what does that mean? SRI is not one strategy but many, ranging from investments grounded firmly in moral principles to models looking purely at financial risk factors. The three basic concepts used to build SRI portfolios are:

- positive and negative screening
- shareholder engagement
- social finance.

Screening

Negative screening is the first thing that comes to mind when people think about SRI. “Oh, you don’t buy tobacco stocks.” And, in today’s world, that continues to be true. Tobacco, weapons and nuclear energy tend to be excluded from most SRI portfolios. Other possible exclusions include alcohol, pornography and gambling. Negative screens tend to be based on moral or ethical grounds.

Positive screening can be handled in a number of ways. Investors may take a “best of sector” approach, including all or most sectors in their portfolios, but choosing the companies that are the best actors within those sectors. Investors can also screen in companies in sectors that are solving the world’s problems rather than creating them, such as companies involved in renewable energy or clean technology.

Shareholder Engagement

In the world of SRI, activist investors are asking companies to improve on issues of significance in the environmental, social or governance realm. It’s not just about increasing the share price, it is also about improving corporate social responsibility. One of the major issues addressed by socially responsible investors is executive compensation. Requests, and later demands, for an advisory vote on executive compensation, or “Say on Pay,” began in Europe and the U.S. Meritas Mutual Funds (now Ocean Rock) brought this issue to Canada in 2007. By 2009, the Canadian Coalition for Good Governance endorsed the idea, and a majority of shareholders at all of the major Canadian banks backed “say on pay” proposals. The first “say on pay” votes were held in 2010.

Since then “say on pay” has been adopted by much of the TSX 60. In Europe, there is now a move to make the vote binding, and once that happens, it will be only a matter of time before binding votes on executive compensation also become the norm in North America.

On the environmental front, Ethical Funds, one of Canada’s major actors in shareholder engagement, asks oil and gas companies to consider the transition to the low-carbon economy. The 2014 Focus list states “2013 saw an upsurge of interest in the role of investors in moving from fossil fuel dependency to a low-carbon energy system. Reduction of carbon emissions from energy production is vital, but will be ineffective without reducing emissions from energy use across the economy. We will be asking companies on both sides of the energy equation to intensify efforts to reduce emissions, and to participate constructively in the climate policy debate. We will also be exploring “unburnable carbon” with oil and gas companies: how they are preparing for a future in which fossil fuel reserves may no longer be valued the way they are today.”

Social Finance

This nascent but fast-growing sector is the third, and, at this point, least developed, pillar of SRI. Social finance includes vehicles such as social impact bonds, green bonds and impact investments.

According to the Global Impact Investing Network (GIIN), “Impact investments are investments made into companies, organizations, and funds with the intention to generate measurable social and environmental impact alongside a financial return. Impact investments can be made in both emerging and developed markets, and target a range of returns from below market to market rate, depending upon the circumstances.” In Canada at this time, a number of impact investments are available to accredited investors, and we expect a more diverse range of opportunities to be offered over the next few years.

The Canadian Task Force on Social Finance, in its 2011 progress report, affirms: “The case for building Canada’s impact investing marketplace is more compelling than ever. Economic, social, environmental and demographic challenges continue to exert severe pressure on governments, institutions and communities, both here at home and around the world. Given fiscal and societal pressures, we need to unleash the innovation capacity of all Canadians—including those in the social sector—and work together to develop effective, impactful solutions. Social finance is an essential part of building and sustaining this critical innovation engine in Canada.”

Zombie Myths

One of the myths that simply refuses to die is the misconception that you can’t make money investing responsibly. In Canada, we have the Jantzi Social Index (JSI), a socially responsible replica of the S&P TSX 60. It has been running since January 1, 2000, and we can see that over the past 13 years, the JSI has slightly outperformed both the S&P TSX 60 and the S&P TSX composite.



Source: Sustainalytics

As more academics choose SRI as their area of study, we are seeing research that makes it clear that you do not sacrifice returns by following socially responsible investment strategies. In a recent study, Lloyd Kurtz of the Haas School of Business and Dan diBartolomeo of Northfield Information Systems found that “Managers using the KLD400 Social Index Fund as an investment universe have had neither headwinds nor tailwinds.” Their research paper, “The Long-Term Performance of a Social Investment Universe” presents an 18-year, holdings-based attribution analysis of the KLD 400, a socially-screened broad-based U.S. index.



Socially responsible investors have long believed that treating your employees well would result in better productivity, lower turnover, etc.—factors that positively impact the corporate bottom line. We now have research showing this to be true. A study by Alex Edmans of the Wharton School presents some very positive information. “Companies listed in *Fortune* magazine’s annual ranking of “100 Best Companies to Work For in America” generated 2.3% to 3.8% higher stock returns per year than their peers from 1984 through 2011.”

SRI choices in Canada

In Canada, there are a number of SRI mutual funds and ETFs available to investors. If you are considering adding some socially responsible investments to your portfolio, the Social Investment Organization has a list of professional members who specialize in SRI. Recent events, such as the Rana Plaza factory collapse in Bangladesh and concerns about the impact of the extractive industries on the planet, make SRI a compelling alternative. Money talks—what are you dollars saying? ■



## THREE MINDSET CHANGES ENHANCE YOUR CAREER TRAJECCTORY

By Marty Matin, Psy.D.

Positioning yourself in the marketplace and staying relevant to potential employers involves much more than simply developing career-specific skills and writing a great résumé. Your mindset and attitude play a large part in your professional success. In fact, there are three specific mental programming techniques that can make a huge difference in whether you fulfill your career aspirations or flounder occupationally.

### Abundant Thinking

You can approach your career, job search, or anything in life from one of two viewpoints: scarcity or abundance. With scarcity thinking, the belief sounds something like this: “There are a limited number of jobs, and there are many more people who are qualified for any particular job. Therefore, I have to make sure I’m number one. Too bad there’s really no unique way for me to stand out.” Scarcity thinking tends to fuel competitiveness, aggressiveness, and even learned helplessness. After all, why bother trying if you tell yourself that you don’t have a chance of succeeding anyway?



The flip side of scarcity thinking is abundant thinking. With abundant thinking, the inner dialogue sounds something like this: “There are plenty of opportunities available. It’s just a matter of finding the one that works best with my unique skill set and experience. With a little patience and time, I’ll be able to find the right position for me.” Abundant thinking tends to promote tenacity, persistence, and realism. It enables you to reflect on your gifts and talents in a more holistic fashion, rather than a narrow fashion.

Of course, abundant thinking doesn’t mean delusional thinking. You have to be realistic. For example, perhaps the career you want really does have a limited number of positions, such as being an astronaut. Mathematically, it’s true that there are a limited number of astronauts. If you think abundantly, though, you can say, “My chances of being an astronaut may be limited, but perhaps there’s a position that supports astronauts that I can investigate. So what are some astronaut-related occupations? Who supports astronauts? What technology do they use a lot? If they have a crisis, who helps them?” When you keep your focus on abundance rather than scarcity, you are better able to recognize the opportunities available to you.

### Creativity

A positive effect of abundant thinking is that it fosters creativity, which is also important when seeking a new position or enhancing your professional life. For example, suppose you’re contemplating a career change. When many people start envisioning a new future for themselves, they immediately believe there is only one path to get there (scarcity thinking). However, there’s something called the law of equifinality, which means there are multiple paths to the same destination (abundant thinking). In essence, when you’re creative your goal might be fixed, but you recognize that there are multiple ways to achieve that goal.

Suppose you want to be a nurse because you’ve heard it’s a growing profession with many opportunities and high pay. At first you may just see one path: enroll in a bachelor’s in nursing program (BSN). If enrolling right now isn’t feasible, you may give up on the idea, believing there’s no way you can do it. Here’s where creativity comes into play. While enrolling in a BSN program is a valid path, it’s really just one option. You could also start out as an emergency medical technician (which requires less training), then get an associate’s degree or diploma in nursing, and then go to the BSN program. You could join the military and go to nursing school there. You could start by working in a support role within a hospital or medical practice to gain some medical experience, and then enroll in a BSN program. If you think creatively about what you want, you’ll find numerous ways to get to the end goal.

Of course, for some people, knowing they have numerous paths anywhere can be cognitively overwhelming, because human memory limits are, on average, seven bits of information. In other words, it’s difficult for many people to keep all those variables in their head. The good news is you don’t have to keep all the options in your head. You can use a spreadsheet to track the information or just jot it in a notebook. The key is to allow yourself to creatively think about your future so you can expand your possibilities.

### Emotional Nonattachment

To decide on which path to take, you can’t be emotionally attached to one certain way. If you have scarcity thinking, you have one destination and one path, so you are, naturally, extremely emotionally attached. All your eggs are in one basket. If it works out to your advantage, you’re exhilarated. But if it works out to your disadvantage, you’re devastated. And if you’re uncertain as to how it will work out for a long period of time, you’re chronically anxious.

Being emotionally nonattached does not mean being apathetic or lethargic. Emotional nonattachment means having an underlying recognition that all things in life are temporary. Of course, this doesn’t mean you don’t want to commit yourself. It doesn’t mean you don’t want to fully enjoy and be in the experience. But it is the recognition that everything eventually goes away.

Here’s how emotional nonattachment can work for you in a job search. Let’s say you go into an interview and tell yourself that you have to have this job. You have to come out on top. You have to make sure they’re impressed with you. You have to make sure they extend a job offer. Clearly, you are emotionally attached. So, that may come out as you being over-enthusiastic, as being a little bit too pushy, or as being overly aggressive during the meeting. But, if you’re emotionally nonattached, you can be engaged in the conversation of the interview without being attached to what the outcome is. As a result, you come across as natural, relaxed, conversational, and sincere. Basically, being emotionally nonattached takes the pressure off of you, which naturally makes you look better. If you don’t get the job, you will still experience disappointment, but to a lesser degree. So it’s not about ignoring the emotion. By all means, feel the emotion; just don’t be attached to it.

### A New You

When you engage in abundant thinking, focus on creativity, and practice emotional nonattachment, you’re actually changing your perception of your career, of the job market, and of yourself. As a result, you gain the confidence needed to make a major change in your professional life. In fact, the more you apply these three mindset principles, the more successful you’ll be in all areas of life. ■

“With a little patience and time, I’ll find the right position.”



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