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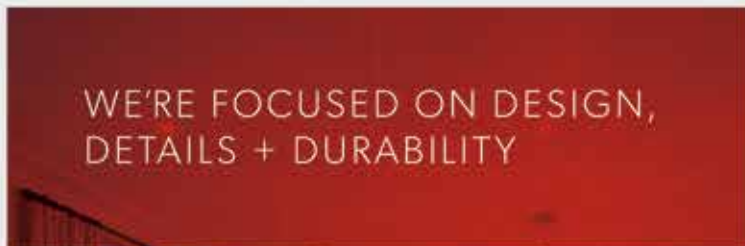


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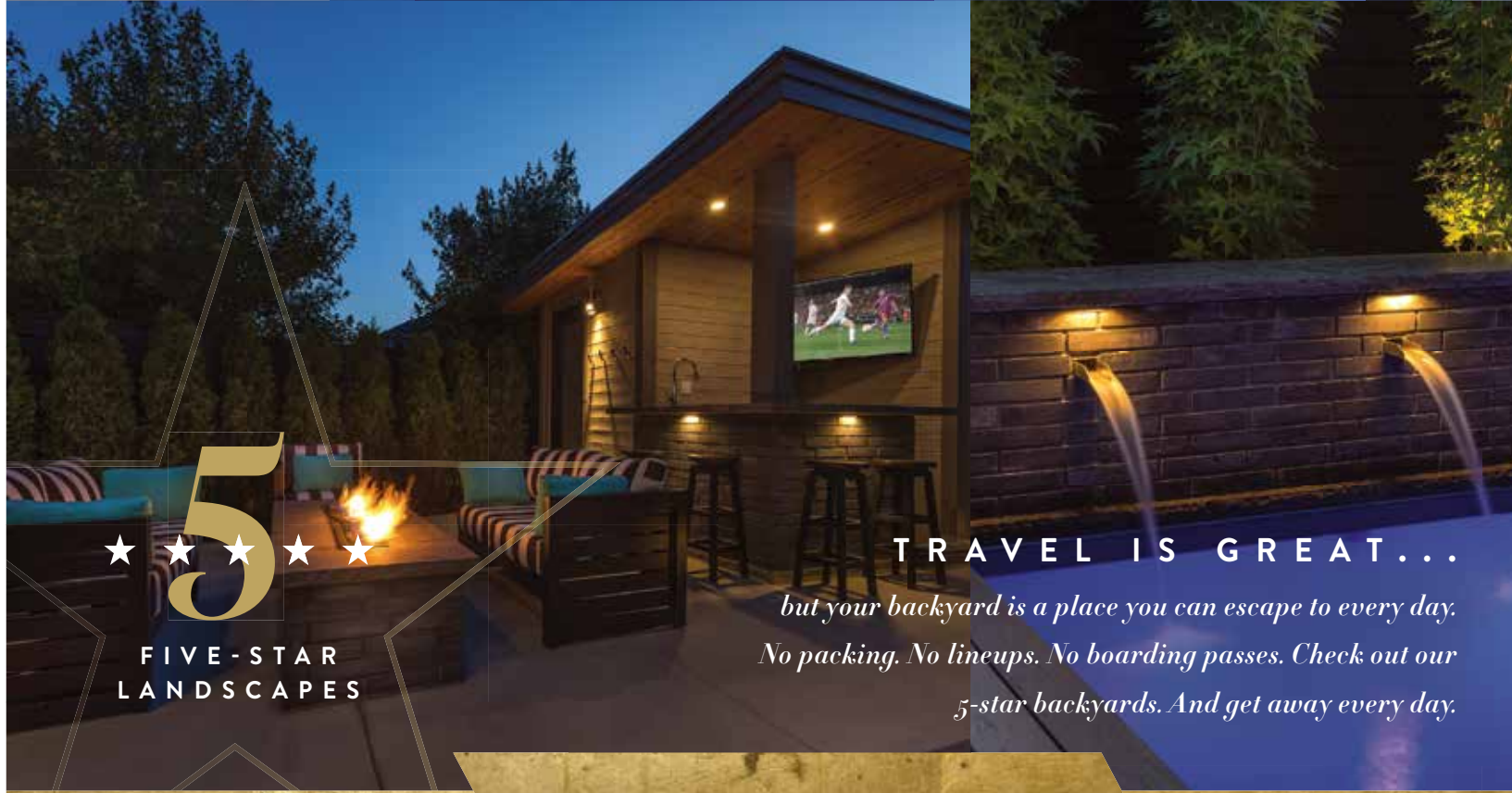
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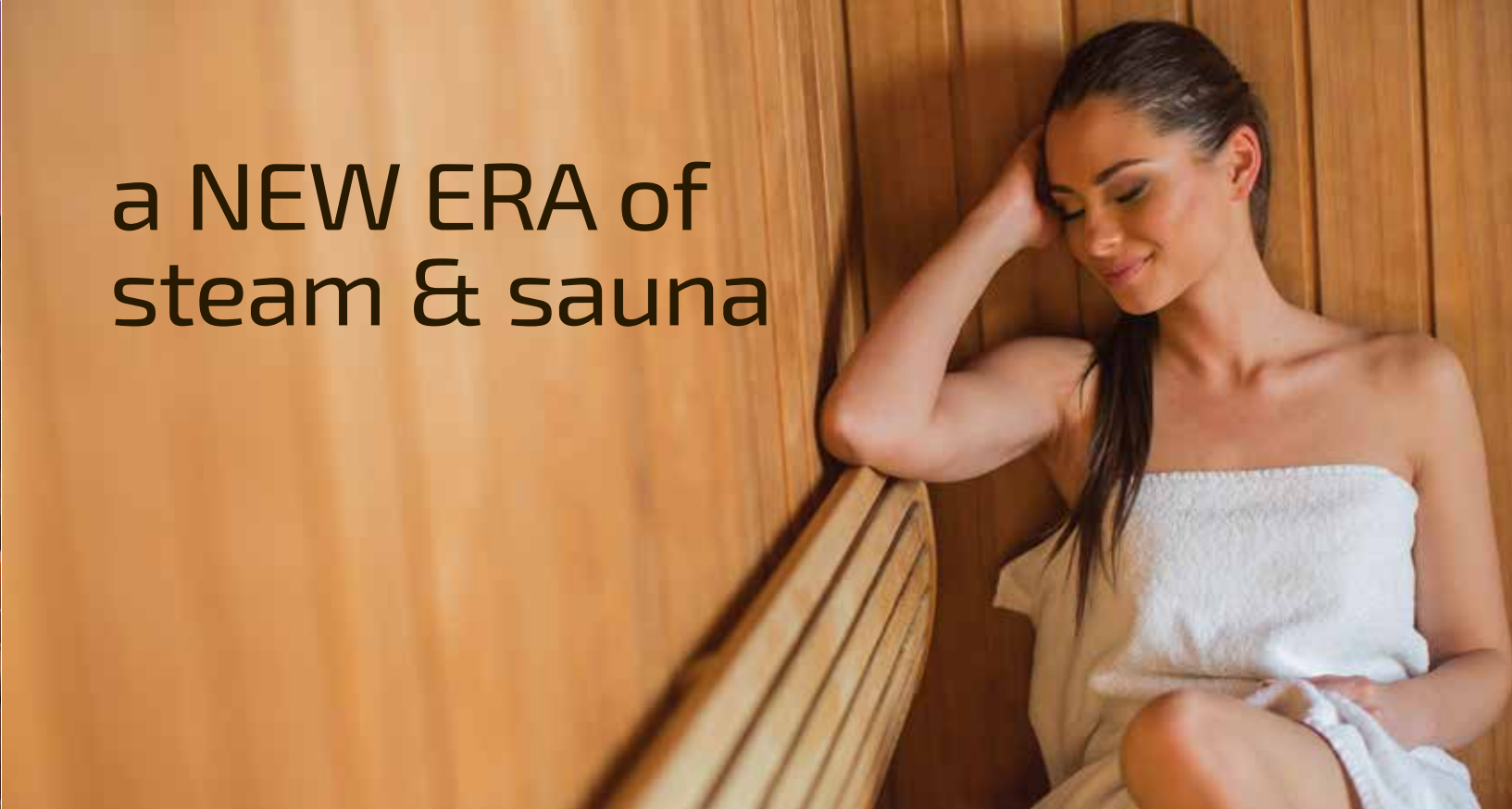


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FROM THE PUBLISHERS

Welcome to the December/January 2019 edition of Forum Magazine. We are pleased to feature Ridgeview Homes from the Kitchener-Waterloo region. President, George Mouradian is not just a builder of homes for over twenty years, he also had a vision to create an innovative showroom offering his new home clients plus all others, a design mecca for new products and ideas, the Design Palace! If you are in the K-W area, it's definitely worth a visit!

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Happy Holidays and Merry Christmas to you and yours, create wonderful memories together and enjoy this festive season! Wishing you all the best for 2019!

Until next year!

Ana & Sean Patrick
Publishers

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Ridgeview Homes DESIGN PALACE

TEXT Krista Deverson

With over twenty-one successful years of building homes in the Tri-Cities of Kitchener-Waterloo, Cambridge and into the London region, George Mouradian, a civil engineer technologist has catapulted Ridgeview Homes as one of the most innovative and successful builders in the area.

Imagine a place where the Pinterest home renovations of your dreams come to life. Where every beautiful finish, every unique

detail, every shiny surface you can imagine for your home is available for your perusal. A cutting-edge mecca for design with touches and details for your home that are so trendy and beautiful that you can't wait to get started on your home's facelift. The Design Palace of Kitchener-Waterloo is the holy grail of everything you can dream of for your home.

This was George Mouradian's brilliant idea, the Design Palace, started originally



PHOTOS BY APi360.ca



as a 2000 square foot showroom and selection gallery for clients of the builder and for homeowners looking for renovation ideas, but due to interest it quickly grew to 15,000 square feet. Being an innovative company, George realized there was an obvious gap at the time in the market.

For Tri-Cities homeowners to see and select unique and modern finishes and the latest trends for their property, they were either having to drive into Toronto just to browse those items or go from one store to another to be able to see multiple options. In the home construction industry, George knew from personal experience just how frustrating this experience could be, so he decided to bring all the options together under one roof in the Kitchener-Waterloo region.



“Bringing all the options together under one roof...”
– George Mouradian

With the growing demand, George knew the market could sustain its own home showroom with the latest and greatest in-home design. So, three years ago, in the spring of 2015, George established the Design Palace. Its success and popularity quickly necessitated its growth up to 15,000 square feet and it is now the destination for home design in the area. A very unique boutique, it showcases the trendiest styles in new home construction with building materials and products ranging from plumbing, to electrical, to cabinetry, to flooring, and all kinds of finishes.

George had wanted to create this kind of niche place because he is a trendy guy himself and he knew that with the fast growing and technologically hip



population in the area, there was a need to provide funkier ideas and offer more options to both the current home owner and the new home buyer.

An interior design mecca, the Design Palace offers the most creative and stunning ideas for your home. For that luxurious gourmet kitchen redo, there are displays of countertops, backsplash, door styles, stains, drawers, pantries, hardware, faucets, and much more. To get a detailed idea of what your renovated kitchen can look like, Design Palace offers free in-home estimates with a 3D Panoramic design which allows you to change the colour of cabinets, door styles, flooring, and wall paint colour. Design Palace can offer renderings for your new spa getaway style bathroom complete with heated floors, steam showers and floating vanities.



PHOTOS BY API360.ca

Bathrooms are now more about beauty and relaxation and many new home owners or home owners looking for a re-model can choose from a vast selection of bathroom vanities. Large floating luxurious vanities increase the perception of space or small artfully designed single or double sink vanities in stylish and trendy linear shapes are trending. The bathroom vanity selection is incredible and all available and complete with sinks and faucets to make the design and install process simple and beautiful.

They also have flooring and installation for the whole home with a wide selection of hardwood, engineered hardwood, laminate, cork, click vinyl, tile, carpet, and



even leather flooring. Regardless of the type of job required, Design Palace has professional tradesmen available for every type of job. They don't employ a jack-of-all-trades but have specialists in every area from flooring to kitchens and bathrooms, to plumbing and electrical. Their professionally qualified tradesmen and installers take pride in every job that they do. However, their products are available for anyone even if you have your own contractor or want to do-it-yourself.

The stylish showroom also features interior design displays to generate some amazing ideas for the home. The ultimate Man Cave design, for example, showcases the height of funky basement recreation with its live edge bar, one-of-a-kind stools made out of motorcycles, of course a big screen tv, and built-in sports jersey display case.

Created with the customer in mind, the Design Palace features every element of the home from kitchens and bathrooms, to bedrooms and basements and allows the Kitchener-Waterloo homeowner the ability to see, touch, and feel comfortable with the items they are purchasing to outfit their home. George says that about 20% of his clients know exactly what they wanted in a home, but thanks to the Design Palace, they have a slew of exciting new options to consider. The Design Palace is open to both Ridgeview clients and the general public



for their home renovation needs. They have everything you could imagine or need for your home, all under one roof: a one stop shop! As a direct importer, they can offer numerous styles and trends and sell direct to the public.

The Design Palace was the perfect extension to Ridgeview Homes. While it's great for home renovations, it also allows new home buyers the opportunity to directly select the design for their home for all the exterior and interior finishes. For Ridgeview Homes, the selection of numerous finishes is the final touch on a beautiful quality-built home that evokes pride in the new homeowner.

Ridgeview Homes and the Design Palace have both earned a reputation of excellence, superior craftsmanship, and elegant design in the Kitchener-Waterloo area. In a small community like the Tri-Cities, reputation is integral to a small business' success.

For George and the teams at Ridgeview Homes, they have always taken great pride in what they construct. Quality, George says, is actually a trait that has been passed down all the way through the generations of builders in his family from his great-grandfather to his grandfather to his uncle and now to him. And he encourages his team to take great pride of workmanship in everything they do.

From the start of Ridgeview Homes in 1997 through to the construction and then expansion of the Design Palace, George's motto was to stay humble but to do the best he could. That philosophy took his company from a one-man show, where George did all the drafting, engineering, site supervision





and accounting to a company that has over twenty employees and a hundred and fifty sub trades, who complete up to 70 new home builds per year now in the Tri-City area and as far as the London region.

Ridgeview Homes has built a long-standing reputation for quality. Their award-winning modern and traditional designs are complemented with high quality construction and beautiful modern finishes. Currently, the Forest Creek development and Ormston subdivision, located in Doon South, backs on to natural woodlands and promises to be South Kitchener's most luxurious private collection of Towns and Single homes surrounded by ponds and creeks and nature offering a complete oasis from the rest of the world. The highly skilled team offer diverse talents to provide superior design, industry experience and customer service orientation best to serve each and every client.

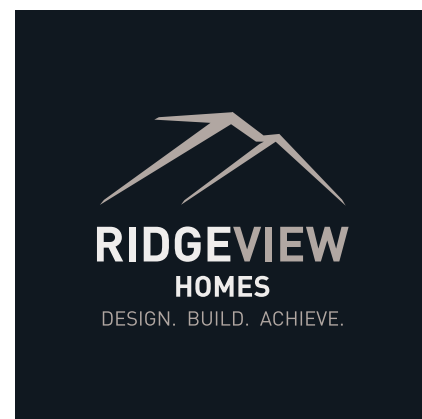
The company's Design Palace is the ultimate compliment to the team at Ridgeview Homes. And for all renovation and construction needs, it is the crème de la crème of interior and exterior design, offering the latest finishes and most creative ideas for every homeowner and every new



Jessica Vaillant, Katrina Fluter, Najla Al-Zagha, George Mouradian, Henry Hoffman, Nina Mouradian, Julian Ross, Brian Harnock, Paul Barbardo, Nerea Garcia Roth, Jack Awakian, and Aleena Kabajouzian.

homeowner at Ridgeview Homes. With all of its luxe and modern options, the Design Palace is like the best creative Pinterest posts have come to life.

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Become a Master of Change

TEXT Anne Bachrach

When to change? What to change?
How to change?

For most of us, the thought of change can send us into a panic attack. For some of us, we might fear change because it disrupts our sense of security and consistency by challenging our perceptions. As much as we crave stability and security, change is an inevitable part of life and we can either choose to embrace it or resist it.

From the minute we are born, our body remains in constant change and resisting it only makes it harder to get through it. Resistance to change isn't because we purposely want to go

against the grain; we do it because we're fearful of the unknown outcome. We don't know what's on the other side and for no rational reason we resist it, thinking that will help us.

The fear of change comes from the fact that change challenges the perceptions and beliefs that our life is built upon. When change challenges our perceptions, we are forced to step outside our comfort zone, and that's uncomfortable. Additionally, when our perceptions are challenged, so is the ground our life is built upon. We are forced through change, to refine our perceptions and belief systems that we thought were true. Let's face it, when the very perceptions and belief system your life is built on is threatened, it can be uncomfortable. But it can also be very rewarding and exciting.

Change is the inevitable constant refinement of our being. Whether you want it or not, change is inevitable. Inaction and resistance cannot completely stop change; it will only lessen your personal growth and add frustration to your life. You will become stagnant and remain inside the boundaries of a very limited life while everyone and everything grows around you. You aren't reading this article to stay the same, and I don't believe we were put on this earth to be stagnant - you want to grow and improve. Wouldn't you like to discover your potential? What about becoming a better person for you, your family, and the world?

Life is really a series of changes and each change is a challenge. It's an opportunity for us to learn - to grow - to expand. Some changes might be small while others may be large, but they each bring the opportunity to learn something new about yourself and the world around you.

With each new lesson you learn from the previous challenge, you become more adept at applying what you've learned to future growth and challenges. Change actually becomes much easier to handle because when you come out the other side, you gain valuable skills and experiences that you can apply to the rest of your life. Instead of being fearful, you may even have fun being more open to change because you know your life will be that much better.

With a constant refinement of perceptions and beliefs, change goes from sending us into a panic attack to being just another task we successfully complete. It goes from being a major

incident to a whole new exciting adventure. With every change you make in your life, you become more adept at building solid ground no matter what the situation; and rationally dealing with your fear instead of allowing your perceptions to falsely magnify it. Change becomes fun and exciting, and you learn to actually welcome it.

Here's how you become a master of change:

Inaction and resistance carries bigger consequences

There's no way out and around it. Choosing inaction or resistance to change carries bigger consequences than choosing to face the change head-on in the first place. You are an ever changing person in an ever changing world and resistance just adds fear and frustration to every situation. Learn to be open to creating new and exciting adventures that change will bring.

Focus on the desired end result

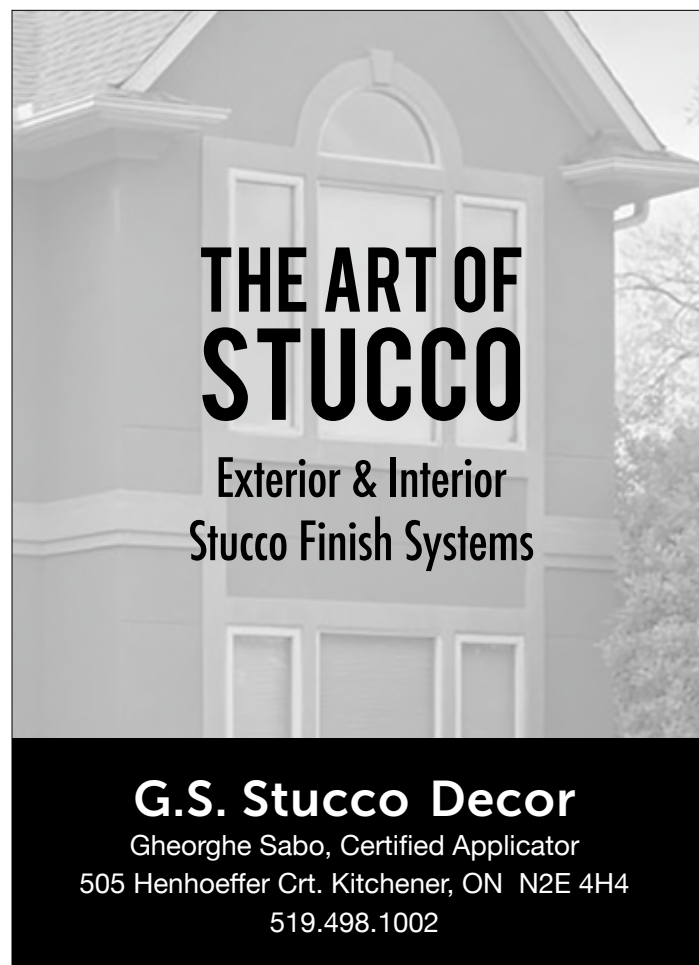
Worrying about what might happen will not help you deal with what's at hand. Focus on where you want to be when the change is complete. The mind has an uncanny way of being a goal-achieving machine and will create your reality based on the thoughts you are focused upon. You want to keep your desired end result in mind at all times, and only think about what you want to happen not what you don't want to happen. What got you to where you are today isn't what will take you where you want to be. Look at your long-range desired results and embark on a new journey to even greater outcomes.

Rationalize your fear

Fear is a natural response, but try to identify what it is you are afraid of. Fear is usually the result of our mind creating hypothetical dramas that have no base in reality. If you find yourself fearful of the outcome of an impending change, ask yourself what you're afraid of. There is a solution to everything and when you rationalize your fear, you can see that you are going to be just fine. You can just suck it up, and as Nike says, "Just Do It." Do what you are afraid of doing and reap the benefits. You will quickly discover that the experience of change wasn't worth all that anxiety over the unknown. Each time you rationalize the fear, you will have greater courage to "Just Do It" in the future.

Break it into manageable pieces

For major changes, break it down into smaller manageable pieces. It's much easier to identify a solution when you can apply a strategy to deal with each step. When you know what you're going to do each step of the way, you can get to the end result with confidence and a rational strategy.



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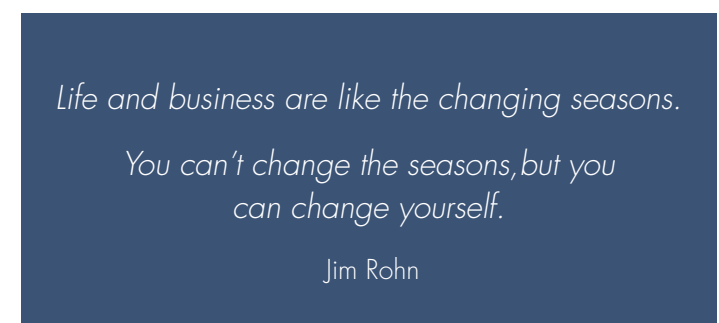
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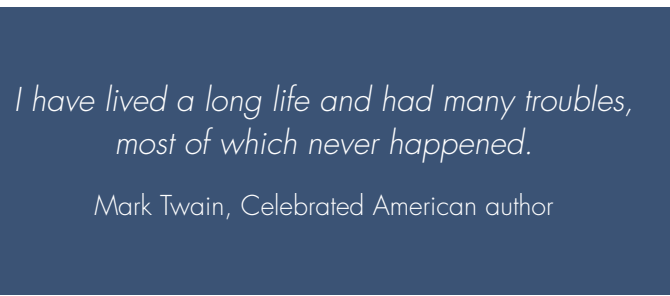


*Life and business are like the changing seasons.
You can't change the seasons, but you can change yourself.*

Jim Rohn

Last but not least, celebrate your victories. Each time you felt the fear and did it anyway, you were victorious and reaped the benefits of showing that you are a champion! Little by little you'll learn to trust your abilities more and to handle anything that comes your way. When you rationalize the fear and create successful strategies, you come out a winner on the other side. Look at change as a fun and exciting adventure. Reap the many rewards!

You can resist change, but only temporarily. When you resist the natural flow of the world, which is based on change, your life becomes a series of challenges that are amplified by your resistance. Resist them and you become a victim - embrace them and you become a true master of change.



*I have lived a long life and had many troubles,
most of which never happened.*

Mark Twain, Celebrated American author

THE ART OF SELF MOTIVATION

7 Ways to Keep the Positive Energies Flowing

TEXT David Weitzman

We all have days when it is an absolute struggle just to get out of bed. We wish we can simply sleep all day. We desperately need to find some form of motivation, some reason to face the day ahead.

At work we sometimes find ourselves pushing aside particular tasks. Somehow we cannot get ourselves to do them and we keep finding other things to work on, waiting for that elusive mood to come to us in order to get things moving along. Even relationships sometimes suffer from periods when either or both parties may be experiencing individual problems that keep them from nurturing their connection to their partner.

Whatever our personal situations, we all have experienced periods when nothing seems to be working the way we want them to and we lose our momentum, we lose our drive to keep going. Negativity starts to creep in and if we don't do anything about it, we might end up in a personal or professional rut.

The key is to find effective ways to motivate ourselves whenever we feel we are on that downward spiral.

Different things work for different people. The tips below should apply to most situations and each may work by themselves or in combination with the others:

Make a list

Making a list in itself is very methodical and will somehow keep you from over-thinking or over-analyzing whatever it is that may be causing your lethargy, if at all you know. The very act of sitting down and forcing your brain to get organized may be all that you need to spur you on.

If you list down the things you need to do for the day, being able to tick them off one by one as the day progresses should be enough motivation to keep you focused. If you make a list of your long-term life goals, be sure to display it prominently around the house or near your desk at work to serve as your motivation every time you feel you are losing steam again.

Stay in a positive frame of mind

This may be easier said than done especially during emotionally-charged times but positivity is a state of mind that you can train yourself to be in. There are simple things that can help you achieve positivity like being in the company of the people who mean the most to you; or listening to your favorite inspirational songs; or treating yourself to a few hours in a spa; or helping out someone in need; or taking a short leisurely walk in the park; or even just putting your feet up and taking a nice 5-minute break. You may be surprised at how re-charged you will feel, ready once again to take on the day's challenges.





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Visual stimulation

Surround yourself with photographs of the reason(s) why you're walking the path you're currently on. If your life's dream is to be able to earn that college degree and you have to take night classes after a long day at work, you may need to look at a photograph of yourself in graduation robes to keep yourself motivated during days when you are too tired and want to give up. Some visual stimulation will help wipe away the tiredness from your bones.

Track your progress

Every once in a while check how far along you've come and give yourself a pat on the back. Seeing your progress is as good a motivation as actually reaching your goal. Every small milestone needs to be celebrated. Realize that they all bring you closer and closer to your ultimate goal, whatever it may be.

Harness your inner strength and determination to succeed

With proper motivation, every person has the ability to make their dreams come true. Motivation can come from external influences like one's family and friends or even material rewards. It can also come from within, from a person's very own will to succeed. This inner strength can sometimes fade into near

insignificance amidst the many struggles that a person faces each day. Firm believers in this inherent human trait have found ways to harness it thru the use of motivational jewelry that a person can wear at all times. These inspirational jewelry are often made with ancient symbols and are powerful reminders of a person's connection to his environment and his own spirituality that makes it possible to achieve his most fervent goals.

Make fear work for you

Never forget what might happen if you don't finish what you've started. Fear is an effective motivational agent to keep you from giving up. Fear of failure galvanizes people to do their very best and makes them extra careful with every step.

Share your dreams with people you respect

Not wanting to disappoint the people with whom you've shared your life goals is a powerful motivation for you to keep on striving for success. It is not easy to give up on your dreams after you have announced it to others, especially those whose opinion you hold in high esteem.

During those times when it seems hard to take the next step, remember that self-motivation is a personal decision and that none of the tips listed above will work if you don't first decide to help yourself.

Are you a consistent individual?

TEXT Michele Hughesy

What is a consistent individual? In my opinion, it is a person who lives their life in an orderly manner. Is your life organized and disciplined? What motivates you to do better? Do you realize you have talents and dreams that are within you, but are not being utilized; due to you not having an organized and orderly lifestyle? This dysfunction is causing you to not reach your potential in life. Do you have desires to become a consistent person? Well, this is a start in the right direction.

Do not fret too long, because I had to analyze my own life? Here are eight categories with questions to ponder, they are not hard, just everyday routines that we sometimes take for granted, for instance:

- Are you on time for meetings, events, church services, dinner parties, doctor appointments, etc.?
- Are you a dependable person, if someone solicits your help? Do you volunteer your services?
- Do you overeat? Do you have a drinking or drug problem? Do you have to be in charge? Are you into titles? Do you budget your finances?
- Do you give compliments? Do you relax? Are you a peaceful person?

- Are you loyal and committed to your family, mother, father, sister, brother, aunts, uncles, and cousins, etc.
- What are your best qualities? Are you an envious person?
- Would you want to be your friend?

The reason these questions are being addressed is because people including myself do not see these areas being talked about as urgent needs, so we tend to take these areas for granted. It is time we begin to become consistent in all facets of our life.

If you can answer yes in all or most of the questions proposed, you are a very consistent individual, and keep up the good work. If you answered yes to only one or two of the above questions; then you are a candidate who probably should work on improving certain areas of your life. Do not feel bad just work on improving your life.

Are you asking yourself, how are these questions considering whether an individual is a consistent or inconsistent individual? Well, they are not, because these are just helpful questions to help you pin point areas of inconsistency.

The whole point of this article is to bring out how we take people we care about and ourselves for granted. And in the end we are building relationships that are very inconsistent.

Remember, if you are married take an inventory check on are you being faithful to your marriage vows? Any single that is in a relationship should ask the following questions. Are you honouring the wishes asked of you by your mate?

The whole purpose of acknowledging people who are very consistent and those who are inconsistent is to point out how we are not perfect. We have too many people in relationships that are living very inconsistent lives. And who are not aware of how it is hurting the other individuals; who are trying to work on keeping a lasting relationship.

In no way are we addressing this topic to say that the consistent people are better than the inconsistent person. The main objective is to pin point when we are being inconsistent and consistent in a relationship. There are times that the roles will reverse in different situations.

Meaning the inconsistent person will find that they are more consistent in some areas, and vice versus. We are stating this point to make each person aware of how they are handling themselves in their relationship. We are aiming for each person to live a consistent and balanced life in their relationships.

Being consistent acknowledges you as a very dependable person, a person of character, and a person who respects themselves and others. Your words when spoken are valued, trusted and respected.

This is a place of high esteem, living as a consistent individual. We all should want to be or become a person that is valued for how they treat themselves, family, friends, associates or co-workers.

May we always enjoy life consistently!

Perception is Projection

TEXT Linda Cattelan

Why is it that two people watching the same accident have two totally different accounts of what just occurred? They both saw the same accident-yet, they processed two very different versions.

According to Mihaly Csikszentmihalyi in the book Flow: The Psychology Of Optimal Experience, we take in 2 million pieces of information per second, yet we can only process 134 bits per second. How then do we determine which 134 bits of information to focus on? We choose those 134 bits of information based on our values, beliefs, attitudes, past experiences, memories and how we process information.

To illustrate this point, let's have some fun.

- Look around the room you are currently in and notice all the items in the room that are colored white (for some of you this might be easy, for others you may have to really look carefully for "white" items).
- Now, close your eyes and try to remember all the items in the room that were the color "black". Notice how challenging this task is given that I directed you to look for the colour "white".
- Now, open your eyes and look around the room and notice just how many "black" colored items you missed when asked to recall them. There are just as many "black" items now that you are noticing them as there was when you were only searching "white" items. The only thing that changed was the focus you were giving to the two different colours.

This is just one example of how differently two people might see their respective worlds.

How do you see the world?

- Are you a glass half full person or are you a glass half empty person?
- What is the first thing you see, hear or feel in any situation?
- Are you looking for and noticing the positive side of things or do you gravitate towards the negatives, the risks and what is wrong with the situation.

Both scenarios are present – the positive and the negative-you, the observer, gets to choose how to interpret the situation.

Oh sure, you have your reasons for seeing things a certain way. We all have baggage we carry around with us that affects how we view the world. To quote Dr. Phil, "how is that working for you?" If it's

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working and you are truly happy in every area of your life, great. However, if there is any area of your life that isn't working, look at how you might change your perception of the situation so that you are experiencing the most positive 134 bits out of the 2 million bits of information available.

Here are 5 steps to help you more positively focus your attention:

1. What perspective you are currently holding as you evaluate a particular situation.
2. What other perspectives are possible that you may not have considered to this point.
3. Which perspective would offer you the best and highest positive potential for an optimal outcome.
4. Holding the best and highest positive potential perspective... What are some actions you could take.
5. Go ahead and take positive action!

Your world is a mirror that reflects back to you what you are seeing, hearing, feeling and sensing. Your perception truly is a projection of what is going on in your inner world. Here's the good news-you get to choose how you interpret any situation. So choose wisely.

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Be smart when setting goals

TEXT Brian Bailey

Goal setting is like working on a business plan, it needs to be felt and analyzed. It needs more than just an evaluation of what you want and desire, it entails an in-depth analysis of what you are capable of and what you want to do. Just like a business

plan, you should also consider the risk and rewards, cost and opportunities, possibilities and resources. It takes so much to set a life goal, but it is the foundation of getting what you want. It is the path in which you drive your efforts into, a solid brick foundation of your dreams and ambition.

Being SMART when setting goals is important. Especially if you really want good results at the end of your quest. Just like in business planning, you need your goals in place, and should follow the SMART principle. Goals needs to be Specific, Measurable, Achievable, Relevant and Time bounded.

Specific

When an objective is put in place, you should be very specific about it. It should not be too general for it can mislead you to what you really want. Be clear and precise about your goals and you will have a clear direction into it.

Measurable

You should be able to measure the progress you are making towards your goal. In setting up a goal, you should be able to answers questions about quantity such as "how much" and "how many". Knowing the figures will help you in the evaluation if you are really gearing up towards your objective.

Achievable

We know that we are bound to great things, that everything is possible, but let us not disregard our limitations and specialties. Our skills are enhanced on various matters; we do not have the monopoly of all the knowledge and skills. Everything can be learned but wouldn't it be more realistic and achievable if we gear our objectives up to what we were really meant to be?

Relevant

Choose goals that matters to you. You can set a lot of specific goals, one that you think will work out just fine to make your life better but is it relevant? Is it important? Is it worth your time and effort? Choose what is relevant, choose what matters.

Time-bound

Set a time frame. Know when you would want to have your goals and objective materialized. The tendency of not setting a time frame that is realistic is that you will tend to procrastinate doing things. So have a realistic time frame and work on your objectives religiously.

Still, like all other things, being SMART is not the end of goal setting, You need to evaluate and re-evaluate just to make sure that all other things are still gearing towards your goal. SMART setting of goals need not be the smartest for you leave no room for flexibility in the superlative form, you just need to be SMARTER and you're off to a good start.

Remember, you are more powerful than you know!



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Helping others to progress creates business success

TEXT Anne Bachrach

If you are in a position of authority then you must be conscientious of two areas: ensuring a quality job (or upholding a directive) and training others to progress in the same field. Essentially, you might be teaching the person who may some day replace you. Is this a fair outlook? This is certainly a common fear among some authority figures that believe instituting such efficient systems could backfire and cause rapid changes in managerial structure. So

what are the alternatives? For a leader to actually restrict information from his delegates in hope of securing his job? This would be a poor way of doing business, from a commercial point of view as well as a personal one.

Commercially speaking, the company wants to listen to any new input and utilize all available experience. In creating an efficient machine, there would be no reason to deliberately hinder employee advancement as this would directly affect productivity and eventually profit.

It makes sense to train new staff members according to the same criteria that you would live by. When you teach by example and are helpful to new workers, they will remember this training in future years, considering you more of a personal mentor than just a boss. If you go out of your way to be unproductive, you probably won't be in that position long or if you are self-employed, you won't be in business long.

The single most important factor in overseeing progress is that of individuality. You cannot assume that delegation or training can be lazily standardized and yet simultaneously help an entire staff progress rapidly.

Teaching involves taking an interest in people as individuals. Some people will progress faster than others, others slower, and still others will require special training because their perceptions are totally different from most of the other workers. Some staff will be particularly hard working, convergent thinkers. Others will be very good at "thinking outside the box." The key is to identify the skills of each particular team member and then individually hone those skills until every worker progresses at a comfortable pace. It may also involve you identifying the weaknesses of some workers and coming up with ways to train them into becoming more efficient performers, or give

continued on page 43

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TEXT Krista Deverson





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Unwinding in the luxurious heat of a sauna or steam bath relaxes tense muscles, gives skin a youthful glow, and lifts the stresses of the week from the mind. Rejuvenating the mind, body, and soul, saunas and steam baths are the perfect addition to any home, condominium building, or workplace. And with their 30-year experience, Canadian company Saunacore is a worldwide market leader in manufacturing, quality construction and installation of both saunas and an incredibly extensive line of steam bath products.





Saunacore is a family-owned and run company, by manufacturing and installing sauna rooms and expanded to include steam bath equipment as well.

Since Saunacore began at a time when websites were just gaining in popularity, their online presence and their ability to cater to a global marketplace aided in their rapid growth from a garage setup to a 29,000 square foot facility. With equipment that was easy to ship, they were able to drop-ship online to all over for dealers and distributors all over the world.

Highly knowledgeable in their field, they create both custom residential and commercial models, which opens up a larger market to them.

In the residential field, they've done custom saunas and steam rooms for custom homes and celebrity mansions, working with designers, architects, and home builders to get the right sauna style and finishes for the space. They find that

the market is moving more towards a demand for custom saunas especially in the last 8-10 years, mainly because there are more custom and upscale homes being built. They've also built commercial saunas for condominium projects, sports stadiums, military bases, fitness centres, resorts, and more. With a focus on custom-built saunas and steam baths, they design each sauna according to the size and layout of the space the client has.

Regardless of the project, they measure everything and work with designers to create the perfect sauna or steam room to fit into the rest of the construction. As a company, they can either manufacture a pre-built, modular style sauna or steam bath in their Canadian headquarters, and then disassemble it and ship it to anywhere in the world. Or, if needed, they can manufacture the equipment and do the installation off-site as well, regardless of where in the world the installation is to take place. For example, they worked in places like New York City and



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Caribbean Islands, for high rise condos and resorts installation.

Saunacore stands out in their field because their products are very durable, especially for the commercial market, and they have products that are much simpler to service. Regardless of the product, their focus is always on the quality of both manufacture and installation. They wanted their company to hold a high level of esteem and represent their Canadian-made values. With 99.9% of their products made in-house, they can ensure their products meet an elevated standard. With local production, it's also easy for them to get any required parts or services that a client may require.

The team takes pride in creating products that are built to last. And because they are a family company, they are very hands-on in all aspects of the business, ensuring that they uphold the reputation they have built.

In terms of manufacturing, they create pretty much everything to do with saunas and steam including custom sauna



rooms, sauna/steam equipment, repairs, accessories, sauna doors, sauna kits, and more. And they make all types of saunas and steam rooms from outdoor saunas, to indoor saunas, to infrared saunas, barrel sauna and steam rooms.

Their products and installations have been shipped and completed all over the world from Dubai, to the Caribbean, to Europe and all across North and South America. Saunacore has become

the "go-to" company for sauna and steam worldwide.

With their extensive experience and knowledge in both saunas and steam rooms, and their ability to manufacture their products in-house, Saunacore takes the stress out of sauna and steam room design and construction, so that the end user can simply bask in the warmth of their new sauna or steam room and reach new levels of luxurious relaxation.

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Preserving your family's wealth and legacy

For most young to middle aged investors, growth is king and therefore their portfolios are dominated by public equities. For the mature and wealthy investor, though, it's more about wealth preservation and therefore their portfolios are often dominated by publicly traded fixed income instruments.

As investors age and their wealth grows, there is increased interest in planning and a greater focus on attaining specific goals, such as sustaining a desired lifestyle in retirement, helping children and grandchildren, or making a gift of personal significance to charity.

The needs and priorities of high-net worth individuals and families evolve from asset accumulation to wealth preservation and legacy planning. And, when it comes to preserving wealth, "over the long term" is paramount, whether your goal is to provide for your own retirement or to leave a legacy for future generations. Still the olden ways of preserving wealth – that is, owning long-term government bonds – is no longer adequate. Since returns on fixed income can't keep pace with inflation, the low-earnings environment puts future purchasing power at risk.

To keep rising prices from chipping away at their wealth, sophisticated investors often refer to the pages from the playbook of ultra-high-net-worth and institutional investors, including the strategies utilized by highly regarded US university endowment funds.

Popularized by the Yale and Harvard University Endowments, The Endowment Model is a sophisticated investment strategy that embraces value orientation, lower liquidity, and an opportunistic approach as drivers of superior long-term

investment returns. The average university endowment holds an aggressive portfolio with a large allocation to lower liquidity assets like hedge funds, private equity, and private real estate. To illustrate the range in fund sizes, Harvard University's endowment is the largest academic endowment in the world, valued at \$46.8 billion CAD as of 2017 and the University of Toronto's fund is currently at \$2.4 billion CAD. (SOURCE: University of Toronto Endowments, Annual Financial Report, 2018)

Why do high-net worth investors follow strategies of top Endowment Funds?

Attractive returns with moderate risk

The Harvard and Yale University Endowment Funds have taken diversification to the next level. They have been leaders in diversified multi-asset classes investing for more than two decades.

The rationale for investing across multiple asset classes is supported by modern portfolio theory. This theory shows that allocating funds among more asset classes helps reduce risk, since increases in the value of one asset class could potentially offset any declines in another. The theory is at the heart of the investment philosophy of most endowments and pension plans and is the foundation on which their portfolios are based.

What's more innovative is that the alternative asset classes are not chosen solely to improve diversification. After all, even bonds and cash can do that. Rather the alternatives are also expected to help boost total returns.

By allocating a meaningful percentage of their assets to alternative asset classes, institutional investors like the Harvard

and Yale Endowments have consistently achieved attractive annual returns and have significantly outperformed a typical retail portfolio. Over the last 20 years, these endowments have achieved annualized returns of roughly 52%, and 83% higher than the return a retail investor would achieve holding a traditional U.S. stock/bond portfolio (60/40).

Since 2004, the University of Toronto's Endowment fund has seen its allocation to alternative investments increase from 17% to just under 37% by 2018. (SOURCE: University of Toronto Endowments, Annual Financial Report, 2005 & 2018)

Canadian Pension Plans have also significantly increased their investment in alternative assets. They have moved from just a 5% allocation in 1995 to 36% in 2017.

The Endowment Model has valuable lessons for individual investors who are interested in leveraging these strategies to help them reach their life and legacy goals. The model underlines the importance of diversification, but it also teaches that diversification should probably extend to the full array of asset classes that offer the potential for high returns. In other words, the inherent volatility in historically higher-return equities should probably be diversified not only with bonds and cash, but also with alternative instruments.

Greg Placidi, MBA, CFA, is the Chief Investment Officer & Portfolio Manager at Equiton. Equiton is a private equity investment firm specializing in commercial real estate investments, helping investors develop wealth-planning strategies that provide passive income, long-term growth, value appreciation and portfolio diversification.



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THE ART OF THE IMPRESSION

You work in a demanding environment, you spend countless hours making sure you're prepared and always ready to perform at a high level, on a consistent basis you are required to work with or for, present to and sometimes lead the executive class and that matters to you, what they think matters to you, why? Your reputation depends on it and in your line of work your reputation proceeds you.

Amongst multiple priorities, how can you make a lasting impression that keeps you top of mind for the next big opportunity? You have to look the part period. What everyone sees first on the outside must reflect your creativity, attention to detail, uniqueness, poise, control, innovation and the sophistication you've worked so hard to develop.

You can not afford to ignore the art of making a lasting impression. Think of that brilliant professor you had in post-grad studies that spoke with a monotone voice or the last business presentation that was given by a keynote speaker who's outfit was a sight for sore eyes. There is no doubt as humans we gravitate to individuals who present themselves well inside and out, they hold our attention and we often associate well dressed with success.

If you still don't believe me think of the professional that works out, is in great shape and happens to be thriving in his or her career. Often we tend to believe such an individual is quite disciplined and has incorporated those disciplines into their work ethic contributing to their success.

So I say all this to say... appearance matters when making a lasting impression. "Appearance, much like a handshake, is all part of the first impression" – Paula Torch. An image is worth a thousand words. Wear what you want to say and make sure your work reflects what you wear.

Here are three things that you should consider when working on your appearance to make an impression.

Our brain has an attraction for shapes. It is vital that what you wear fits you well and in turn correctly frames your physique. An excellent custom tailored garment can add much value in this regards. Having different sizes and body types bespoke clothing will ensure that what you wear is crafted with a primary intention of producing the right shape for the nuances of your body.



People react strongly to colour. The best stylist is not just someone who is up to date on the latest trends but rather an expert on colour theory. Nevertheless, a general understanding of colour theory will be more than enough to make your impression last. Knowing the difference between warm, cool or neutral tones and the impact they have on your appearance or the responses they evoke in the emotions of those you interact with can be a game changer.



Finally, people love symmetry! Babies are known to engage for more extended periods of time with people having symmetry. To make sense of this idea I want to draw your attention to maintaining balance rather than physical features. Keep bright colours as accents, wear the brown belt with your brown shoes. Put together outfits that are balanced.

An old Chinese proverb says "Hearing something a thousand times isn't better than seeing it once!". Let your garments speak for you.



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Setting and achieving goals for long term gains requires the knowledge, insight and guidance that only a personal trainer can provide.

Fitness goals need to be specific, measurable and obtainable. Short-term goals might include the number of times you will work out each week, along with trimming body fat, but short-term goals often mean short-term commitments. Long term goals, on the other hand, are meant for transforming your body and even your lifestyle and that requires a different approach.

Goal setting means knowing what you want as well as how you will attain it. This is where the skill and knowledge of a personal trainer comes in. Your trainer will help you to identify specific goals that are within your reach. A strategy must also be in place for how those goals will be achieved. Qualified personal trainers have the knowledge to understand how body type, age and overall health are



related to fitness. They can put a plan in place that is custom made for you. This fitness plan will include both short term and long-term goals. Those goals will be realistic, measurable and obtainable. The goal setting will be based on a professional trainer's knowledge of

physiology, nutrition and lifestyle as it applies to your profile

That challenge with short term fitness goals is a bit like having short term health goals. Fitness and health are lifetime commitments. Short term goals are always



minimal because they deal with what's achievable in a six week to three-month time frame. It doesn't allow for much. But long-term fitness goals are transformative, and they are worth the effort.

Fitness goals are typically broken out into those that are quantitative (measured by quantity). Quantitative goals might include losing 10 pounds in a month and lowering your body fat percentage while gaining five pounds of lean muscular weight. Qualitative goals might include an improvement in your body's appearance, such as developing tight abs and looking better in a bathing suit.

Setting fitness goals will depend very much on you, and it's important to be realistic. Body weight, body type, lifestyle, age, health and physical characteristics all come into it. Go the extra yard and aim for the long-term goals. Your fitness goals can be realized, and your personal trainer will help you set and realize those goals.

Body One Fitness in Dundas, Ontario has state-of-the-art fitness equipment, and that equipment can have profound positive effects on your workouts and fitness goals.

Workout equipment generally consists of 2 types: Cardio and Strength. Each plays a significant role in your cardio vascular health, muscular strength, flexibility and body composition, that is, your body fat to lean body mass ratio.

The fitness equipment of today is designed with a variety of attributes in mind for the user:

- Safety-minimized: risk of impact and strain injuries – specific targeted workouts.
- Maximized workouts: that is, you benefit from the most effective workouts.

Cardio equipment includes machines that are designed to simulate walking and running, cycling, rowing or stair climbing. The purposes are to improve

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cardiovascular endurance, burn calories, lose fat and like with strength training can improve muscle tone and enhance metabolism. Modern cardio equipment now features smart designs that reduce the associated risks of impact on the joints. This makes these machines safer while providing all the benefits of the specific workout. Some examples of machines and the benefits they provide are as follows:

Treadmills – These machines allow you

to walk or run indoors. The stress impact is minimal, particularly when compared to running outdoors on asphalt or pavement. As well, the incline pitch and speed are consistent, so the risk of injury is negligible while the machine provides all the benefits of long outdoor walks and runs. Modern versions have adjustable speeds and grades, thus allowing the user to walk or run at a chosen pace.

Stationary bicycles-These are great for cardio vascular workouts, and, like with



other simulator indoor machines the workout is safe and consistent. The better models are especially comfortable for long periods of use.

Rowing machines -Benefits here include



an almost ideal workout that involves the arms, back and legs. Workouts are virtually impact-free and fun too! Great to burn calories and tone muscle.

Stair Stepping machine – Now you can work out by climbing stairs to your heart's content with a low impact workout. Modern versions have handrails with big stair platforms, thereby adding to stability. Stair-steppers can be strenuous, particularly for the knees, so it's best to ease into your workouts on these machines if you aren't used to them.

Elliptical trainers – Elliptical trainers have become increasingly popular. With circular up and down movements that combine those of a stair stepper and a ski machine, the work out is intense while being virtually impact-free. Thus, it's easy on the joints. The resistance and grade are adjustable on most machines.

A word or two about strength training equipment: most gym injuries come from over exertion and carelessness. For example, when using free weights, it may

be tempting to shoot for that 315-pound bench press, even if you can't do 225 pounds, but this is where common sense must prevail. The answer to the safest most effective workouts with free weights, and weight machines, is to learn about technique and enlist the help of someone to spot you for safety when required.

Stay clear of older gyms with outdated equipment and ask Body One Fitness for a chance to experience the studio's clean and modern fitness equipment. With 20 dedicated years serving residents of the greater Hamilton area, this fitness studio offers services and facilities that include personal training and nutritional guidance.

Personal trainers bring a wealth of skills, knowledge and attributes that can provide you with extensive gains and benefits that you might not otherwise realize when training solo. A good personal trainer can help you set realistic goals that are attainable.

Some of the benefits of using a personal trainer:

Education & Knowledge

Current understanding concerning health and fitness encompasses much, like physiology and best work out strategies to achieve maximum gains. Plus, if you have any type of health issues, including a need to work around an existing injury, a personal trainer will know what exercises will work best for you while being safe and most effective.

Identifiable Goals

This is all about identifying and attaining realistic goals that are specific to you. Trainers understand what's achievable in each time frame, and that applies to different body types, levels of fitness, age groups and overall health.

Unique Requirements

People often have different physical and health challenges and for this reason it is to your benefit to have a trainer who can customize a workout plan that is unique



to you. That tailor-made plan will help you attain goals while minimizing the risk of injury or further inflaming an injury or health problem.

Specific Goals

If you want to start planning for an event, such as running a marathon, a personal trainer will know what you need to do to prepare accordingly. Personal trainers offer very specialized knowledge to help with specific goals.

Health & Nutrition

Personal trainers now have supplementary knowledge about nutrition as it pertains to health and fitness. This makes a professional personal trainer an all-around excellent resource for a new, healthier you!

Body One Fitness offers personalized training at its modern facility, private training is available along with semi-private training and group training.

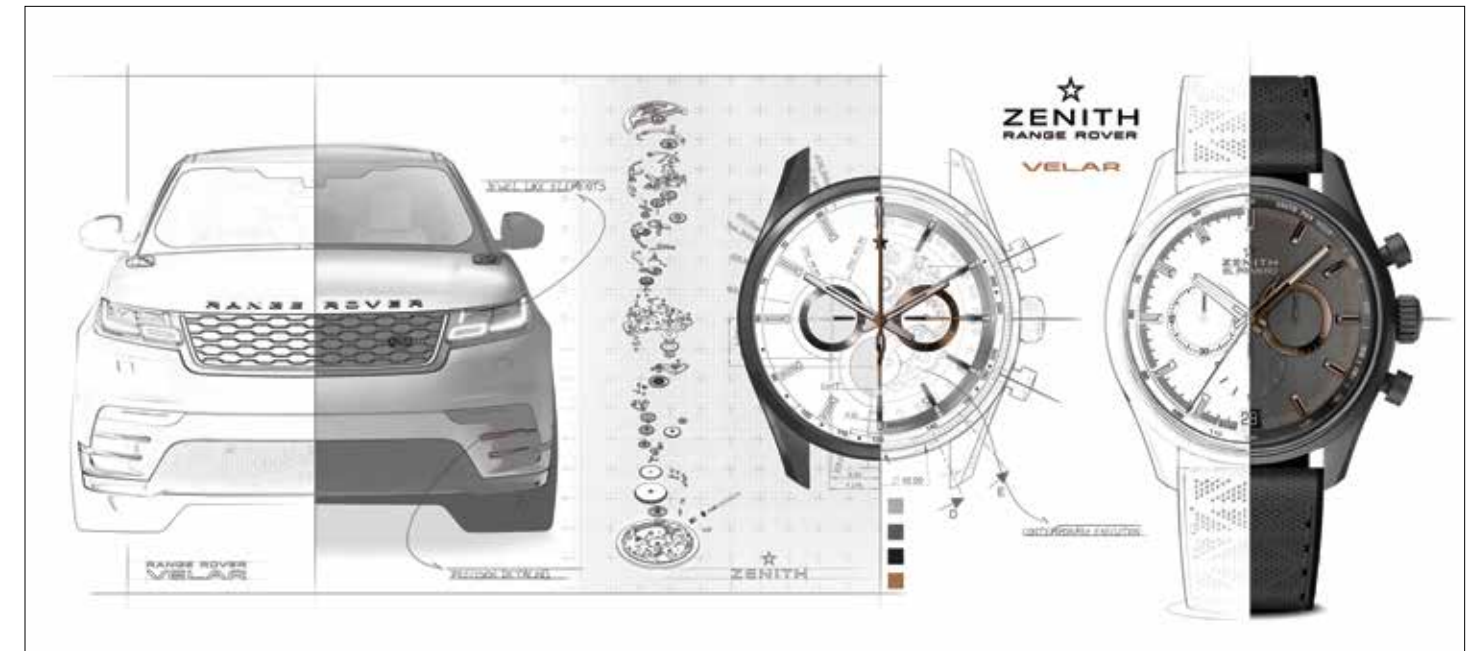


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TRIBUTE TO OUR PARTNERSHIP WITH
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At the occasion of the 2017 Geneva International Motor Show, Zenith and Land Rover are celebrating their creative relationship by presenting a new Chronomaster El Primero Range Rover Velar Special Edition.

The timepiece features a new elegant brushed grey dial with copper-toned details, and a new black rubber strap coated with black-toned perforated calfskin, inspired by ideas from both brands' product design and engineering departments. A watch to embrace the heritage and strong credentials of two legends.

In 1969, Zenith unveiled its fabled El Primero chronograph. That same year, British car manufacturer Land Rover introduced the prototype of the very first luxury off-road vehicle: the iconic Range Rover, which hit the markets in 1970. Fired by the same pioneering spirit and the same ability to explore new horizons, these two original creations achieved legendary status.

In 2017, Zenith and Land Rover are continuing to celebrate the creative relationship. Featuring a ceramised aluminum case of 42 mm and beating at 36,000 vibrations per hour, the



new Chronomaster El Primero Range Rover Velar Special Edition introduces an appealing brushed grey dial with copper-toned details.

Whether on the wrist of an intrepid explorer or an elegant gentleman, it also exudes an inimitably chic aura, enhanced by a new black rubber strap coated with black-toned perforated calfskin. This leather is the same high quality hide used on Range Rovers and is secured by a triple folding clasp in DLC-treated titanium.

Jean-Claude Biver, Zenith CEO & President of the LVMH Watch Division said: "Zenith is the ultimate reference for chronometry (precision timekeeping), having won 2,333 chronometer prizes. The authentic Manufacture is a major player in the Swiss watch industry. Zenith stands for Art, Tradition, Culture and

above all, produces real and authentic "museum quality" models at nonetheless affordable prices. It is essential that we preserve these qualities, as they all belong to the more than 150-year DNA of Zenith. We are here not just to run a company, but also to serve its brand history and DNA – just as Range Rover is doing. The main task and challenge we have in common is a determination to protect our tradition, but at the same time to find the right and harmonious way of connecting our tradition to the future, while showing extreme respect for our iconic products."

Gerry McGovern, Land Rover Chief Design Officer, added: "The Range Rover Velar brings a new dimension of modernity, elegance and a touch of glamour to the range rover family. The Chronomaster El Primero Range Rover Velar Special Edition, created with these very same principles, comes with a bloodline like no other and is refined for every occasion. It will stir the emotions."



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those tasks to someone else who can be or is efficient at those tasks. Leverage people inherent skills.

For example, let's say you are writing an evaluation of one of your favorite delegates. First, start by focusing on their positive characteristics. You would describe them as a steadfast worker. They always come in a few minutes early and volunteers whenever there is overtime. They are respectful and diligent in customer service. Now focus on some areas where the worker needs improvement. They often make mistakes in their reports. They have a tendency to alienate other co-workers. Some of their proposed ideas are out-of-sync with the rest of the office. Now that you have an understanding of this worker, personalize the training to match their personality and state of progress. Always focus on the positive, remembering that every institution and every staff member could benefit from self-improvement.

When it comes time for training, the ones you teach should be approached respectfully and with an attitude that encourages improvement. A new worker needs to feel confident that you believe he or she can accomplish the task ahead. Once a team member knows that you have this confidence, and that there is a network of information and assistance available, he or she will feel ready. Avoid babying new workers that are looking to advance. A team member will respect you if you tell them what to do, but he or she would much prefer it if you gave them an opportunity to showcase their talents.

What if a delegate that you trusted makes a big mistake? This calls for balance between playing educator and friend. If the worker does something wrong you owe it them and to the company to offer helpful criticism. Do not criticize the effort itself; try to explain why the decision was a mistake and how it negatively affected productivity. If you sense that the team member was pursuing the right direction or had a good intention, which is probably the case with most people, then

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thank them for it. After praising the effort put forth, make it clear why modifications will be needed. The objective of counseling should be to ensure that the subordinate understands the problem. Next, that he or she is helped back to a confident state and is ready to avoid making the same mistake in the future. One way to make sure they don't make the same mistakes is creating procedures for everything being taught. Put all procedures in binders or store them electronically to recall when needed. This

may take a bit more time up front but saves a ton of time in the short-term and long-term. Employee training and delegating authority are part of overseeing a company's progress. It is a golden opportunity to advance your interests while helping others grow into their professional roles. It is a great feeling to see others make progress with your training and mentoring and it makes everyone more effective and efficient which means people are more productive overall and that leads to goal achievement.

RANGE ROVER VELAR

Crowned 2018 World Car Design of the Year
at the New York International Auto Show



- Land Rover's mid-size luxury SUV offers broader choice with additional 3.0-litre V6 petrol and diesel options
- Adaptive Cruise Control with Steering Assist joins existing suite of driver assistance features
- Enhanced option flexibility enables customers to specify the perfect car for them
- All engines now equipped with particulate filters to further reduce emissions

Land Rover has announced a host of enhancements to the award-winning Range Rover Velar including a broader engine choice, the latest intelligent safety technology and more features such as air suspension and adaptive dynamics now available as options.

The luxury SUV crowned World Car Design of the Year at the recent World Car Awards.

The Velar now has two new power outputs that give customers even greater choice. The D275 is a 275PS 3.0-litre V6 diesel, producing 625Nm of torque, delivering effortless acceleration whilst the new P340 is powered by a 340PS 3.0-litre V6 Supercharged petrol engine producing 450Nm of torque.

Finbar McFall, Global Product Marketing Director, Jaguar Land Rover, said: "We've given Range Rover Velar customers more choice with the addition of new petrol and diesel engine options, even more scope for personalisation and the latest safety technology. Creating the perfect Range Rover Velar is now easier than ever."

For 2019 model year, customers have a greater breadth of choice when specifying their vehicle. This includes the Kvadrat premium textile seat available more widely across the range.

Joining the suite of driver assistance systems, Adaptive Cruise Control with Steering Assist operates between 0-180km/h and uses the existing Adaptive Cruise Control functionality with Lane Centring to steer the vehicle within its lane as it maintains a set distance from the vehicle in front.



Other features include Adaptive Cruise Control with Stop & Go that allows the driver to follow a vehicle to a smooth stop and resume from stationary when the driver prompts the system by tapping the accelerator pedal.

The radar-based High-Speed Emergency Braking enables enhanced forward collision detection. The system works between 10-160km/h and is able to detect an imminent collision, alerting the driver and applying the brakes if the driver fails to respond.

Now fitted as standard, all customers will benefit from a Rear Camera, Front and Rear Parking Aids, Driver Condition Monitor, Emergency Braking and Lane Keep Assist.

Adaptive Dynamics is now optionally

available on a number of models throughout the range. By monitoring wheel movement 500 times per second, and body movements 100 times per second, the system continuously varies the damping forces at all four corners of vehicle. This ensures that suspension stiffness is optimized for the driving conditions, improving ride comfort and handling – there's even a specific calibration for off-road driving.

Velar is offered with coil springs as standard with four-corner air suspension now an option on all models with V6 engines, the four-cylinder 240PS diesel and 300PS petrol. This system delivers truly outstanding comfort and significantly increased off-road capability.

All petrol engines are now equipped with

particulate filters to make them even cleaner. The highly efficient, close-coupled filters are neatly integrated into the after treatment system and trap ultrafine particles as the exhaust gas passes through them. Under normal driving conditions, the trapped particles will be oxidized into CO₂ and the filter regenerated whenever the driver lifts off the accelerator.

RANGE ROVER VELAR 2019 **Fourth member of the Range Rover family**

- Velar joins the Range Rover family and fills the space between the Range Rover Evoque and the Range Rover Sport
- Mid-size luxury SUV delivers exceptional levels of refinement, elegance and technology

The luxury SUV was created in 1970 when Land Rover launched the original Range Rover. Almost half a century later that spirit of innovation continues with the fourth member of the Range Rover family.

Elegant simplicity, a visually reductive approach and pioneering consumer technology are the hallmarks of the new Range Rover Velar.

Five elements define Range Rover Velar's absolute desirability:

**Driven by reduction:
Stripping away complexity to reveal true quality**

- Designed and engineered with an unwavering belief in 'reductionism'
- Luxurious, spacious interior is a calm sanctuary, combining elegant simplicity with premium materials and beautiful details such as hidden-untillit controls

**The fourth Range Rover:
The next revolution in SUV design,
with precision in every detail**

- Fills the 'white space' between Range Rover Evoque and Range Rover Sport
- Born from reductionism, Range Rover



Velar articulates technology-enabled design to provide the next logical step in broadening the Range Rover portfolio

**A bloodline like no other:
Respecting Range Rover's unrivalled heritage**

- Almost fifty years of Range Rover pedigree provides the confidence to aim higher, go further and allow customers to make more of their world
- Royalty of the SUV world, Range Rover heritage began with the original Velar prototypes of 1969

**Establishing the trends of tomorrow:
A new Range Rover statement of innovation**

- Continuing Range Rover's history of innovation, Velar incorporates advanced technologies, compelling design and absolute attention to detail
- Infotainment system, super-slim Matrix

Laser LED headlights, flush deployable door handles and Burnished Copper-coloured detailing embody the trends of tomorrow

**Refined for every occasion:
Exceeding expectations with Land Rover's legendary capability on all terrains**

- All the refinement customers expect together with Land Rover's unrivalled capability on every terrain around the world
- Exceptional on-road performance and agility combined with outstanding ride quality and composure

At a Glance

- Compelling, stand-out design features, perfectly optimized proportions, powerful, taut surfaces and a stunning silhouette
- Design purity emphasized by super-slim Matrix Laser-LED headlights and

flush deployable door handles

- State-of-the-art Touch Pro Duo infotainment system, featuring two high-definition 10-inch touchscreens for unrivalled functionality and intuitive operation
- Light, stiff, aluminium-intensive body structure enhances performance, agility and efficiency
- The 2,874mm wheelbase and intelligently-designed interior delivers an impressive 673-litre luggage compartment and exceptional space for all occupants
- All-wheel drive with Intelligent Driveline Dynamics and active locking rear differential ensure world-class all-terrain capability and maximum driver engagement on-road

The Range Rover Velar brings an enhanced dimension of glamour, modernity and elegance to the Range Rover family. Designed to fill the white space between

the Range Rover Evoque and Range Rover Sport, the Velar offers levels of luxury, refinement and all-terrain capability never before seen in the mid-size SUV segment.

Created from a clean sheet using Jaguar Land Rover's Lightweight Aluminium Architecture, the Velar represents the next chapter of the Range Rover success story. Velar is defined by a visually reductive approach and meticulous attention to precision in every detail.

Velar's design is beautifully balanced, from its powerful proportions to its continuous waistline through to the taut tapered lines of the rear. The generous wheelbase contributes significantly to its elegance while helping to provide a spacious interior.

"Velar is now the compelling, stand-out design in the class, showcasing perfectly optimized volume, powerful, taut surfaces and a stunning silhouette." Gerry McGovern, Chief Design Officer, Land Rover



Factors to increase your chances of becoming a centenarian

TEXT Rich Carroll

So, you would like to live to at least one hundred, and you want to know ways of accomplishing it. There is no panacea for getting there, but there are plenty of life prescriptions giving almost anyone a higher probability. Plus, as more people now have become centenarians our knowledge base of what helps people live longer is increasing. There are issues that are getting to be more apparent the more research we

do, but there are things that science is still investigating.

Many of us envision an existence for a centenarian to be a bleak place, and then say "no thanks". Many people equate aging with aches and pains, memory loss and loneliness. But we now are seeing what life as an aging person can be in reality, and it isn't all that horrific.

We now know that the onset of senior

degenerative diseases comes later in life, and many seniors are quite fit until very near the end of their existence. This, of course, can be the reward for living a healthy lifestyle throughout their lives.

And a person's odds of attaining their 100-year mark tend to be increasing now, and it is likely to continue to increase. For a baby boomer the chances of hitting 100 years is about 4%, but children born right now it is believed have about a 25% chance. Approximately eight in nine centenarians will be females.

Here are some of the things we can control (or have no control over) to attain the century mark:

1 How old was your mother at the time you were born?

According to an investigation conducted at the University of Chicago Center for Aging, you will have twice the chance of getting to 100 years if your mother was under 25 when you were born.

2 Do you tend to be a cheerful and upbeat person?

Many studies demonstrate that people with a happy and positive attitude live longer. It hasn't been determined exactly why, but people with a positive, optimistic outlook might have higher levels of immunity.

3 How do you deal with stress and tension?

How do you deal with stress and tension? Centenarians do not eradicate the stress that is part of everyone's life, but have learned how to manage it. For the most part they deal with the stress and promptly put it in their history.

4 Do you watch what you eat and get some exercise?

If you are treating your body well by feeding it foods that are naturally

nutritious, eliminating from the system junk-food and other harmful habits such as smoking, and keep an active lifestyle, you will improve your chances greatly.

If you have not spent a lifetime strictly following what was outlined in number 4, all hope isn't lost for you. Read on!

Knowing all the things we can control, it also appears that centenarians seem to have something within their genes that makes them unique from average people. They definitely age slower than most. Looking at people over 100 years old, research indicates if a picture were to be taken of their lifestyles when they were 70, it can be surprising. Over a third had been overweight, with 8% falling in the obese grouping. More than one-third smoked cigarettes, for an average of 31 years. Less than half exercised only a little, and twenty percent never worked out at all.

Certainly not what we think of as the ticket for getting old, but centenarians are generally a different breed.





The many health benefits of natural honey

TEXT Rich Carroll

There are times when the old methods for staying healthy are the best, and one of those healthy foods that has been used for millenniums is unprocessed honey. Thousands of years before highly processed white sugar was set upon the human race (that so-called “food” that is responsible for so many of our overall health problems now), honey had been used for many purposes.

It was always known for maintaining overall health, as a food sweetener and a preservative, and honey was so highly regarded in many cultures that it was used in sacred offerings. One could write volumes on the health advantages of bee honey, specifically for its amino acids, enzymes, minerals, vitamins and natural antioxidants.

Honey in its unprocessed condition is right out of the hive. Bees accumulate nectar and pollen from plant life, and inside that hive it's mixed with proteins and enzymes produced by the bees. By means of a procedure known as regurgitation the honey is fashioned, then it is thickened through evaporation by the bees fanning their wings. This is natural honey.

Like most foods that claim to offer disease prevention benefits, not all honey from the grocery store will deliver equivalent benefits. Unfortunately, much of the honey purchased at the supermarket

is going to be processed. Any time a food gets chemically refined, much of that product's original healthy payback are lost. Furthermore, commercial honey while in the processing stage is often heated excessively, therefore destroying the naturally-occurring enzymes, minerals and vitamins.

An intriguing sidebar to unfiltered bee honey is its consequence on allergy sufferers. The hypothesis is that one should take small doses of unfiltered local honey, that is honey collected from within a few miles from the place one lives. That pollen collected by local bees is naturally derived from the same plants that present problems for allergy victim. By taking a dose on a daily basis in small quantities, it functions like an allergy shot, thus building an immunity to that particular pollen.

Despite the fact that plenty of people swear by this, there isn't any scientific confirmation to support it, and very likely will not be any in the near future.

The reason being that it is hard to get funding to get results that may be hard to determine accurately. Also, for some people the plant pollen they get locally may provide negative consequences if they are extremely sensitive to that particular pollen.

But for those troubled by allergic reactions

and want to try a different treatment procedure, if one is available find a local producer of bee honey and see if it helps. Apparently for some people it does.

Remember, as with most healthy foods one can get too much of a good thing with honey. It contains a lot of fructose, which will add calories. With all sugar-containing foods adding another to a diet regimen will make it vital that it be added to the diet judiciously. Try to limit the use of bee honey to less than one teaspoon a day, and then get rid of an equivalent amount of common sugar from other sources.

Here are a number of other reasons to use natural honey:

1. Can help the digestive track by promoting the improvement of healthy bacteria.
2. Has been known to assist many people with sleeping.
3. Those antioxidant substances help to stop free radicals, which along with other factors improves skin appearance.
4. Could be used in place of cane or beet sugar as a much healthier alternative.
5. Does not need refrigeration.

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DRESSING TO IMPRESS

TEXT Ellie Czegeny

Trying to impress without looking too eager is a tough task to accomplish. You want something but it is hard to want it to much or not enough. Dressing for the job you want not the job you have, may seem like an easy enough task, some who only have minimal options, or have a uniform for work, for others it can be challenging to find the balance to dress like yourself and be in appropriate work attire at the same time.

If fashion is something you may be interested in, you should assure your outfits are still saying the right thing while also feeling confident everyday in the office, or wherever you may work. Professionals are constantly trying to look their best and be taken seriously, continuously striving towards a promotion may be daunting.

You can never judge someone based on what they are portraying on the outside, for example a client can come into a store, such as a retail store and dressed in sweat

pants and looked as though they did not have money to spend and they would be left alone vs someone who is dressed up will get overwhelmed by service trying to get a sale.

Gaining attention can achieve success, depending on what position you may be in, showing someone your personality may not be an option, finding another way to draw someone's attention can be beneficial to rising to a new position. Fashion can be a tool to draw attention to yourself in a positive way, looking sharp for work may take more time though it will be worth it in the long run. People are drawn to things that shine. This way of thinking is not only to help you feel accomplished at work and feel you have more purpose, it will help improve your mood at work, if you feel confident in how you look its much easier to present yourself in a confident manner putting your best foot forward to take on the day.

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CAPTIVATING SARDINIA HOTELS

TEXT Emilia Florek-Guerrero



Sardinia is one of the most fascinating places in all of Europe, second largest island in the Mediterranean Sea after Sicily and before Cyprus and is located west of the Italian Peninsula and to the immediate south of the French island of Corsica. With its amazing climate, intriguing culture and rich ecosystem, it is one of the destinations that should be on everyone's bucket list to visit.

Whether for hiking, exploring ancient monuments or simply enjoying pristine beaches, Sardinia is an unforgettable experience. Sardinia is ideal for a short-stay or long-stay vacation, offering the opportunity to discover multiple wonders. Let's take a look at what else we can discover in this region.



Forte Village Sardinia

The Forte Village Sardinia is a paradise within a paradise. It is ideally located between Pula and Capo Spartivento and best of all right at the beach! In every direction you turn your senses will marvel!

Just the mere fact that the Forte Village Sardinia has nine incredible pools and three of these pools happen to be Oasis pools and have a special area for children. The Forte Village is great for families, newlyweds and couples alike.

Within the Forte Village are exclusive rooms and suites catering to all of your whims. One can expect spacious balconies, immense terraces, ultra-contemporary design, secret gardens and in some suites private infinity swimming pools. Some suites include a private lift to retain that sense of privacy.

The Forte Village also offers garden bungalows, waterfront suites and one area that pays homage to Mediterranean



architecture with its horseshoe shape and two floors overlooking a courtyard.

Discover nature's most powerful detox at the Aquaforte Thalasso & Spa, the history of this spa dates back to the time when ancient Romans built thermal baths at the nearby Port town of Nora. Twenty-five years ago the medical team at Forte Village revolutionized the world of thalassotherapy creating a totally

original and extraordinarily effective method for detoxing, rejuvenating and improving the body.

Forte Village

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Forum Magazine





Capo Boi

The Capo Boi premium family resort is a luxurious getaway for a vacation of a lifetime. Located a few kilometres from the lively town of Villasimius and is surrounded by breath-taking beaches off one of Sardinia's most popular coasts.

The resort's privileged location, at the heart of a private bay, offers guests spectacular views of the marine protected area of Capo Carbonara. Enveloped in a luxuriant garden, Capo Boi is a welcoming Mediterranean oasis nestled between the granite rocks of the country side and crystal clear waters. With 122 rooms and suites, the Capo Boi offers everything that guests could imagine.

Designed by taking inspiration from Mediterranean architecture, one gets a glimpse at the true essence of the local culture. As the name implies, this is an ideal location for families looking to make lasting memories.



Photo credits © Falkensteiner Hotels & Residences



One can enjoy the infinity pools, the gardens, the Falkyland playground for a fun-filled day for the kids, a petting zoo and even a soccer school! The new Villa Bellavista offers picturesque views that will leave you with unforgettable memories and highlights the natural beauty that Sardinia has to offer. Exclusive services are provided at the Bellavista such as a 24-hour butler service, a wellness specialist and an on-request private chef.

An oasis of tranquility awaits you at the Capo Boi!

Capo Boi

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