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The Connoisseurs' Choice in Luxury Living

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*"The stone tells you*

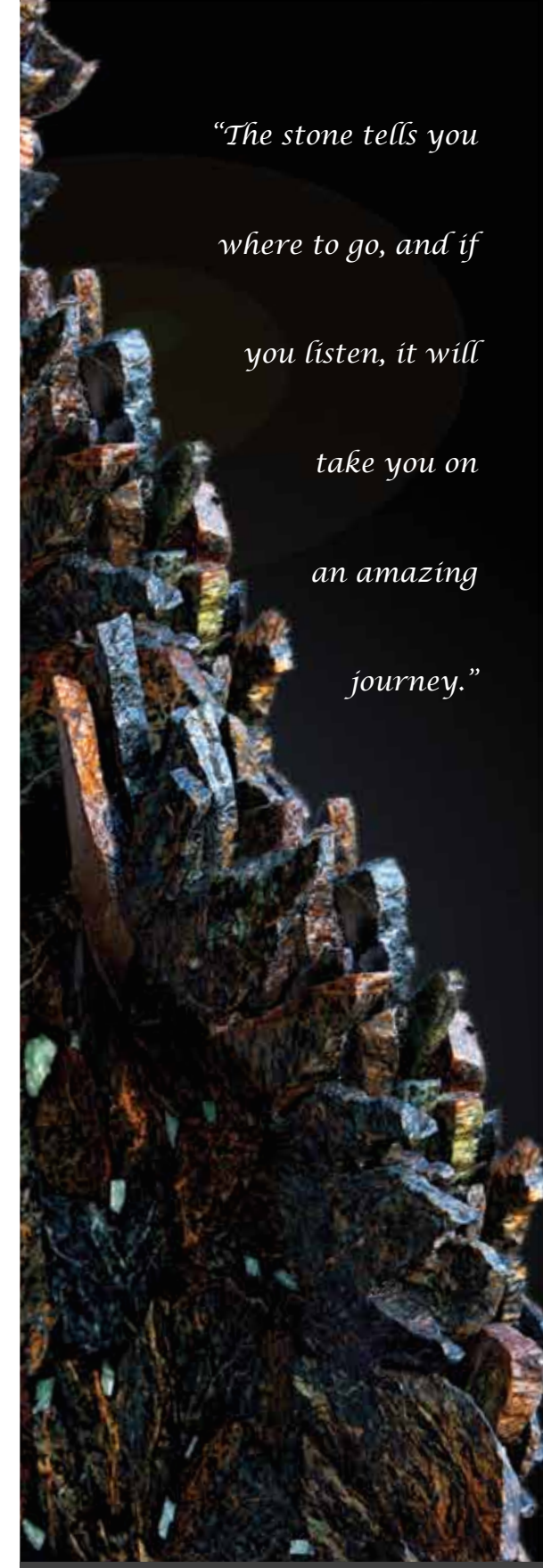
*where to go, and if*

*you listen, it will*

*take you on*

*an amazing*

*journey."*



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The Connoisseurs' Choice in Luxury Living

### CONTRIBUTING EDITORS



**Peter M. Clausi**, B.A., J.D. is a business leader, compliance specialist, Ontario lawyer and defender of shareholder rights. His first work in mining was as a university student pouring molten zinc for Kidd Creek Mines in his hometown of Timmins, Ontario. More recently, he co-founded GTA Resources and Mining and as CEO grew it through exploration and a multimillion dollar financing. He often contributes to mining and finance publications and is a frequent speaker on business, mining and compliance topics. In addition to now being General Counsel for GTA Resources, he is an independent board member of Aldrin Resources (uranium in Saskatchewan) and Baja Mining (copper, manganese, cadmium in Mexico), and the CEO of Green Swan Capital. [Peter@GoodLifeConnoisseur.com](mailto:Peter@GoodLifeConnoisseur.com)

**Leeann Froese** is a consultant based in Vancouver, BC who does strategic marketing and communications with a specialty in wine, food and hospitality via her company, Town Hall. Outside of work and wine, Leeann is a Les Dames d'Escoffier member, and she is into birding, fitness & community. See more on Leeann's work on [townhallbrands.com](http://townhallbrands.com) or follow on Twitter [@townhallbrands](https://twitter.com/townhallbrands) or become a fan on Facebook at [Facebook.com/townhallbrands](https://www.facebook.com/townhallbrands) Lee-Anne@GoodLifeConnoisseur.com



**Raminta Lilaite**, a publicist and entrepreneur, born and raised in Lithuania, holds MFA degree in Media Arts from Hunter College in New York. She is a Partner at Riviera Maya Property Consultants, a luxury real estate company in Tulum, Mexico that offers a full package of architectural, construction, legal and property management services to its clients. Raminta is also a Co-Founder of Les Couleurs Charity that brings arts education to the most underprivileged children in the world. [Raminta@GoodLifeConnoisseur.com](mailto:Raminta@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)



Friends for over 30 years, **Joyce M. Ross** and **E. Patricia Connor** are resilient women who have conquered personal struggles. It is their mission to improve the lives of others by sharing the message that kindness is the key to living a fulfilling and philanthropic life. Ross and Connor are the co-founders of Kindness Is Key Training & Publishing Inc.: Home of the HEARTMIND WISDOM inspirational anthology collection. <http://www.heartmindwisdom.com> <http://www.kindnessiskey.com> [E.Patricia@GoodLifeConnoisseur.com](mailto:E.Patricia@GoodLifeConnoisseur.com) [Joyce@GoodLifeConnoisseur.com](mailto:Joyce@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)



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## Publisher

### Group Publisher

Terry Tremaine | Terry@FusionPublishingInc.com

## Editorial

### Group Editor

Connie Ekelund | Connie@FusionPublishingInc.com

## Art Director & Production

### Production Manager

Christie Smith | Christie@FusionPublishingInc.com

## Photography

### Staff Photographer

Connie Ekelund | Connie@FusionPublishingInc.com

### Contributing Editor

Paul Moldovanos | Paul@FusionPublishingInc.com

## Advertising

### Advertising Inquiries

Terry Tremaine | Terry@FusionPublishingInc.com

## Account Managers

Shirley McClune | Shirley@FusionPublishingInc.com

Marie Richards | Marie@FusionPublishingInc.com

Edward Sawchyn | Edward@FusionPublishingInc.com

## Marketing

### National Marketing Group

Synergy CMC | info@Synergy-CMC.com



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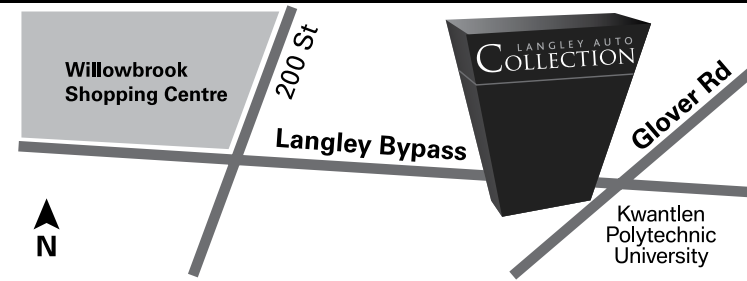
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Thailand was a treat. The people are great, the food is unique and of course there is Thai massage. All of that combined makes for a perfect romantic getaway. We enjoyed our stay immensely. Although we don't like to do repeats and generally respond to a favourite destination being the next one, this could require another visit.

There's lots of media attention focused on the political situation but we were oblivious to any turmoil throughout our stay.

Next up on the agenda is Peru. Of course, Machu Picchu is usually the first thing that comes to mind when that country is mentioned. But after visiting the southern coast as well, Pisco, a distilled spirit made from wine is now a contender for top of mind. Pisco is made by Porton, the oldest distillery in Peru. That being said though, it's little wonder Machu Picchu is on the must see bucket list. It's truly amazing.

So make sure to opt-in to receive the next edition. *Due to Canada's new anti-spam legislation even though you have opted-in in the past it has to be done again to continue to receive publications.*

As always comments and suggestions are welcome.

Terry Tremaine  
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Bangkok

## THAILAND'S ROMANTIC GETAWAYS

It Begins With the People

By Terry Tremaine

Photos By Connie Ekelund

*“There are five basic precepts of Buddhism:  
do not kill any living being, do not steal, no sexual  
misconduct, be honest and no intoxicants.”*

We were in Thailand when the international media were trumpeting political unrest and turmoil in the streets. Naturally we were somewhat wary but reassured in that Foreign Affairs Canada had simply suggested Canadians avoid a particular block near the centre of the city of Bangkok. The way in which the citizens of this heavily Buddhist country handled their political differences was atypical of a remarkably outstanding country. We truly enjoyed our stay in this very beautiful country not simply because of its many wonders but mostly because the people themselves are just really nice to be around. This very positive environment lends itself particularly well to those seeking a romantic getaway.





Bangkok is known as the Venice of the East due to the extensive network of natural and man-made canals. A truly modern city is complimented with a host of golden temples, beautiful colonial buildings and bustling open markets.

We were particularly taken with the Grand Palace, dating from 1782 and until 1925 home to both the King and government of Thailand. It still serves for official events with a portion reserved for government offices and is likely the most popular tourist attraction. Comprised of several palaces and halls it is a surprising blend of Italian Renaissance architecture and classical Thai roofing. Of particular note is the Emerald Buddha Temple housing the Emerald Buddha just thirty inches tall and Thailand's most venerated image symbolizing the independence, strength and good fortune of the country.

Adjacent to the Grand Palace is the Wat Pho, housing the gigantic Reclining Buddha, and is also considered the first public university for students of science, religion and literature. This is also the birthplace of Thai massage and where it continues to be taught.

When in Bangkok be sure to take advantage of the long boats available to explore the canals which crisscross the city. This provides a unique opportunity to get a glimpse of the way of life of the residents long used to going about their lives both living and working on this very extensive network of waterways. If given the opportunity be sure to explore the Royal Barge Museum housing the royal barges. Originally war vessels these vessels are used by the royal family for festivals, royal marriages, coronations and funerals.

Peninsula Hotels provides excellent accommodation while in Bangkok. This award winning group of just ten hotels in significant cities around the world seeks to provide a luxury experience for its guests. Naturally we took advantage of their very relaxing spa and found dining to be a delectable experience.

From Bangkok we journeyed north to Chang Rai. While in northern Thailand the Buddhist influence was very welcomingly apparent. The people went of their way to be helpful and courteous. There are five basic precepts of Buddhism: do not kill any living being, do not steal, no sexual misconduct, be honest and no intoxicants. With ninety-five percent of the citizens practising Buddhists the society they have created is a joy to be involved with. The most outstanding memory I have of Thailand is simply the joy of being around these people.







our local expert took us beyond the guidebook  
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We always enjoy Four Season's properties around the world but the Four Seasons Tented Camp Golden Triangle is truly outstanding and absolutely unique. If looking to impress a loved one this is the place. Reached by river boat, the property is found amid exotic bamboo jungles in the triangle where Thailand, Laos and Myanmar meet. This all-inclusive resort has only fifteen tented accommodations and typically offers three night adventures. We took advantage of the opportunity to receive elephant mahout training. This of course led to utilizing our new found knowledge to each ride an elephant through the jungle and down to the river guiding him with newly learned voice prompts and gentle nudges to the back of the ear. However, we did not anticipate that the elephant would take the opportunity to bath by spraying his back.

Being a Four Seasons the dining is excellent. Plus of course there is an excellent spa positioned in a scenic spot in the jungle. This property is truly an unforgettable experience.

Next we headed to Chang Mai with a stop at the Wat at Rong Khun, a very unusual temple, along the way. The temple was conceived by artist Ajarn Chalermchai Kositpipat, well-known throughout Thailand, he wanted to build the most beautiful temple in the world to commemorate modern Thai Buddhist arts. Following his design from 1997, he and eighty followers have committed their lives to creating and maintaining this very beautiful all white temple. The temple is a work in progress according to the artist who feels his work is never done, though for the visitor it appears to be a masterpiece that's completed.

*“The temple is a work in progress according  
to the artist who feels his week is never done...”*



Chang Mai



Chang Mai



Chang Mai



Chang Mai



Chang Mai



Chang Mai





Shangri-La Chiang Mai

In Chang Mai we stayed at the Shangri-La Chiang Mai situated in the heart of this old Thai city. Naturally the property was most comfortable with great dining and of course a spa offering Thai massage.

Chang Mai is the largest city in Northern Thailand, the capital of the province, and second in importance only to Bangkok. Founded in 1296, it is a modern bustling city with over three hundred Buddhist temples. It attracts a very significant number of foreign tourists each year.

Near to Chang Mai is the Chang Dao Young Elephants Training camp. Here visitors are able to watch as the mahouts direct the elephants in a typical exercise demonstrating how they have worked alongside humans for centuries. This is followed by an hour and a half elephant ride into the forest to visit a Lisu hilltribe village. After reaching the river again the trip continues by rafting down the river and landing nearby to an orchid farm in Mae Sa. For those with an interest in orchids this is the spot with numerous varieties complimented with butterflies.



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*“This 5-star resort sits on Klong Prao Beach offering great access to warm waters.”*

Back in Chiang Mai we headed to its most famous landmark the Wat Phrathat Doi Suthep. The temple was founded in 1383 with the legend being that a holy relic was placed on the back of an elephant. The temple was said to have been created where the elephant came to rest. The resting place happens to be on top of the highest hill in the area. A flight of 309 steps lead to the temple grounds, or there is a short tram ride. The temple grounds are entirely worth the visit plus the views of the surrounding area are spectacular.

From Chiang Mai we headed south of Bangkok to Trat. The north and south of Thailand are surprisingly different. While the north is very agricultural making Thailand pretty much self-sufficient food-wise with sufficient produce to be an exporter as well, the south has a greater dependence on tourism as a result of the national parks, popular beaches and islands with great snorkeling. This region attracts many couples looking for that special spot as a result of the wide selection.

From Trat we took a ferry to the island of Koh Chang as the island has no airport. The third largest Thai island, lies near to the border with Cambodia, and 85% of it is protected in the Mu Koh Chang National Park. The park comprises some 52 islands. The water is clear and warm and a divers delight.

On the island we stayed at The Emerald Coral Cove Koh Chang. This 5-star resort sits on Klong Prao Beach offering great access to the warm waters. With 165 rooms the property offers all the amenities one would expect including of course good dining, and spa treatments in a beach cabana. An easy walk takes you into a local commercial area providing access to local cuisine and shopping.

We particularly enjoyed the opportunity to catch a small boat at the beach just in front of the property for a private snorkeling trip of five nearby islands. Our day was spent sailing from one scenic spot to another where each one seemed to have better snorkeling than the last.

It was at this property that we first realized how popular Thailand has become with east Europeans and Russians. There are direct flights from Moscow to Bangkok.

Next on our agenda was Koh Samui Thailand’s second largest island. The island is principally a tourist destination as a result of being surrounded by 42 other islands, which together make up the Angthong National Marine Park. It was the second national park to be established in Thailand.

We spent a day touring the park by boat. The views from both the water and the tops of the islands were spectacular making the area the second most popular tourist destination in Thailand after Bangkok. Koh Mae Koh is an island well worth visiting as you can climb to the top and then look down on a gorgeous emerald lake in the middle known as Talay Nai.





## Connoisseur's Choice in Thailand

Thailand Tourism  
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Peninsula Hotel, Bangkok



Four Season Tented Camp  
Golden Triangle



Shangri-La, Chiang Mai



The Emerald Cove Koh Chang



Napasai, Koh Samui



Naturally snorkeling and diving is very popular in the park with lots of coral reefs and clear water containing an endless variety of water life.

As Koh Samui is such a popular tourist destination there are numerous resorts and hotels to choose from. We were particularly pleased with the Belmond Napasai which lies in a grove of cashew trees making it a very private location. Our accommodation was a spacious villa sitting on a secluded beach the property lies on. The opportunity to open your front door and be just steps from the lagoon beach was a treat. Naturally there was an excellent spa and of course dining was superb. The infinity-edge fresh water pool sits in the middle of it all and is open 24 hours. Spending an extended holiday in this service oriented resort would be a treat.

We enjoyed our time in Thailand immensely and readily understand why it is such a popular tourist destination. Being principally tropical the vegetation alone is worth the trip. The obvious differences between the north and south and Bangkok made for greater understanding of the current political differences.

The north which is more heavily populated and more agrarian has voted enthusiastically for the political party which Bangkok and the south tend to be opposed to. Even so as I mentioned at the beginning of this piece during our time there we saw nothing to make us uneasy. I can't stress enough how pleasant and hospitable the Thai people are. Combine that with fabulous scenery, great warm water beaches, and unique cuisine and of course Thai massage and it makes for a great adventure. ■







The Mexican Caribbean beach town offers unparalleled opportunities for real estate growth and is becoming a popular spot for celebrities and international investors.

## TULUM, MEXICO

### The New Frontier for Real Estate Investors

By Raminta Lilaite

Once a while, there are locations in the world that are on the brink of explosion in terms of real estate, and at the moment many eyes are on Tulum, Mexico.

A small Mayan fishing village, Tulum has been known for years for its sugary, picture-perfect beaches, turquoise warm waters of the Caribbean, yoga, ancient Mayan ruins perched high on a cliff and its ecological vibe. Its small beach bungalow-type hotels still use solar panel energy, and often opt for candlelight. The prices used to be low, and regular clientele included hippies and backpackers.

Then the situation started changing, and the change has been the most obvious in the past few years. Following the trend in the Riviera Maya region, where small fishing villages, such as Cancun and Playa del Carmen have exploded into major international vacation destinations in 15 years, Tulum has been growing at a rapid pace. Since 2008 Tulum's employment sector more than doubled, and its population tripled since 2000. The state is building a rail network, and development is visible in each sector: hotels, restaurants, tourism, and luxury developments.

The good news for the lovers of Tulum's tranquil, mesmerizing atmosphere is that its eco-vibe remains undestroyed. The clientele is the one that has been changing, and now includes Hollywood stars and celebrities, such as Demi Moore, Heidi Klum and Jude Law. Little beachfront hotels started remodeling and their prices started rising every season. Luxury boutique hotels, such as Be Tulum, elevated the level of accommodation available. Gourmet restaurants, such as Hartwood, Simple or Casa Banana started popping up and drawing lines of eco-chic tourists, mostly New Yorkers, every evening.

Despite the change, the biggest part of land around Tulum remains underdeveloped, though "for sale" signs are visible left and right. There are bigger developments, such as Aldea Zama, which plans to create its own town center with a brand new pedestrian street lined with restaurants and shops, similar to the 5th Avenue in Playa del Carmen, a golf course and various facilities.

*"Tulum is flocked by Italians, Argentines and other international...investors."*



### *Regulations for Foreigners to Buy Beachfront Land in Mexico*

Any foreigner buying land in Mexico within 50 km (32 miles) from the coastline and 100 km (64 miles) from the international border uses the means of a bank trust (fideicomiso) or they may buy property by establishing a Mexican corporation.

A fideicomiso is a real estate trust where the bank (trustee) holds the trust deed for the purchaser (beneficiary). The bank acts as the Trustee, and the client is the Beneficiary of the trust, maintaining complete control over it, and may sell, lease, mortgage, and pass the property on to his/her heirs. The trust is the beneficiary's property.

A trust is granted for a 50-year period, renewable at any time (for another 50-year period) by submitting an application to the bank. If the 50-year period expires without renewal, the owner has another 10 years in which he may submit an application to renew the trust.

Moreover, the bank trust requirement (Article 27) is currently being reviewed by the Mexican government, and in April of 2013 Congress' lower house voted to loosen the restrictions on foreigners buying lands within restricted zones. The measure passed 356-119 and now only needs approval from the Senate and a majority of the country's 32 state legislatures to become law. ■

However, those who are looking for bigger value in their real estate purchase and willing to remain independent from big developers, are buying land outside of Aldea Zama or similar developments, which is usually also much cheaper. Certainly, there are also options of huge beachfront lots ideal for hotel or condominium development that count their price in millions, but Tulum offers opportunities for all kinds of budgets. For example, a 30 x 10m piece of land, located 10 minutes away from the beach, can be purchased for \$40K USD. The price of constructing a 2-story house with a pool and rooftop would make the cost of the whole project (including land) about \$250K USD.

There are companies, often also run by foreigners who live in Tulum, such as Riviera Maya Property Consultants that offer complete services for land buyers: secure land purchase for the best market value, architectural design, construction and property management, which is quite important if the property is meant as an investment that would bring profits every year. On average, the value of real estate has an increase of about 7-8 percent per year, and these figures may more than double for investments right on the coast. If a property is rented, an annual income would average around 10 percent from renting alone.

Lured by the opportunities of the newly found investment paradise, Tulum is flocked by Italians, Americans, Argentines and other international and Mexican investors. Southern Europe is still grappling with the crisis, and the US is not really able to provide with similar opportunities of value growth in real estate. It's natural that many turn to an emerging-economy country, such as Mexico, especially because the lifestyle that Tulum offers is hard to beat—who would not want to make a valuable investment in a place of stunning nature, perfect weather and close proximity to the US? ■





## SHAPING BRITISH COLUMBIA WINE: INDUSTRY FOUNDERS CONTINUE TO INVENT

By Leeann Froese

Summerhill Vineyard Lake

*“...British Columbians who are fiercely loyal to their homegrown libation.”*

The British Columbia wine industry is thriving, with more than 230 wineries of varying sizes spread throughout the province’s four wine growing regions. There is a world of flavour and choice, and the quality is proving itself. BC wines have a gaining presence on fine and casual dining menus, and people from all over the world seek vacations in BC wine country.

Most of the wine produced in BC stays in the province and is enjoyed by British Columbians, who are fiercely loyal to their home-grown libation. This was not always the case.

A small and engaged group of wineries kicked things off; in 1990 there were 11 wineries; however, with the 200+ wineries in the industry at present it is easy to see that many others also believe that the BC wine industry is a worthwhile endeavor.

A few of these first-on-scene wineries remain today, including Gray Monk, Quails’ Gate, and CedarCreek, to name a few, yet many of these early wineries have seen drastic changes in the nearly 30 years that they have been open, such as expansion into the US or changing ownership.

It’s undeniable that the handful of first wineries is the group who did the heavy lifting required to get the industry going. Key personalities collaborated and associations formed with government and tourism bodies. Three decades later, we see an emerging class of local food, wine and people who are defining the “new” BC wine industry.

Swinging back to the early 90s, the **British Columbia Wine Institute** launched, an organization set to establish quality standards and to help market this burgeoning industry. At the helm of this newly formed association was founding chairman Harry McWatters, with Christine Coletta as executive director, and less than 20 wineries.

At the time McWatters was the owner of British Columbia’s first estate winery, Sumac Ridge Estate Winery, and over the following two decades McWatters went on to be a driving force in the development of British Columbia’s wine industry. A maverick, McWatters, established many ‘firsts’ in BC, such as being the first to plant grapes on the Black Sage Bench. He is the founding chair of the British Columbia Wine Information Society and founding president of the Okanagan Wine Festival Society. He is also a director of the Canadian Vintners Association, founding Chairman of VQA Canada and is the founding chairman of the British Columbia Hospitality Foundation.

In addition to founding Sumac Ridge Estate Winery in 1980 McWatters also is the founder of See Ya Later Ranch Estate Winery in 1995. In the spring of 2000, McWatters sold both wineries to what is now Constellation Canada and continued as president of both wineries until “retiring” in 2008, and establishing a new company, Vintage Consulting Group. In 2001, Harry received an Honorary Doctor of Laws Degree from Okanagan University College in recognition for the pivotal role he plays in the development of both British Columbia’s and Canada’s wine industry.

Continually reinventing himself, in 2011, McWatters released a lineup of wines from his Sundial Vineyard on Black Sage Bench under a new wine label, the McWatters Collection, expressly created to reflect the special qualities of the Black Sage Bench, and as a legacy brand for his daughter and son. Wine lovers have been quick to snap up the Meritage and Chardonnay, and celebrate the flavours of the south Okanagan.

On the horizon for McWatters is TIME Estate Winery, his winery under construction and set to open in 2015 in Oliver, BC surrounded by his Sundial Vineyard on Black Sage Road. Until then, the following TIME Estate Winery wines are available: Chardonnay, white Meritage and a red Meritage, plus the Sundial white blend and a Cabernet Franc, all from estate-grown fruit.

Christine Coletta is another name that is tantamount in the Canadian wine industry. Many credit the first executive director of the British Columbia Wine Institute as the one who put BC wines on the map. Recognized as one of Canada’s most astute marketers Coletta was instrumental in the development of the BC wine industry through the establishment of the VQA program, later working on dozens of BC wine brands and country marketing programs.

## Connoisseur's Choice in BC Wines

Chardonnay, white Meritage, red Meritage  
Sundial white blend, Cabernet Franc

**TIME Estate Winery**  
Summerland, BC

Pinot Gris, Chardonnay, Pinot Noir  
**Haywire Winery**  
Summerland, BC

Riesling, Gewurztraminer,  
Syrah, Pinot Noir, sparkling wine  
**Summerhill Pyramid Winery**  
Kelowna, BC





*“As wine lovers reach for their next bottle of BC wine, they might imagine that the booming industry is what it is today thanks to the ...effort ...of a few groundbreakers...”*

In 2009 Coletta and her husband Steve Lornie launched their own wine, Haywire, and in 2011 the couple opened Okanagan Crush Pad, a high-end 35,000 case, small lot custom winemaking facility in Summerland, BC with the resources and expertise to take product from field to market – including branding, marketing, communications and distribution and sales. The winery is home to Haywire wines, and welcomes clients, be they vineyard owners or other wineries who wish to establish their own wine brand.

The Haywire wines, made from organically farmed grapes and with as little interventions as possible in the cellar, have been met with high praise and critical acclaim for their true expression of where they are grown.

The Haywire offering is a lineup of varietal wines including a Pinot Gris grown at the winery’s Switchback Vineyard, a Chardonnay, and Pinot Noir from nearby Canyonview Vineyard (the latter of which capturing a Lieutenant Governor award in 2014). The winery also makes a Gewurztraminer, rosé, and a celebrated sparkling wine called The Bub. As the new Okanagan is expressed, Coletta continues to create: in 2014 Haywire released specially-labeled wines to pair with Asian cuisine and coincide with the Lunar New Year. Next up for Haywire is the expansion of the sparkling wine program, in time for holiday celebrations.

Further regarding sparkling wine, a look at the BC wine industry then and now would not be complete without taking a look at Kelowna’s Summerhill Pyramid Winery. Canada’s most-visited winery is one of BC’s pioneering wineries, and another that continues to grow and evolve with the industry.

When founder Stephen Cipes first visited the Okanagan in 1986, he believed he’d found unique conditions to produce “intensely flavoured small grapes”-- the perfect base for sparkling wine, and in 1991 Summerhill was born. Owned and operated by the Cipes family, the winery has been a leader in organics, converting their own vineyard holdings to organic status shortly after the property was acquired, and since, has helped to convert and support more than 200 acres of Okanagan vineyards to certified organic status.

After two decades, founder Stephen Cipes has turned daily winery operations over to son Ezra, and the mission of the winery team is to produce exceptionally good tasting wines organically. The winery offers a range of wines; among them Riesling, Gewurztraminer, Syrah, Pinot Noir, blends of red and white wines, as well as Icewine. And in the time since Stephen had his eye on the Okanagan, Summerhill has emerged as the country’s foremost producer of sparkling wine. Winemaker Eric von Krosigk oversees the portfolio of BC VQA wines that earned the winery the Canadian Wine “Producer of the Year” trophy at the International Wine & Spirits Competition in London, England in December 2009 as well as a trophy for “Best International Bottle Fermented Sparkling Wine” from this same competition in 2010. The latest project at Summerhill is a partnership with renowned Canadian artist and naturalist Robert Bateman to offer a series of wines featuring Bateman’s artwork, with proceeds to nature-related school programs.



Harry McWatters



Kevin Trowbridge

Summerhill Eric Von Krosigk and Ezra Cipes Smiling

As wine lovers reach for their next bottle of BC wine, they might imagine that the booming industry is what it is today thanks to the foresight, effort, time and money of a few groundbreakers that believed that this province has something special to express, and continue to make it happen. ■



Lionel Trudel



Switchback Vineyard



Lionel Trudel





## WHAT'S TRENDING NOW?

### The 'Natural Look' in cosmetic enhancements

The fashion in cosmetic enhancements changes almost as often as it does for clothing. Over-filled lips and cheeks that once graced every magazine cover have now given way to a softer, more natural look. The goal is to look refreshed and rejuvenated as if you were naturally that way.

The Natural Look coincides with Dr. Gidon Frame's belief in moderation and proper facial proportion when it comes to cosmetic injectable fillers. Dr. Frame replaces the volume you have lost recently, not the volume you have lost in the past 40 years. Looking younger after treatments is still a goal but looking good for your age is vital.

Throughout the aging process, bone and fat pads under the skin that act as a scaffolding, start to thin. This leaves the skin to sag like a deflated balloon and appear drawn, tired and wrinkled.

Every face ages in different ways. Some notice their cheeks flattening in their 30's while others keep that desired 'apple' roundness well into their 70's. This is why customized consultations and treatments are essential. The consultant and doctor need to pinpoint where to focus the rejuvenation that is right for each person.

Age-related volume loss occurs in many areas of the face, cheeks, temples, tear troughs, lips and beneath the corners of the mouth. Dr Frame injects dermal fillers to rejuvenate the whole face in a balanced even way. Different thickness fillers are needed in different areas, giving a natural correction all over.

One method used to maintain a natural appearance is to first, re-build that lost scaffolding using a thick filler such as Juvederm Voluma, Perlane or Radiesse or even a gradual collagen stimulator like Sculptra.

*“Every face ages in different ways.”*

Then, if needed, plumping up the areas closer to the surface with thinner fillers such as Juvederm Volift, Restylane or Teosyal Redensity II will achieve softer, more refined results.

By using appropriate amounts of neurotoxins such as Botox, Dysport or Xeomin, lines around the eyes and on the forehead can easily be relaxed. Once again, everyone needs different amount according to the depth of their lines and the strength of each their facial muscles. (Men tend to need higher amounts to treat their stronger, more resistant muscles).

Dr. Frame and his professional team start with a comprehensive assessment of your skin texture, quality, pigment, volume loss and shape. A detailed treatment plan is produced for you to decide which options to pursue sooner and which later. Comfortable and calm injection techniques are employed to produce a relaxed, refreshed natural look.

A follow up visit in two weeks allows balancing and adjustment. For a natural cosmetic enhancement, it is vital to seek out an experienced physician with an aesthetic vision. This will bring out your best features and allow you to look and feel your best. ■

#### Anti-Aging Medical and Laser Clinic

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Vancouver, BC  
V6M 2A7  
Phone: 604-261-9121

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BEFORE Fraxel Dual Laser

AFTER 4 Treatments of Fraxel Dual Laser

Dr. Gidon Frame







## IS YOUR “GET UP AND GO” GONE?

Women are three times more likely to feel fatigued than men

By Lorna R. Vanderhaeghe, M.S.

One in four North American women has low iron or iron deficiency anemia, characterized by symptoms such as fatigue, peeling fingernails, hair loss, poor concentration, heart palpitations, pale skin and dark under-eye circles. So important is iron to health that even a mild deficiency can affect your ability to perform everyday mental and physical tasks. And you do not have to be diagnosed as anemic to feel the effects of low iron. In a 2003 *British Medical Journal* clinical trial involving non-anemic women, iron supplementation dramatically improved unexplained fatigue.

Iron plays a major role in energy production, which is why fatigue is one of the most common symptoms of low iron. Iron is needed to make adenosine triphosphate (ATP), which fuels all of the body's 100 billion cells. Iron is also involved in other functions including detoxification, cell protection, hormone manufacture (predominantly estrogen and progesterone), and the action of serotonin, your happy hormone. Even heavy metal toxicity is related to low iron. For all these reasons, persistently low iron—even if you are not considered anemic—is a serious concern.

*“Iron plays a major role in energy production, which is why fatigue is one of the most common symptoms of low iron.”*

### Who Needs Iron?

- Women of childbearing age
- Women who are pregnant or breastfeeding
- Newborns, tots, teens
- vegetarian and vegans
- Seniors
- Athletes and regular exercisers

Women are more susceptible than men to iron deficiency due to blood loss during their monthly cycles. Yet over 57 percent of women do not get adequate levels of iron from the diet. Women require up to 20 milligrams (mg) of iron daily during the childbearing years, but most get less than 10 mg per day from food and often it is poorly absorbed. Simply supplementing with 10 mg per day of *elemental* iron could provide much-needed energy and alleviate a pending iron deficiency.







### Dosing Mistakes Explained

Many women take the wrong dose because of how doctors prescribe iron and because of inadequate labeling. Patients are often advised to take 300 mg of iron but are not told that the actual amount of iron being delivered—called elemental iron—is approximately 30 mg. Additionally, most iron supplements do not provide correct label information about their elemental iron content:

- A 300 mg tablet of ferrous gluconate contains 30 mg of elemental iron.
- A 300 mg tablet of ferrous sulphate contains 60 mg of elemental iron.
- A 300 mg tablet of ferrous fumarate contains 99 mg of elemental iron.

If the iron supplement is labeled correctly with elemental iron, it will state 30 mg. However, some people end up taking 10 tablets trying to get the 300 mg that the doctor has told them to take. With this knowledge, it is easy to understand

why some people take too much iron and experience overdose symptoms such as nausea, diarrhea, vomiting, black stools and stomach pains.

### Liposomal Iron: A Girl's Best Friend

Not all iron supplements are equal. Daily consumption of low-dose liquid iron that provides an elemental dosage of 10 mg of iron in liposomal form is the solution to iron concerns. Liposomal technology is a revolutionary type of “packaging” that enhances nutrient delivery and absorption. A liposomal wrap around the iron aids its travel through the digestive tract, delivering the iron right to the receptor in the small intestine. As a result, it does not cause the stomach upset and constipation associated with iron tablets. It is safe for everyone, including children, and pregnant and breastfeeding women.

Liposomal iron is also stable under acidic conditions. This enables it to pass through the highly acidic stomach environment without being destroyed or inhibited. You can take liposomal iron with or without food, which is unique because most iron supplements must be taken alone to promote absorption.

Recent research indicates that the absorption of liposomal iron (ferric pyrophosphate), tested two hours after oral administration, is five times greater than ferrous fumarate, another iron salt. And after 12 hours, the total iron count in serum for liposomal iron was far higher than all other regular forms of iron. In short, liposomal iron raises levels quickly and effectively.

There is no need to drag through your days feeling tired or suffering from other iron deficiency symptoms. Reclaim your “get up and go” with liposomal iron.

### Iron Deficiency Symptoms

- Fatigue
- Pale skin color
- Breathlessness upon even minor exertion
- Suppressed immunity (increased infections, poor wound healing)
- Poor concentration
- Feeling weak
- Dark under-eye circles
- Heart palpitations
- Dizziness
- Cold hands and feet
- Restless legs
- Poor sleep
- Appetite loss
- Hair loss
- Thin, brittle or grooved nails
- Heavy periods
- Premenstrual syndrome ■

### *Losing Your Hair?*

One of the least known causes of hair loss is low iron-and you do not have to be anemic to lose your hair. Simple low iron will cause huge hair loss. We see this in women after childbirth and in women during the perimenopausal years when heavy periods may occur.

Hair follicles contain ferritin, which is a protein found inside cells that stores iron so the body can use it later. When ferritin stores decline in the hair follicle, it affects the ability of the hair to grow and, instead, non-pigmented, fine hairs develop. These hairs are often mistaken for androgenic alopecia. If you have been diagnosed with androgenic alopecia, supplement with iron to see if it improves. ■

# NATURALLY INSPIRING



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Escape to Black Rock Oceanfront Resort,  
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## GOT JET LAG?

### Five helpful tips to reset your body clock

By Amra Dizdarevic, Family Health Nurse Practitioner, Copeman Healthcare Centre

After taking a flight across two or more time zones, you might find yourself craving an omelette in the middle of the night or ready for a good night's sleep at 9 a.m. It's called jet lag, and it's caused by the temporary difference between the sleep and wake cycle generated by our internal body clock at home, and the environmental rhythms of our destination time zone. Our sleep/activity cycle becomes affected, leading to disruptions in our physical and mental functioning often leading to:

- Sleep disturbances (difficulty falling or staying asleep) and sleep fragmentation
- Excessive daytime sleepiness
- Reduced performance, concentration and reasoning
- Gastrointestinal discomfort
- Generalized malaise or feelings of weakness

These symptoms are not necessarily present in every case, and people may vary in their susceptibility to them. The more time zones you cross, the more likely you are to get jet lag; and the further you are from home, the longer it takes to get over it. While jet lag affects all age groups, older adults may recover more slowly compared with younger individuals.

Expect it to take several days to adjust to a new time zone. Readjustment and resynchronization occur at a rate of about one hour per day after eastward travel and 1.5 hours per day after westward travel. Pre-existing sleep deprivation, stress, poor sleep habits, and the flight conditions may predispose you to more severe jet lag.

Try the following five tips to help mitigate the effects:

- When possible, choose daytime flights to minimize loss of sleep and fatigue.
- Drink lots of water and avoid large fatty meals, caffeine and alcohol during the flight.
- Resist the temptation to sleep during daytime hours for the first few days at destination, as this will decrease the ability to sleep at night and prolong the adjustment cycle. Exposure to bright, natural morning light can also help your body adjust to the new time zone.
- Adjust your meal times to the new time zone.
- Get some exercise, but not right before you are supposed to go to sleep.



*“When possible, choose daytime flights to minimize loss of sleep and fatigue.”*

While there is no evidence of the usefulness of homeopathic remedies or diet in treatment/prevention of jet lag, taking melatonin can help your body adjust to a new time zone. As a hormone that is naturally made by a gland in the brain, melatonin aligns sleep cycles and other physiological functions. The usual dose is two or three milligrams after dark each night, about half an hour before bedtime in the new time zone. It can be taken for up to four nights in a row; after that, it likely won't be needed.

Check with your Copeman Healthcare team or Family Physician before taking melatonin to ensure it is safe for you. If you are not currently enrolled at Copeman Healthcare and would like to learn more about their comprehensive healthcare programs, please contact Tia Young at [tyoung@copemanhealthcare.com](mailto:tyoung@copemanhealthcare.com) or visit [www.copemanhealthcare.com](http://www.copemanhealthcare.com). Their Centres are conveniently located in downtown Vancouver and West Vancouver at Taylor Way & Marine Drive. ■

### *A Word of Caution*

Melatonin can produce sleepiness and reduced alertness. Persons taking melatonin should not drive, operate heavy machinery, or perform tasks requiring alertness for four to five hours after taking melatonin. The timing of the dose of melatonin needs to be precise to avoid worsening the jet lag symptoms.

#### **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:**

Tiffany Yuen: 403.270.2273

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

#### **Edmonton Centre:**

Treana Popowich: 780.392.0716

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





## REVERSE THE EFFECTS OF TIME AND GRAVITY

### What causes our skin to lose elasticity?

There are many reasons why our skin loses elasticity. Some of these include: aging, sun damage, weight loss, smoking, and food choices. Elasticity is the skin's ability to stretch, then return to its original shape and tone. The loss of strength, tone and health of the skin and its underlying muscles results in the loss of elasticity in the skin. Our skin is very susceptible to signs of wear and tear. This leaves the skin vulnerable to the appearance of wrinkles and a loss of elasticity. This loss of elasticity usually becomes noticeable after the age of 40. It is generally a normal part of the aging process.

Is this something we look forward to? NO!

Is there anything we can do to alter the process? YES!!

### How do we improve skin elasticity?

Research has taken giant steps in the field of anti-aging. Fortunately, we now have access to a non-invasive method of "turning back the clock". The first and only multi-frequency RF device that is FDA approved has arrived!

Since 2009, the REACTION™ by Viora has been used by surgeons in the USA to tighten loose skin after liposuction surgery. The REACTION™ treatment has recently become available in British Columbia. It can be used on any body part from the forehead to the knees...and every part in-between! The REACTION™ treatment is ideal for clients with mild to moderate skin laxity. It is effective in the treatment of cellulite and can successfully improve body shaping following significant weight loss or pregnancy. The REACTION™ treatment is safe and effective for clients in their early 20s to their mid 70s. It is an ideal solution for anyone looking for a non-invasive method of smoothing and tightening the skin.

### Which areas are most commonly treated?

The REACTION™ treatment can be used to treat the full face, around the eyes, jowls, neck, chin, earlobes and marionette folds. Body treatments are effective for inner and outer thighs, arms, back fat, abdominal area, buttocks and knees. The treatment is a great option for improving the after effects of plastic surgery, including liposuction and face-lift procedures.

“Clients will see a noticeable lift and tightening after their first treatment.”



Before



After

### How does the REACTION™ treatment work?

The REACTION™ is a non-invasive, bipolar, RF-based (radio frequency) technology. It uses vacuum manipulation and targets the dermal and sub-dermal tissues with RF energy. "Heating induces collagen remodeling and fibroblast stimulation to produce new, flexible collagen and to contour, tighten and lift the skin", explains Dana Gale, owner of Dangerous Curves Slimming Salon. Dangerous Curves is the first location to offer this treatment in British Columbia. Viora offers patented CORE technology (Channeling Optimized RF Energy). This technology allows for maximum results in minimal time.

Gale says, "It targets only the area and depth to be treated. Unlike other RF treatments, REACTION™ controls exactly where the energy needs to be. This treatment is painless compared to most RF treatments and often my clients have a little nap. Clients will see a noticeable lift and tightening after their first treatment."

There is no down time as the change takes place deeply within the targeted tissue — any redness created will subside in less than 30 minutes and there is no soreness or bruising on the surface of the skin. Clients can return to their daily routine immediately after the session. The treatment, in most cases, is pretty comfortable. The client will experience a deep, but brief sensation of heat that is gradually adjusted to a personal comfort and tolerance level. For those seeking a bit of a boost in a safe and effective way, Viora REACTION™ has been Hollywood's secret for celebrities to stay looking younger.



The go-to place for Viora REACTION™ in the lower mainland is Dangerous Curves Slimming Salon. This unique salon offers customized one-on-one treatment and can provide private sessions for those in the entertainment industry. Visit our website [www.dangerouscurves.ca](http://www.dangerouscurves.ca) and click the Good Life Connoisseur button for your exclusive offer. ■

### Dangerous Curves Slimming Salon

3915 Hastings Street  
Burnaby, B.C.  
(604) 298-4650







## 350 KILOMETRES OF STEEL AND RUBBER Northwest Transmission Line

By Peter Clausi

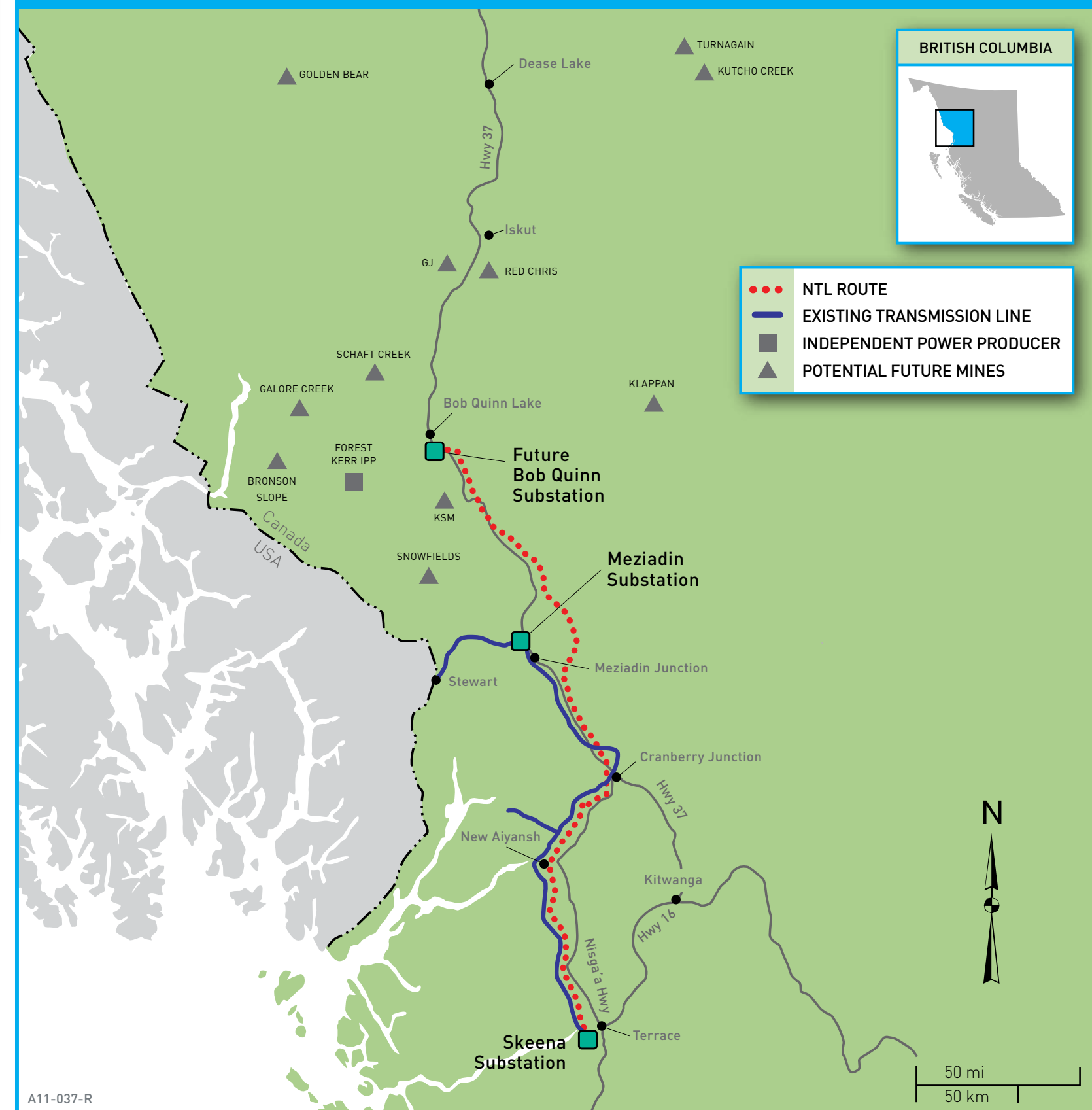
The best mining story in the world right now is not a mine. It's not a new find setting off a staking rush. Barrick Gold hasn't patched up its differences with Newmont Mining, and there's still no sign of Michael de Guzman. The best mining story in the world is 350 kilometres of steel and rubber, the Northwest Transmission Line (aka: NTL).

The map at right traces the NTL's route. Start at Skeena Substation, a hard-to-find spot roughly 300 kilometres southeast of Stuart, BC. Then meander more or less northward along Highway 37, leaning a bit to the west, ending around Bob Quinn Lake. To get an idea of how far north this, it starts north of the 54<sup>th</sup> meridian and finishes just 420 kilometres south of the Yukon border. At a cost of at least \$700,000,000 (yes, 700 million dollars) to build, the NTL begs the question: why?

### Mining

The NTL was announced in 2008 by then-premier Gordon Campbell who said, "The electrification of Highway 37 is an important part of the ongoing economic diversification of rural British Columbia," said Premier Campbell. "It builds on the success we're already seeing in the Northwest, including the new container port in Prince Rupert, the resurgence of the mining industry and the potential new Alcan smelter. We're making the investments needed now to continue that growth and help communities seize opportunities to diversify and create jobs."

## NORTHWEST TRANSMISSION LINE





*“...there’s \$5 billion worth of work going on in this area...”*

An operational target date of May, 2014 was set, with BC Hydro overseeing the project. When various First Nations signed on and environmental assessments were completed, the project juggernauted its way to completion, and surprisingly for a government project was completed only one month behind the original target date.

BC Hydro deserves much credit for its management of an extremely difficult construction project, up and over and through some of Canada’s most inhospitable land. From BC Hydro’s website in June, 2014: “The construction of the Northwest Transmission Line has been an absolutely phenomenal engineering exercise, in extremely rugged terrain,” said Lesley Wood, BC Hydro’s stakeholder relations and communications lead. “There’s a lot of new right of way that had to be cleared through very difficult-to-access areas. And we had to do an awful lot of work by helicopter in order to install the structures and the lines.”

*“The power line represents an outstanding economic opportunity for the northwest region...”*

With the NTL now in operation, stringers will be run from the main line to First Nations communities and to industry. This infrastructure will improve the standard of living in the remote north and will power large projects: “Between the NTL, the Forrest Kerr power project, Red Chris Mine and the Kitimat Modernization Project, there’s \$5 billion worth of work going on in this area,” says NTL construction manager Tony Mullin.

The Mining Association of British Columbia saw the economic potential early on and was hugely supportive of the NTL. “Report on the Electrification of the Highway 37 Corridor”, supported by the MABC and found [here](#), held that, “The transmission line will create substantive employment during the construction phase, support the investment of an estimated \$15 billion in new capital investment, create an estimated 10,000 full time jobs, and generate \$300 million per year in tax revenue, while saving 3.7 million tonnes of CO2 annually, or the equivalent of taking 629,000 automobiles off the road.” If those numbers are accurate, the economic payback, even at a construction cost of over \$700 million, will be quickly realized.

The importance of the NTL is very clear to the miners. Imperial Metals Corporation is the owner of the Red Chris mine in north BC, which despite recent negative news related to its failed tailings pond, is a massive deposit of copper, gold and silver with enormous economic potential. Imperial Metals is working towards the development of an open pit mine with a mill production rate of 30 000 tonnes of ore per day, over a projected mine life of 28 years. The latest Measured and Indicated Resource at Red Chris is 8.89 billion lbs copper, 12.90 million oz gold, and 44.61 million oz silver.

As early as February, 2011, Imperial Metals President Brian Kynoch was quoted in a press release as saying, “The power line represents an outstanding economic opportunity for the northwest region, and for Imperial, provides an energy solution for our Red Chris mine.”

**This page from Imperial Metals’ website** provides an overview of the Red Chris construction. The first two paragraphs don’t discuss copper circuits or electrical progress or financing – they discuss how and when Red Chris will tie into the NTL.

Pretium Resources Inc. owns the high-grade gold opportunity at Brucejack in north BC, one of the largest and highest-grading undeveloped gold projects in the world. A feasibility study completed in June 2014 outlined Proven and Probable mineral reserves in Brucejack’s Valley of the Kings of 6.9 million ounces of gold (13.6 million tonnes grading 15.7 grams per tonne gold). Pretium is advancing Brucejack to production as a 2,700 tonnes per day underground mine. That will take a lot of power.



Pretium first mentioned the NTL in a October, 2011 press release. As Michelle Romero of Pretium recently added, “The NTL will make a big difference for the citizens of northwest BC, and for the mining projects which will in turn be providing jobs and opportunities there.”

Then we have Copper Fox Metals Inc., a 25% joint venture partner with Teck Resources Limited at Schaft Creek in north BC. Schaft Creek’s January, 2013 feasibility study shows 5.6 billion pounds of copper. That study speaks of the need for additional infrastructure at Schaft Creek including, “a power supply and distribution network”, and expressly refers to the NTL as the solution: “The mine site will obtain its power supply from BC Hydro by constructing a private 95 km, 287 kV transmission line from the mine site to the forthcoming BC Hydro Bob Quinn Substation.”

Copper Fox’s Chief Executive Officer is Elmer Stewart. His opinion counts – he has a Masters Degree in Geology and over 32 years experience in mining and exploration. Mr. Stewart has been involved in putting five mines into production, and so he’s familiar with risk, capital and the cost of power. His take on the NTL is, “The completion of the NTL provides the single most important portion of the infrastructure required for business development in northern British Columbia. This line will not only benefit business development but would be the catalyst to long term job creation and prosperity.”

Infrastructure matters to a mine. The cost of infrastructure can determine whether a feasibility study is bankable. It can be the difference between cash flow positive and a dead project. Even the NI 43-101 report mandates disclosure of infrastructure. Item 5 in the mandatory Form 43-101 F1 requires disclosure of “...the availability and sources of power...”.

The ongoing discourse over how to best mine the \$60 billion Ring of Fire in northern Ontario is the most obvious but not only example of this. Investors shy away from mining opportunities in parts of Africa due in part to a lack of infrastructure.

The Oyu Tolgoi project in Mongolia was too much even for Ivanhoe Mines, finally giving way to global miner Rio Tinto in 2012. It takes a company the size of Rio Tinto (66,000 employees in more than 40 countries across six continents) to take on a project of this magnitude. According to The Financial Post: “It was largely about money. Ivanhoe needed billions of dollars of capital over the next several years to bring Oyu Tolgoi to full production; the estimated capital cost of the project is US\$13.2-billion, including US\$6-billion to first production.”

On the NTL map, there are 11 gray triangles on the map, including Schaft Creek and Red Chris. These represent potential future mines, more or less tracking along the NTL’s path or accessible by stringer (as described by Copper Fox in its feasibility study). This means miners in northern BC now have a taxpayer-supported competitive advantage. Cost of power will fall, meaning less capital has to be raised and less cash directed towards repaying debt. As these mines develop and areas of economic activity grow, smaller miners will be able to leverage the infrastructure laid by the larger companies to reduce their exploration risk. The result is jobs, economic expansion, engaged First Nations communities, a broader tax base, and wins for shareholders. Indisputably the trickle-down economic effect of mining will create secondary industries to support the miners, with the result being further economic growth for BC and Canada.

And that’s why the Northwest Transmission Line is the best mining story in the world. ■





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## LOCATE ASSETS, REMOVE CLUTTER, ADD VALUE AND BE MONEYWISE

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

There are four areas of wealth management that investors tend to overlook more often than others. Mostly through no fault of their own. Let's initiate a wide view of the task at hand and methodically deal with rectifying the parts overlooked. It's not a very difficult job.

### 1.) Plan your all important 'asset location'

Investors need to understand which accounts are better suited to hold their investments. Learning the implications of owning investments say in cash accounts, RRSP, RRIF and TFSA pays off. It typically requires you to combine "asset location" strategies with your asset mix. You're familiar with the real estate catchy phrase "location, location, location". A similar approach applies to the collection of investments owned. Don't simply sprinkle the investments you buy into any random account. Instead, we recommend a methodical organization for those investments.

It is part of income tax planning and is called "asset location". That is, which investment account is better suited to hold specific assets that you own. Relate your asset location decisions to the types of investment incomes you expect to generate. Your investment selections can produce interest, dividend, capital gain and capital loss income.

One key objective of the location combination you choose is to pay the least income tax. Ideally, you will prefer planning three different pools of investments like this:



*“Locating specific investments in all three capital pools provides investors maximum flexibility in retirement.”*

- **Registered:** Registered accounts typically include the RRSP, RRIF, LIF, LIRA, DPSP and other locked-in plan varieties. All funds withdrawn from these accounts are treated as fully taxable like interest and salary. Where possible, interest bearing investments are more suited for such accounts. There is no preferential tax treatment of Canadian dividends, gains or losses and the dividend tax credit cannot be used.
- **TFSA:** All income earned in this account is tax-free upon withdrawal. Hence, a mix of investment income types is acceptable for the TFSA. Similarly, dividend tax credits are lost and capital losses can't offset gains outside this account. It also makes sense to hold investments with high capital gains potential in the TFSA. Unlike RRSP deposits that stop at age 71, TFSA deposits can be made for lifetime.
- **Non-Registered:** These are cash or margin accounts typically owned personally, in a company or in a family trust. Income from Canadian dividends, capital gains or losses realized in such accounts receives preferential tax treatment over interest income. Your “equity” investments such as stocks, mutual funds and ETFs are better held in these accounts for maximum income tax efficiency. However, the account owner reports the taxable income every year as deferral is not available.

Locating specific investments in all three capital pools provides investors maximum flexibility in retirement. However, not everyone may be able to allocate among all three choices. Such as the investor who has little or no RRSP contribution room resulting from pension plan contributions.

Retirement decisions to draw funds from all three pools can change every year, subject to RRIF and LIF minimums. Having access to the three pools also provides more flexibility as to when to start receiving CPP and OAS benefits.

Asset location is an important component that fits like a glove with your asset mix. It's best to weave both strategies into your game plan at the same time.

Ensure that your investment professional considers all the location options for your best interests. Your chosen combination of location and asset mix should better deliver on your goals and aspirations.

## 2.) Eliminate cluttered investing

Now that we're clear on the investment locations, the next natural query is whether the investment closet is cluttered with lots of stuff. Likely purchased over the years from multiple advisers. Overflowing with stuff that may no longer serve its intended purposes.

Not purged for longer than anyone cares to remember.

We keep tabs on portfolios seeking second opinions. The majority hold 15 to 35 GLC: Plan four wealth management areas investments, primarily mutual funds. Keeping track of that many selections is not easy for any investor.

Here is our summary of the top signs of “cluttered investing”:

- Lack of a written investment plan and no established asset mix targets.
- No retirement projections and owning too many investments.
- Not understanding portfolio risks incurred and allocations to equities too high for comfort.
- Not receiving objective advice and lack of suitable portfolio diversification.
- Duplication of securities inside mutual funds owned and unclear on investment costs and exit charges.

The clutter approach has no favourites. It finds active and passive portfolios, novice and seasoned investors alike. Be sure to look carefully into your entire investment closet.

Just a few signs of clutter can be problematic for the long-term. If you have stockpiled investing clutter, face it head on. Take appropriate steps now to sort your things out.

## 3.) Adopt sensible investment strategies that add value

Plato, Greek author and philosopher once said: “The beginning is the most important part of the work.”

Learn the basics about investment strategies that add value to the nest egg. Then adopt the sensible ones that help attain and maintain your retirement goals. Investment strategies are the rules that guide and shape every portfolio. Search the internet for “investment strategies” and you will be reading forever.

We offer two observations:

- Investors are most preoccupied with investment selections.
- By contrast, portfolio managers focus first on investment strategies.

Investor mindsets can be aligned with those of portfolio managers. We've summarized our top strategies into a few sensible nuggets:

- Invest money over time guided by the long-term investment plan.
- Short-term investing is an exercise in speculation.
- Accept being powerless at influencing market outcomes.
- The benchmark is the return required to achieve or sustain retirement.
- Structure the investment plan within the family's risk tolerances.
- Your investing philosophy embraces a comfortable, personalized asset mix.
- Pay close attention to both asset allocation and asset location.
- The medicine of choice is to create broadly diversified portfolios.
- Expect to occasionally rebalance investment positions.
- The preference is investment quality rather than chasing yield.

Adopt our short roster of straightforward, sensible strategies. They deliver consistent value over the long run. Ensure your investment strategies represent a sound approach to your before and after retirement goals.

Then, and only then, deal with your investment selections. Don't accept anything less.

## 4.) Apply moneywise strategies any age

Investors fare much better when there is structure in their financial lives. Let's assume life expectancy to age 90. That's roughly 30 years to learn some basics, 30 years to save and 30 years to enjoy spending the invested nest egg.

Time is of the essence, so arrange your financial affairs to get there. Here is our summary of moneywise strategies to implement at any age:

- **Identify your sustainable saving capacity.** Find and maintain your sustainable or increasing saving capacity ballpark. An approach is saving a steady monthly base plus part or all of the annual bonus.
- **Pay yourself first.** Set savings aside before you have a chance or temptation to spend them. Aim for 10% of earnings in the early years, more after age 40. Direct bank transfers work well.

- **Increase debt paydown.** One of your best, risk-free investments is to accelerate debt repayment. Especially non-deductible loans.
- **Add savings to investment portfolios.** Long term success requires you to regularly contribute savings to the portfolio. Investing returns alone may have trouble achieving retirement.
- **Become a wiser investor.** Revisit your investing strategies periodically. Be very mindful of tolerances for risk and returns required to attain or maintain your goals.

These moneywise strategies can be initiated, revisited and tweaked at any age. They contribute heavily to your success, both individually and as a group. Add a little structure to the finances. Start as soon as you can. More focus may be required for retirements within 10 to 15 years.

The combinations of saving and investing strategies dictate the kind of retirement that develops. Paying close attention to these four areas of wealth management gets to the family goals quicker and easier. ■





## TAMING SHAME AND BLAME

By Joyce M. Ross and E. Patricia Connor

Shame is a “learned” response with potent roots in early socialization. As children, we quickly discover that when we commit a “wrong” act, our parents react by temporarily withholding love as we are scolded, punished or shunned. Aware that we are the cause of their unpleasant reaction, we feel ashamed, scared and vulnerable. Once accepted back into our parents’ good graces, never again wanting to experience such frightening and tormenting emotions, we do our best to behave in acceptable ways. Inevitably, we commit another unacceptable misdemeanor, and desperate to avoid consequences, we deny our wrongdoing and point our fingers elsewhere.

Blame is a child’s natural response for deflecting shame. Inescapably, we carry the scars of these early childhood lessons for the rest of our lives. In every relationship, at the first hint of disapproval or criticism, many adults quickly take inventory of who or what might be to blame for our imperfections or screw-up. In the absence of a credible circumstance or others to blame, we accept responsibility, most likely heaping more shame atop that ingrained in childhood.

Most of us are aware that shaming and blaming are unproductive and destructive. Unfortunately, many of us are clueless when it comes to knowing how to stop hurting ourselves and others through fruitless faulting.

In my early twenties, tired of my then boyfriend harping on about the extra ten pounds making it a challenge to zip and button my jeans, I asked him, “How would my losing a few pounds increase your happiness?” Stumped, he never again mentioned my weight. Not taking ownership of his shaming comments was incredibly freeing.



American author Lois McMaster Bujold has a quote that’s equally liberating: “Reputation is what others know about you. Honor is what you know about yourself.” When one acts and speaks with honorable intentions, outward appearances become unimportant and inward blaming dissolves into self-acceptance.

The blaming game is rampant throughout society. Most relationships—family, work and social—breed some discontent based on apparent failures and wrongdoings by one to another. Though we’re all familiar with the healing power of forgiveness, few people are capable of not condemning and blaming in the first place. I’m no exception.

My knee-jerk reaction to any glaring injustice is to judge and label the perpetrator with shaming adjectives. At a recent workshop, after admitting that I couldn’t help condemning cruelties such as child and animal abuse, I asked the facilitator to shed some light on how I might become less judgemental. His answer was that judgement isn’t inherently wrong; it’s the *intention* behind a judgement that needs vigilant monitoring. It was an excellent observation and one that aligns with my primary self-analysis in response to negative emotions stirred by the actions or remarks of another.

When upset with someone, I immediately ask myself, “What is it about this matter that bothers me? Am I feeling threatened, inadequate, jealous, insulted or ignored?” Once I’ve identified the basis for my distress, my next question is, “Where to from here?” Wanting to remain at the helm of my own happiness, I then choose either to let it go, personally work on the troublesome issue, or decide to discuss my feelings with the other person.

Solution oriented, “Where to from here?” analyzing empowers me and protects my relationships with loved ones. Before reacting, I can consider desired and possible outcomes. *Am I hoping for an apology? Am I prepared to know the truth? Have I processed my emotions to the point where I can set them aside and truly listen?*

“Where to from here?” considerations also serve me well in response to self-torment. Rather than fixating on regrets and deficiencies, I investigate attitudes and actions most likely to propel me toward pleasant outcomes, situations and states of being.

The inherent gift in any joy robbing *learned* response is that it can be subdued through constructive reconditioning. Tamed, rather than mar anyone in muddy emotional quicksand, shame and blame trigger caring introspection and positive redirection. ■



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