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The
Luxury
Issue



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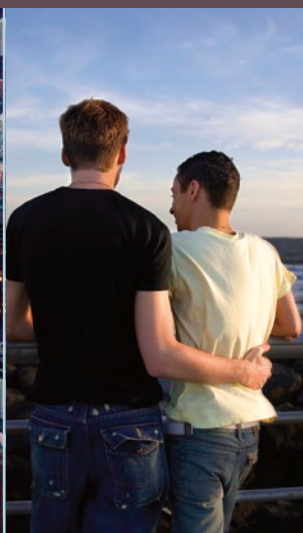
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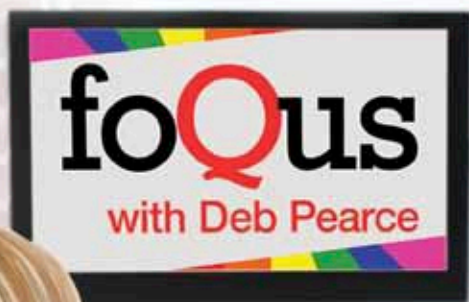
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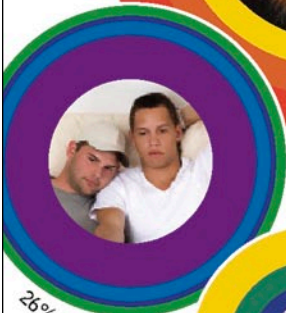
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26% of LGBT youth are told to leave home.



51% of trans-identified persons attempt suicide.



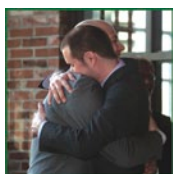
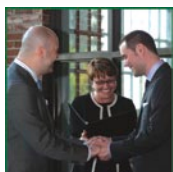
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From the Publisher



The Luxury Issue. Those who know me know I always joke that I am a happy man with a couch and a remote control—T.V. included of course. Add to that my Superman flannel pyjamas and we're all set. Simple things in life satisfy me. Without getting preachy,

a roof over one's head, a bed to sleep in and food in the fridge, is what other people in our country and around the world may actually call luxury.

Until recently, I had no concept of saving money until my younger sister, who is a financial advisor, sat me down and explained to me how crazy I am not to start planning for the future. Before I know it, she said, it will be too late to have a comfortable life when I need it in old age. What can I say, I was enjoying life. However, I listened to her and now I have a plan. And Karen does too in this issue, giving us advice on how to

save our money from spontaneously combusting.

Of course, I didn't start a business so as not to have a comfortable life. I have a few dreams these days and have been working hard to attain them. Nothing lavish, just an enjoyable, comfortable life with the financial means to travel and discover the world. Okay, one luxury I really, really want is a hot tub with a TV.

Our writers have put together a fantastic offering for your reading pleasure—a balance of the dreamy and the reality of luxury living. As for myself, I got to have some serious fun during our photo shoot with my love for classic Hollywood cinema. I won't divulge too much, but rather let you do the discovering. (A little quiz: Try to figure out which of my favourite movies we pay homage to in "Scandals of the Rich and Famous" and "The Holden Affair." Hint: It's all in the names)

So cozy up inside, sit back, flip through the pages and uncover the web we weaved, for your pleasure, of money, luxury, and torrid affairs.

Have yourself a wonderful New Year!

Antoine Elhashem



The Cast of Scandals of the Rich & Famous at the Royale Suite, The Sheraton Hotel, Toronto



From the Editor

Luxury, or luxe as my friends in Europe seem to prefer, means something different to everyone. To some it's a sprawling mansion in the country with purebred horses cropping emerald fields. Others may prefer to race across the Autobahn in a Maserati, or spend endless sun-kissed days having their every need catered to at a private island resort spa. Maybe it's a bank balance of a long string of zeros like pearls on a necklace, or shopping at exclusive designer boutiques.

Now I'm no stranger to being pampered, "I've been to Nice and the isle of Greece and I've sipped champagne on a yacht (cue the song by Charlene), but I actually found this issue a challenge. I'm not the biggest fan of consumerism and I'm not overly fond of shopping. I know, shocking isn't it? But before you take away my gay card, I will admit to getting glassy eyed with desire in the vintages section of the LCBO; I've seen the champagne Scott mentions in his article. There are also a few rare Scotchs and Armagnacs in the same section I'd love to bring home for a taste, while relaxing by a fire in my library. Don't even get me started on collecting rare first edition books—I'm still trying to hunt down a hardcover original print run of Neil Gaiman's *Preludes and Nocturns* from his Sandman series.

So each of us has a different idea of what it feels like to live a luxurious life, but I don't think you have to be rich to do so. Being a writer has afforded me many once-in-a-lifetime exotic experiences that I'd never have been able to enjoy if the bill hadn't been footed for me. On the same note, a glass of my favourite wine (a Malbec for \$8) while relaxing with a great book curled up on my comfy couch and a handful of candles, is just

as enjoyable an experience, one that I'm not fighting to pay off on my credit card a year after the trip is nothing more than fond memories and bunch of photos in an album on my shelf.

Fancy vacations and glamorous shopping trips are a treat everyone enjoys, more so when we only get to splurge on them once in a while. So how do we enjoy luxury every day if our paycheques seem to evaporate the moment they are deposited into our accounts? When I spoke to Bill Williams of the B4 Group on the secrets to success for "Looking Back," he mentioned one of the ways he augments his life is through the relationships he forms with the people he meets. Shelley offers more great insights as she discusses how to balance the material with the spiritual in her column "From the Heart."

So luxury is more than the material, it's life enhancing experiences, sharing your abundance with people important to you and discovering the bounty inside. And let me tell you, whether it's champagne on a yacht, or a cup of coffee at home, the experience is ultimately more satisfying the more friends you have to share it with.

So as you nestle away from the frigid weather, remember to share the most luxurious commodity you have—the wealth of your time—with those that enrich your life.

Have a fantastic New Year and we'll see you in the spring!

Jeff Harrison

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DAILY NEWS EXTRA! EXTRA!

Scandals of the Rich & Famous

The Holden Affair Exposed

Starring: M. Benner as *Mrs. Holden*,
Steve Horbatuik as *Mr. Holden*, Shauna
McConnell as *Nancy Olsen*, Todd Royle
as *Mr. Stroheim*, Gary Holt as *Fred Clark*,
Fabio Goncalves as *The Bellhop*

Guest starring: Andrij Dykowskytsch and
Ed Foley as *The Photographers*, John Duval
and Jean-Guy Dugas as *The Reporters*
The Narrator: Antoine Elhashem



Our story takes place on the first of January, when Mr. Holden receives a call from Fred Clark, head of The Clark Investigation Agency. Mrs. Holden had vanished that morning, following the annual New Year's Eve party at the mansion, as she has done so many times recently, from what I hear. Now, after a month of secretive watching and following, Clark has precise news on her whereabouts.



Arriving at The Excess Hotel, the two men request to speak to the manager, Mr. Stroheim. After a quick conversation, a nifty sum of money is handed over, the kind of money that gets you a favour, and the keys to the Royale Suite are handed back in return.



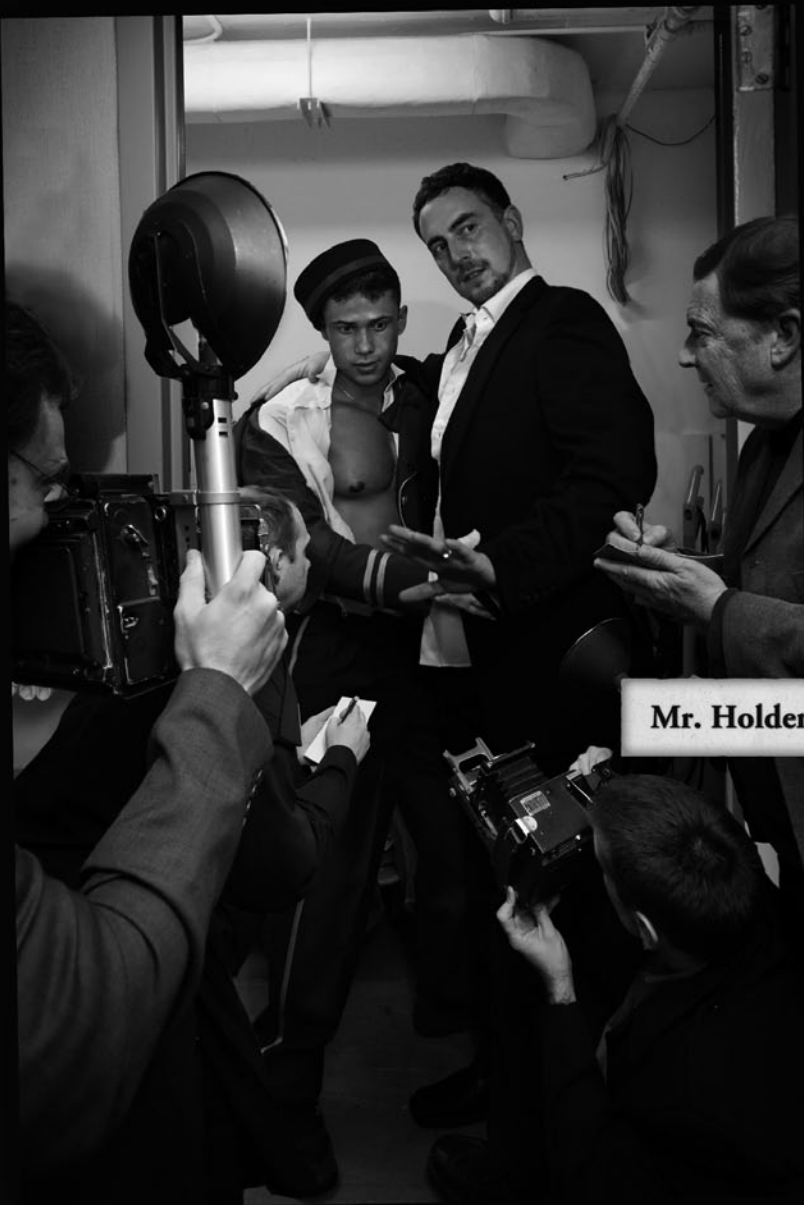
I can almost see the headlines in tomorrow's morning papers: "Mrs. Holden, heiress to the Swanson fortune, caught by real estate tycoon husband, in bed with Nancy Olsen, a member of the mansion's kitchen staff." How the press heard of the scandal this fast no one knows, but this is how it is when you are rich and famous. Or, perhaps Mr. Stroheim has something to do with it?



Furious, Mrs. Holden storms out of the hotel, with Nancy close behind her. I wager that Mrs. Holden will be placing a call to her lawyers the moment she is back at the mansion.



Back inside, in the midst of all the excitement, Mr. Holden seems to have disappeared. Where could he have gone at this most important time? The press is swarming all over the hotel, and his presence is urgently requested. People search everywhere, until a muffled sound coming from a side door draws everyone's attention. The door is flung open to find...



Mr. Holden...in the closet!

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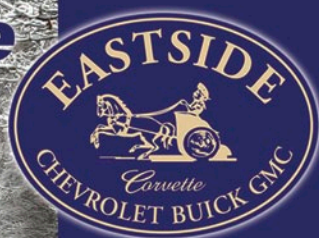
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Dreaming of Luxury

by Scott MacDonald

The other night I came home from work alone, exhausted and numb, tired of the daily grind, the same old, same old. This can't be all there is, I thought to myself, there has to be a better way, a way to get more enjoyment out of my life.

I ordered in take-out, poured a glass of wine from a tetra pack, watched a bit of TV, and then went to bed, tossing and turning until I fell asleep.

But that night, while sleeping, something very strange happened, something quiet extraordinary. That night, a little fairy—no, not that kind—came to the end of my bed and granted me, one of two wishes, Enlightenment or Unlimited Wealth. So, I went shopping.

First I needed to think about a plan. What does a person with money to burn, do first? Get their face fixed, of course.

It's perfect, I think to myself. I'll spend a day at a Spa and think about my plan of action, killing two birds with one stone. Genius. I call the concierge at The Spa at The Old Mill Inn (www.oldmilltoronto.com/spa) to book an appointment. Within no time the charming girl at the other end of the phone has me scheduled for The Prestige Package, a six-hour, non-

stop pampering extravaganza. The package includes: A Cell Shock Facial and soothing Eye Treatment, Lavender Manicure with Hand Exfoliation, Rosemary Mint Pedicure with Peppermint Foot Mask, 75 Minute Custom Body Wrap, 75 minute Hot Stone Massage and a delicious Canadian Cheese Plate. The whole package comes to \$660, including tax. Cell Shock Facial? Yes, Please!

I throw a few things in my bag and call a limousine to take me to the spa. I choose the Convertible Bentley, sophisticated and understated—no need to be garish. It picks me up and whisks me off to 21 Old Mill Road where I spend the day being sanded and buffed by the excellent team of professionals at The Old Mill Inn.

During the day, while nibbling on some bread and cheese, I have a conversation with the Spa Director, Christina McDougall, who tells me about the new Intraceuticals Treatment based line, set to launch on January 18th. Used by A-list celebrities to keep their skin fresh and clear of wrinkles, Intraceuticals has been personally endorsed by Madonna herself, for free. Wow, I must be dreaming.

Christina continues to tell me about the advanced

technology of these skin care products and how they offer immediate results upon your first application. Treatments are \$175 each and provide visible results for twenty-four to seventy-two hours. Although the effects are immediate, they're also cumulative, so prolonged use will provide greater benefits. They recommend a course of six to eight procedures and then a monthly follow-up to maintain.

Intracuticals treatments are based on 3 steps. The first is to apply oxygen under light pressure, which helps these age defying products reach the deeper layers of the skin. Next is to apply a unique rejuvenating serum, which contains Hyaluronic Acid and a mix of vitamins and antioxidants. This will instantly hydrate the skin, resulting in reduced fine lines, wrinkles and increased facial skin firmness. Finally, to maintain and keep your skin in good health, Intracuticals provide a range of support products, which contain essential skin nutrients and create beneficial layers to seal in everything your skin needs.

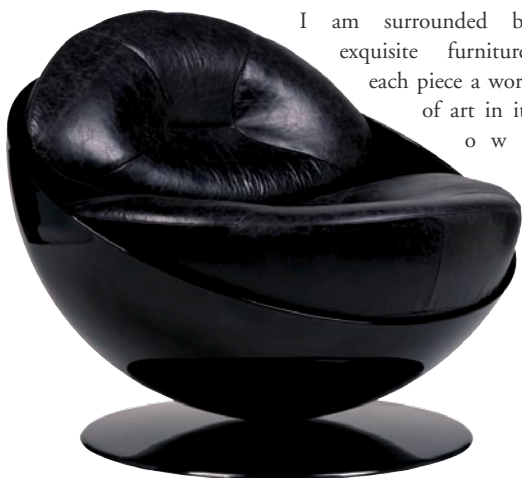
"I don't need to hear another thing," I tell Christina, "Book my treatments immediately."

I say goodbye to everyone at The Spa at The Old Mill Inn and return to my plan. I knew now what I wanted. Coming home would never be boring again.

Rejuvenated from my day at the spa, I jump back into the Bentley with Stuart, my driver, and head off to Avenue Road (www.avenue-road.com); I needed furniture and they will have it.

Stuart rounds the corner and pulls the Bentley up to the entrance of 415 Eastern Avenue. Inside the former headquarters of the Consumers Gas Co. is a 15,000 sq foot, three level showroom that houses their international collections.

Once inside the showroom
I am surrounded by
exquisite furniture,
each piece a work
of art in its
o w n



right. The sales team is knowledgeable and friendly as I tell them what I need. I choose the Suite Bed by Italian designer Daniele Lo Scalzo Moscheri. Starting at \$8,400 it is fully upholstered, with two headboard widths, and sits on an adjustable slatted base system. The sleek clean lines have a retro feel that I just can't refuse.

Next, I'll need a chair. I choose the Esfera Armchair by Brazilian Designer Ricardo Fasanello. The 1960's Resin and Leather armchair starts at \$15,800 and comes in a large variety of colour combinations. This comfy retro chair is the real deal and it compliments my new bed to boot. I'll take two.

I ask the team at Avenue Road to have the Suite Bed and The Esfera Armchairs delivered to my apartment and head off to my next location. My plan is coming together like a dream.

Back in the Bentley, Stuart speeds towards Robert Lowrey Piano Experts at 943 Eglinton Avenue East (www.pianoexperts.com). In no time I am inside the 24,000 square foot show room, the largest of its kind in Canada, if not North America. They also house a 6,000 square foot workshop on site, providing the very best follow up services and maintenance in the country.

The collection of pianos housed here is astounding, with prices ranging from under \$2,000 for a reconditioned piano, to several hundred thousand dollars for a hand built Bösendorfer, imported from Vienna. With piano models designed by Porsche and Audi and in honour of Chopin, Strauss, Schubert, and Liszt the obvious choice is Bösendorfer. I order a personalized inlay for mine and ask to have it delivered. I have a moment to speak with Robert Lowrey himself, and he reminds me that unlike other purchases a piano is an investment that will last a lifetime and never stops giving.

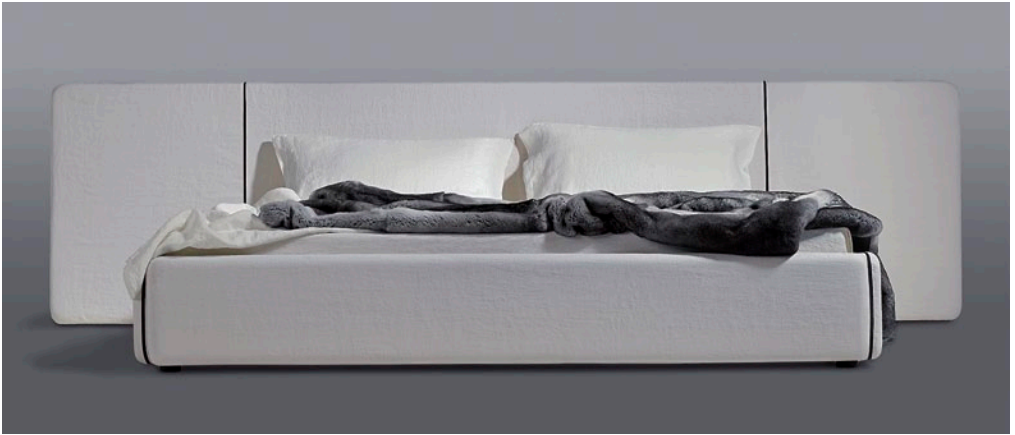
"So, I can have it delivered tonight?" I ask Mr. Lowrey.

"Impossible," he tells me.

"It's my dream though." I tell him.

"Alright," he says. "Just this one time, but only because you're dreaming."

A quick goodbye and I am tucked in the backseat of the Bentley again, heading off to my next location, Bang & Olufsen at 175 Avenue Road (www.bang-olufsen.com). The luxury high-tech store has been in business for 85 years, displaying the best



of Danish craftsmanship and innovation. Inside the spacious showroom Laurent Fort, the store manager, assists me. Laurent helps me find exactly what I need.

He gives me a tour of the store and a preview of the BeoVision 4-103, the largest television on the market today. The BeoVision 4-103 has a starting price of \$145,000 for the television, central speaker, and the stand. The 103-inch plasma screen weighs 584 lbs, and has a smooth finish of brushed aluminium. The uncannily precise, diamond-cut joints speak volumes about a lasting quality product. I express concern about the televisions immovability and unwieldy size, but Laurent says, think again. BeoVision 4-103 comes with a stand that can actually lift the screen off the floor, turning and tilting it to your preferred viewing pleasure all at the press of your Beo5 remote control. I think I'm in love.

Bang & Olufsen have designed a television like no other, with innovative technology like Automatic Colour Management, a unique system that compensates for the effects of aging. A tiny built-in camera is your in-house technician, checking your screen after every 100 hours of use and adjusting the colour balance accordingly.

Already a superior screen today, a few years down the line BeoVision 4 will be the only one still hanging. It comes with an anti-reflection coated screen that stops 80 percent of the incoming light from reflecting back. It has a built-in automatic Picture Control Sensor Technology that measures and adjusts its own brightness and contrast to suit light conditions.

With a home cinema experience like the Beo4-103 you need a high tech surround sound system.

With sleek, futuristic looks and technology to match, BeoLab 5 is all about experience. With traditional stereo loudspeakers, the best seat in the house for listening purposes is midway in front of them. The Acoustic Lens Technology of the BeoLab 5 disperses mid- and high-range frequencies horizontally into the room. This means that you get uniform sound characteristics in the area in front of the loudspeaker and you can move around or sit in different places, while experiencing constant tonal balance. You also get 2,500 watts of crystal-clear digital amplification, automatically adjusted by the built-in calibration system to make the most of the room's acoustics. Retailing at \$29,000 per pair, \$90,000 for the set of six, Beolab5 is as close as you can get to a live performance in your living room.

As I leave Bang & Olufsen my excitement is palpable. Just a few small details and my plan will have been realized.

I direct Stuart towards the LCBO (www.lcbo.com) for a quick stop. Once there I ask the friendly staff for the best the LCBO has to offer, and given that the LCBO is the largest single purchaser of alcohol in the world, the selection is plenty.

I choose a highly collectable Super Tuscan—the most sought after wines of the Tuscany region in Italy. The 2007 Sassicaia from Citai Spa has a medium body with expression of smoke, herbs, tobacco and sweet, dark fruit. Very little of this wine was bottled in the 6,000 ml size and it retails for \$2459.95. It's so rare in fact that the LCBO only currently has two.

"I'll take them both."

I'm also told of an extremely rare 50-yr-old

Glenfiddich Single Malt Scotch that comes in a 700 ml bottle for \$26,000. Well, who could resist such a fine Scotch, I'll take that one as well, I tell the sales rep.

Bottles in hand I jump back into the Bentley with Stuart, as he drives me home for what will be the best night in that I've ever had.

Walking into my apartment, with Stuart behind me, I am met with the best of the best. Now this is living, I think to myself. I pour a glass of the Sassicaia and flop down into my Esfera Armchair in front of my BeoVision4-103 to watch the latest episode of *Glee*. Does it get any better than this? I think to myself as I grab for the phone. I need one more thing to make my night complete, Pizza.

I make a call to Magic Oven (416-868-6836, www.magicoven.com), offering healthy pizza with fresh, local and organic ingredients, free of additives and preservatives. Not limited to pizza, Magic Oven offers pastas, sandwiches, soups and salads with the same commitment to quality and freshness. But all that aside, there is only one thing I'm after, über Sustenance.

Magic Oven's signature pizza, über Sustenance, is

an organic spelt crust topped with a light herb tomato sauce, medley of grilled vegetables, roasted breast of chicken chunks, morsels of organic beef salami, organic mozzarella & goat cheese with herbs—garnished with 24 karat gold leaf. That's right, gold leaf. Prices are \$29 for a small, \$67 for a medium, and \$108 for the large that I ordered.

Later, after Stuart and I have finished the pizza, and the episode of *Glee*, we sip on our Single Malt. Stuart makes his way to my Bösendorfer and begins to tickle the ivories. Lulled by Stuart's magical fingers I slip into my Suite Bed and drift off into a dreamland filled with music and wonder.

Suddenly, Stuart begins to pound on the keys, over and over. I jump from my sleep, only to find myself on the couch, with my face in a generic pizza box. My alarm is going off in the bedroom, and has been for the past fifteen minutes. There was no little fairy, no unlimited wealth, and no Stuart. The whole thing was just a dream.

Scott MacDonald has an Advanced Diploma in Graphic Design from George Brown College and has studied acting with The Studio on The Drive in Vancouver and is presently studying with Second City Toronto.



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It's Never too Late to Build that Nest Egg!

by Karen Fulcher

Bad Habits

That is my problem when it comes to money management and I'll bet the bank it is yours, too. Whether you formed your bad spending habits from your parents or other reasons, you can change them.

If you are well off, have a tight and well-rounded retirement/savings nest egg; if you have enough to make all the big purchases you've always wanted; if you have savings set aside for eight months of living (yes, that's the latest recommendation); and, if you carefully plan every purchase and investment with research and advice, then you should just skip the rest of this article and read Scott MacDonald's piece in this issue on how to spend your cash on delicious luxuries.

Breaking any bad habit follows the same general principles. The first principle is to admit that there might be a problem.

I realized that I had been impulsive and foolish with my money when I was trying to figure out how to pay for a vacation that I really wanted to take. I couldn't see how I was going to afford it unless I incurred more debt on my credit card.

I calculated that if I chose to put that vacation on my credit card, by the time I paid it off at the current interest rate, my \$2,000 vacation would have equaled about \$6,000. I thought, 'was that week in the sun worth the \$6,000? Would I even remember what I did once I paid it off?'

I began to scribble numbers down: the interest I owed on the student credit line I had exhausted while in school, my credit cards, my OSAP loan repayment... I decided to do the same calculations of how much I would be paying back at the rate I was going: I'd end up giving the bank roughly twice the amount that I had borrowed.

This enraged me and was my wake up call. I had reached the "awareness" stage of my bad habits and I wanted change.



Everyone has his or her own ah-ha! moment, but can get stuck in despair. I could have dropped back into denial but eventually the reality returns—the next time I wanted to make a big purchase.

Even if I could maintain that kind of denial, what would a retirement be like living with debt? Living with no extra money coming in, no income, no raises, limited ability to bring in extra income and no money to have fun, let alone keep up with bills, and support myself. And no children to step up!

The message came across loud and clear, I needed to start now. It is never too late!

Look at your bad habits. Do you get a temporary rush from shopping and feel the guilt afterwards because now you'll have to tighten your belt on other things like basic needs or that you've dug yourself deeper in credit card debt?

Do you buy things like clothes and find them still in your closet with the tags still on because it just doesn't fit right or the colour doesn't go with the rest of what you own but it was too good of a deal to pass up?

Do you spend money that you know you can't spare because your friends are splurging (dinners out, drinks at the club) and you'd be embarrassed if you were truthful about not being able to afford it? Do you soothe yourself after a bad day by window shopping *and buying*?

Do you reward yourself with an expensive bottle of wine because you accomplished something at work? Do you feel ashamed about your debt? Do you keep your debt secret from your partner or other important people? What are your weaknesses? Books, clothes, music, gadgets, cappuccinos?

Don't get too down on yourself. If you were born in North America or any other well-off country/culture you were pretty much trained to be a relentless consumer from the beginning. Don't believe me? Watch or read *The Story of Stuff*—www.storyofstuff.com—and you will get a good idea why we are a little addicted to shopping.

Being trained to be a consumer isn't a death sentence. Decide what is really important to you. Truly. Will that new item of clothing really be noticed by anyone? Will it really change their opinion about you (even if they are thinking about you)? Can you remember what your friends were wearing last time you went out together?

Taking Stock

Certified General Accountants Association of Canada released a report this year called, "Where Is the Money Now: The State of Canadian Household Debt as Conditions for Economic Recovery Emerge." In it they found that "household debt in Canada reached \$1.41 trillion in December 2009... If household debt was to be evenly spread across all Canadians, each individual would hold some \$41,740 in outstanding debt in 2009, an amount 2.5 times greater than in 1989."

How do you compare? And do you want to get yourself deeper in debt?

Knowing what triggers you to spend badly is a good exercise. Understanding what you spend your money on is another important piece to improving your situation. Credit Counselling offers many useful gadgets and tools to track your spending on their website: www.creditcounsellingcanada.ca. If you know you are really in trouble, they can offer you a plan to dig yourself out.

I used another credit counselling service Credit Canada's little booklet called the *Monthly*

Budget Tracker (you can download it from their website, www.creditcanada.com) for one month, writing down every penny I spent and on what. At the end of the month, I saw how much I was spending in each category and where I could easily redistribute money and begin saving or paying off debt. I was surprised that I had been spending over \$100 per month on Starbucks!

At the same time, check your credit rating. This can protect you from identity theft and prevent surprises when you really don't need any. You can do this by mail or phone using one or both of these services: Equifax Canada: www.equifax.com/home/en_ca or Trans Union www.transunion.ca

Now that you Know

While doing this assessment, use the time to think about what is really important to you. Your spending, saving and planning should reflect these values.

Answering the following big questions can help you plan your next move. Do you want to:

1. Have a nest egg that will allow you to retire early? If you aren't sure what you'll need, take a look at this retirement calculator www.servicecanada.gc.ca/eng/isp/common/cricinfo.shtml.
2. Travel in the near future or when retired?
3. Buy a home or vehicle?
4. Fund your children's education?
5. Pay off your mortgage/loans/credit cards?
6. Have a legacy of giving?
7. Launch a dream business?
8. Go back to school?
9. Move to another place?
10. Make sure your lover is taken care of?
11. Build your eight-month emergency fund?

These longer-term goals are more apt to reflect your values. The National Post recently published an article called, "Not Enough Women Have Financial Plans" by Sarah Treleaven. Treleaven interviewed Patricia Lovett-Reid, senior vice-president with TD who reminded her that women live on average 10 years longer than men but invest much less than men. She told Treleaven that you need to create staged plans: short-term, medium and long-term plans and avoid that demon: procrastination. Follow Lovett-Reid's advice, make another list with your short and medium-term goals.



The How-To's

Now that you know how much and what you are spending money on, decide on a reasonable budget. When building your budget, plan to pay off higher interest debt first.

There is truth to the rumours that some credit card companies will reduce the interest charged if you ask. Test it. Literally freeze your credit cards in a container filled with water. This can effectively give you pause to think about whether you really need to use it while it thaws out. Consider consolidating your credit cards into one or two with lower interest and make it a priority to pay them off.

Think about generating more income by turning hobbies into money-making opportunities and direct that extra income towards your goals.

Barter! Exchange skills for luxuries and redirect that freed-up money to your goals. Bartering can be fun and a great way to support your goals while nurturing your friendships.

Take advantage of iPhone apps to help you with your budget:

1. Mint.com is a free app that supports your online use of the free program that can help you achieve your financial goals.
2. Budget is 99 cents and is a recommended app for tracking your purchases and generating reports as well as the feature that allows you to share reports (every member of your family can get on board!)
3. Iexpenseit has a free version to try and full version is \$4.99 (same price as Scrabble!)

A Plan of Action

I asked Helene Ata, a financial consultant with Investor Group Financial Services what are the most important tips for people looking to shape up their financial life. She told me, "Discipline. Discipline. Discipline. You must stick to the plan, and commit to the strategies agreed upon and follow through to implement them."

Start talking to your friends about their goals. Share what yours are and begin building a support system. Don't define yourself as cheap, just smart! Kelley Keehn, EPC

Financial Expert, Author and Host of *Burn My Mortgage* on the Women's television Network offers some great tools on her website www.kelleykeehn.com. She recommends forming a



Helene Ata from Investors Group

group of like-minded people and provides a chapter-by-chapter guide along with exercises to use in a ten-session group. Her books are geared to women, but the principles could be applied to anyone's situation.

If you are unable to do it on your own, consider getting a financial planner/advisor. Ata told me that you should be sure that you have a trusting relationship because you will likely have a long-term relationship with your advisor. Check credentials by researching Investment Industry Association of Canada www.iiac.ca and Advocis, The Financial Advisors Association of Canada www.advocis.ca. Among the designations that Canada recognizes, Financial Management Advisor (FMA) and Certified Financial Planner (CFP) www.fpsc.ca. Consider referrals and references from friends and families.

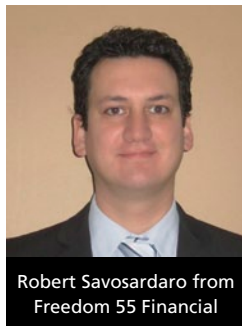
Questions to ask candidates:

1. How long have you been in business?
2. What certifications do you have?
3. Will you be the only person I would be working with?
4. What are your investment philosophies?
5. How are you paid and what do you charge?

Don't forget to ask them what they specialize in (and whether it fits with what you need).

Robert Savosardaro a Financial Security Advisor & Investment Representative

Freedom 55 Financial explained to me how advisors charge for their



Robert Savosardaro from Freedom 55 Financial

services. "There are fee-based planners, salary-based planners and commissioned planners. With fee-based planners the rates vary but you get what you pay for. An entry-level plan might start at \$1,000 and more complex estate protection plans could be from \$3,000 and up, depending on the planner's billed time. Commission-based planners are good if you are just investing into a RRSP or TFSA (tax-free savings account) or if you want a plan made for you. You'd only pay for what monthly premiums you're putting into your RRSP or any insurance product. But a good plan can start as low as \$100 to \$150 per month."

Ready to Play with the Big Boys?

When you are able to identify funds for saving and investing and have chosen a financial advisor, learn more about what's happening with your money. The famous personal finance expert (and lesbian), Suze Orman lost a load of money because she didn't know what to expect from the person she trusted with her money. Instead of taking it, she learned so much that she is now well-known for her advice and is worth well over 10 million dollars.

Ata advised me, "be serious about your commitment: the best plans in the world are worthless, if they are not implemented."

And once you have begun your investing, Savosardaro advises to, "scale back the risk of your portfolio, the closer you are to retirement. The last thing you'd need is be two years away from retirement and lose half your saving's value."

Good advice. But what if you really don't know what is risky or not? Learning about investing may feel daunting but there are a lot of resources out there. Start with Investment Industry Association of Canada's www.iiac.ca *Investing 101*. Learn the basics about common types of investments and more.

Educating yourself will go a long way to growing your money wisely. Start reading the financial sections of the newspapers. Many of the articles and videos are geared to first timers. Watch the new series *Stock and Awe* a funny, ½ hour series on BNN.ca about reporter, Hilary Doyle's journey from shopping addiction to investment smarty-pants. If she can do it, so can the rest of us!

Karen Fulcher doesn't mean to brag, but is debt-free (and it only took six years – imagine if she hadn't started yet?)

Know Your Financial Terms

Shares are pieces of a company that can be bought on the stock market. You don't own the company but you will gain or lose according to how well the company is doing.

Fixed-Income Securities are loans that you give to companies. Basically you act as a bank: you make money on the interest you charge and require a company to repay the loan within a period of time.

Mutual Funds are a variety of smaller stocks. This is where you need a professional who you trust to choose which stocks to purchase. This type of investing can create a diverse portfolio. You can advise your stock to play it safe or invest in higher-risk funds.

Exchange-Traded Funds (ETFs) are funds that you can trade on a stock exchange, similar to a stock. The fees are quite low, you need to buy them from a brokerage firm and you can buy them any time of day.





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the Last Taboo

by Scott Dagostino



Is being gay the ultimate luxury? Not just for the sex, of course, but for the fabulous lifestyle it affords our urban, highly-educated queers living without the financial strain of having children. "It's a stereotype, but it's generally accurate," says Les Tomlin, one of the creators and executive producers of *Bump!* a travel series on OUTtv. "We have higher-than-average incomes, double-income-no-kids and a high propensity for travel."

We decided to ask a group of upper-to-middle class queers about their relationship with money and if their lives measure up to this luxurious image, only to be surprised by how strongly and flatly several people rejected the discussion altogether (and many in this article have joined in only under anonymity). For people who fill the internet with personal photos and freely discuss their most intimate sex lives over brunch, it seems money is the last taboo topic. As one half of a married couple explained, "Sometimes we don't even talk to each other enough about our finances!"

Asking people, even rich ones, to open up about money, much less their feelings about money, is "a double whammy of negativity," jokes Les. "Obviously, it depends on your situation and where you are with your money, but I think most people right now are so stressed financially that they just tuck their money issues into the back of their brain and try not to visit them very often." It's a taboo, he says, that's also maintained with good manners from the haves: "In the last couple years with this recession, when people are struggling

with debt and the loss of jobs, I think it's become very gauche for people with money to talk about it."

"At least in financially mixed company," says Mark, a hospitality industry exec who asked for anonymity. "A taboo would be kind of refreshing, actually," he says. "I just got back from a week in St. Bart's where it seemed all people did was talk about money." He doesn't argue with the notion that the real taboo here is against talking about money across class lines, "but what's changed is that there's been a democratization of money."

Mark points to the success of that big red American discount chain Target: "It's cost-effective yet some of the world's best designers are designing for them. There are some extremely wealthy people I know who are quite happy to shop there. They call it 'Tarzhay.'" Indeed, Target's success based on putting some Mac Viva Glam lipstick on what it essentially Wal-Mart, thereby attracting customers from every income bracket.

"It's not exclusive to the LGBT community," Mark explains, "but for those who don't have children, our greater level of disposable income lets us blur the lines between rich and poor as far as our spending is concerned. Even if it's just a pair of shoes," he says, "there is the ability to participate in elements of a very affluent lifestyle, without actually being so affluent. Everything is kind of aspirational now—you have Armani but you also have Armani Exchange so that people can participate in luxury at a lower price. We can and do shop at Holt's regardless of what we're making, even if it's limited to the sales rack. Everybody wants to be in the game to some extent."

As a man producing content for a gay TV network, Les admits, "We're perpetuating a stereotype that gay people have to be fabulous and wear great clothes and travel to fascinating places, but the downside is that this doesn't apply to all and I'm sure there's many out there who feel they have to shop at Holt Renfrew to keep up with the gay Joneses. They've maxed out on debt, living beyond their means and struggling to keep up."

Jonathan is a political admin assistant who describes his financial situation as "stable, which is a recent change. A few months ago, I would have said 'shaky' but I've recently reworked my credit cards and credit

limit." He managed to roll his various balances into a lower-interest line of credit, reduced the card limits and then locked them away for emergencies only. Though he makes a comfortable living, Jonathan admits, "I do have a tendency to do impulse purchases and...imply that my financial situation is better than it really is. It's not something that I began doing consciously; it's just something that developed over time."

"Nobody asks why we're all chasing this status? Why's it so important to us?" asks Kevin Kreutzweiser, product specialist for a software company. "I can see that with some of my friends, where they're living beyond their means, trying to fit in with those who have more."

"I don't know of any friends who, nor do I myself, go running around flashing my AMEX gold card while peering over

the top of my D&G sunglasses wearing a Ralph Lauren shirt with ANF jeans and Prada shoes accessorized with a LACOSTE bag," Jonathan laughs. "However, I will say that a good portion of my income does go towards a personal trainer and the more expensive and healthier foods and supplements. So, in that way, yes, I do feel a certain pressure to keep up with the body type/image lifestyle."

"My priorities might be a bit different," says Kevin, "I love to travel and I love renting fancy cars so I'll spend my money on that, instead of say, spending five dollars on a Starbucks latté. Whenever you buy something like that, you always have to ask: how much value is this bringing to my life? I used to spend a lot of money on clothes from Abercrombie and stuff like that but now I just don't see the point." He believes it's not that, wealthy gay men and lesbians buy more than straight people, just that we buy different. "We like to spend money on stuff that most straight couples and families wouldn't," he says.

This explains the lavish ads for expensive vodka, shoes and watches that appear in most magazines aimed at our queer community, as opposed to, say, *Canadian Homemaker*. If you're a parent, your clothes budget can come down to a choice between dressing yourself well or your children. If queer hipsters are more fashionable, it's largely because we don't have to spend all our money at Baby Gap. The one thing we are all spending money



on, however, is a condo. In fact, this may be the only area of our financial lives you will often hear people discuss in public.

"One of my friends is working crazy hours, taking a second job, trying to get a really nice condo," says Kevin. "He insists he really needs that status of living in a big, downtown space but for me, looking in, I couldn't live like that, that kind of schedule. When I bought mine, I avoided the fancy 2-bedroom condos and just got a bachelor that would meet my needs. Some of my friends were horrified and said, 'Oh, I could never live in a bachelor. I need my space,' but I'm happy with it."

The situation Kevin describes baffles Mark, who doesn't see why someone who can barely afford a condo should push so hard for one. "This idea that all roads must lead to home ownership is uniquely an American thing," he says. Having been able to travel throughout Europe, Mark notes how "in Paris, no one can afford expensive homes so everybody rents but they all go out in the evening, dressing fabulously."

Not so for the very rich in Toronto, where condo buying is almost a sport, as units in some of the more sought-after properties have been purchased and flipped in the same day. Les, however, is only interested in just the one: "I'm moving into a new condo in the spring and it's a big financial purchase and I'm dealing with the selling of my old condo," he explains. "It's like a jigsaw puzzle, dealing with all the financial pieces in place and being pragmatic, but I'm not stressed out about it."

Richard Ling would approve, since he makes his money in real estate (with one of his properties going for \$18 million). With his YASP (Yellow Anglo Saxon Protestant) upbringing, he jokes, money is rarely discussed. "It's all relative, isn't it? I am comfortable but one of my friends bought a watch for US\$1.8 million." Establishing a business, he says, takes on a trajectory of its own. "Right now, I am

initiating a condo arm in addition to my five niches of revenue streams." He's been profiled in real-estate magazines but says success can be very widely defined.

"I have many friends who have tons more than I do," Richard says, "while another is 30 years old, university-educated but still lives with his parents. I've known these people for decades and we treasure our deep friendship. We all help each other out in our area of expertise and have a jolly olde time doing so."

"I've never picked my friends or associates based on the level of wealth they have," agrees Mark, and each of the people interviewed here said the same.

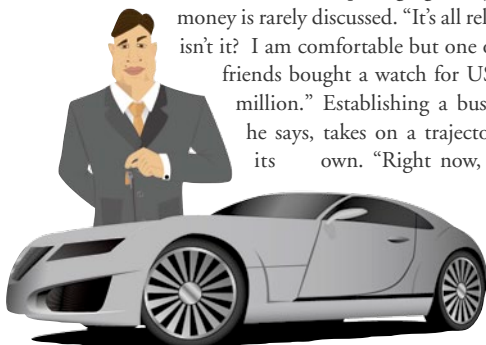
"Some of my friends certainly make more than I do," says Jonathan, "Only a few make less than I do. Across the bar, I've never

really had any friction in any of those relationships but that may also have to do with the fact that none of us tend to flaunt our wealth. That, though, may also be because we don't talk about it either."

Perhaps the taboo against talking about money is necessary for such friendships. One man who refused to be interviewed did say, "I don't agree with you that this is a taboo that needs changing. In fact the last three years have held great lessons for me in more carefully discriminating between who I share what with regarding my finances."

Les admits to fears that talking about money makes him sound pompous, while Mark similarly says that it's hard for him to discuss money because, having grown up in wealth, "I don't want to come off as spoiled." As an anecdote, he says, "My partner grew up with nowhere near the same kind of privileges I did, and when we had started dating, he said, 'I like your friends who've grown up with money more than your friends who've just made it because it doesn't define them...They're nicer people, they're not shoving it in everyone's faces.'"

This distinction between "old" and "new" money that comes up is interesting in that one would think most people would prize the self-made person over the one who simply inherited the family fortune, but both Mark and Richard note how much angst is caused by many newly-wealthy people who get a bit too excited. "They have every right to be proud of what they've





earned and achieved, but they shouldn't use it as their lead card," says Mark.

"It's tacky," Richard agrees.

Mark muses that perhaps the money taboo is "a reflection of the Canadian psyche, this more socially conscious way we have about us. We're still somewhat Protestant in our behaviour. People have the expensive jewellery here too, but they don't wear it seven days a week like they might in New York City."

With the gap between rich and poor growing ever wider, especially in the US, Mark says, "I think that who we are as Canadians mitigates those extremes," even if attempts to please everyone can be personally overwhelming. "In one way or another, I get asked about ten times a day to contribute to a massive number of charities," he says.

Even if it can be a trap, Les jokes, "It's a stereotype we don't want to give up. We want to be more fabulous than our straight counterparts. We want to wear the better jeans and sit in the front of the plane while the straight people are in the back!" he laughs. "We just produced a video for the 'It Gets Better' campaign and Rick Mercer has a funny line about telling the guy at the Air Canada counter you're gay and getting an upgrade to first class! It's what I call 'the gay Mafia'—even the Air Canada counter guy who's making \$30,000 a year is part of that network looking out for one another."

The LGBT community was built on this cooperation across class lines. Pioneering sociologist Alfred Kinsey shocked straight, upper-class academics by interviewing poor and working-class homosexuals; essayist and poet Audre Lorde represented the clash of race, sexuality and class in her life and work; and historian George Chauncey explains in his book, *Gay New York: Gender,*

Urban Culture and the Makings of the Gay Male World, how bathhouse culture unified gay men across classes: "Customers were, after all, literally stripped of most class signifiers." In the giant nightclubs like Studio 54, starving artists mingled with millionaire celebrities and middle-class dockworkers—money didn't matter if you were hot, interesting or influential.

"That was before bottle service," Les says, "when all the royalty got roped off into VIP areas." It's an annoying JerseyShorification and Les says, "You definitely see it more in the US but for me, I don't play that game. It's much more fun to be out in the middle with the crowd, whooping it up with everybody. Sure, everyone likes a bit of VIP treatment but it's the people on the other side of that velvet rope who tend to be more fun. They're less pretentious and there to have a good time."

"Dating is tricky," says Richard, because money is so far down the list of qualities necessary. "First you need the physical attraction. Then you need to be compatible in bed, then to get along on a day-to-day basis and having more or less the same moral compass and values."

"The most critical thing for anyone," says Les, "is to remember your roots and where you came from. No matter where you are on the ladder, you can slide down as fast as you got up there. You've got to stay true to yourself and true to the friends around you."

So the last taboo stands. At least until Kevin is asked his age. "I'll talk about money but NOT age!" he laughs. So make money the second last taboo.

Scott Dagostino is a Toronto writer who's chosen to live the glamorous, high-paying lifestyle of freelancing.

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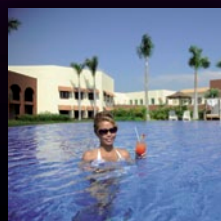
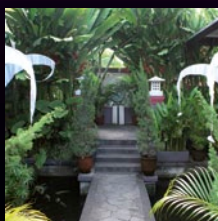
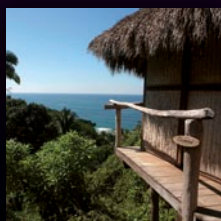
Downtown Ottawa between the Rideau Canal & trendy Elgin Street

Pet Friendly

When *Exotic* meets *Erotic*

by Bryen Dunn

There's a fine line between exotic and erotic that lies deeper than the one letter difference. When travelling the two often become even more intertwined. I've put together some past experiences from my world journeys together with some future escapades that are on the horizon.





Ice, Ice Baby

First off, not everyone craves beach, bronze, and booze as the ultimate winter getaway. There are some of us who enjoy the fresh crisp air and frolicking in the snow. One of my most unique adventures was spending a night at the Ice Hotel (Hôtel de Glace) in Quebec. What makes this so special is that this “hotel” has an annual expiration date, so your window of opportunity is limited to the months when temperatures dip below the freezing point.

From January 7 to March 27, 2011, winter lovers can visit this structure made entirely of ice and snow, which includes majestic arched ceilings, an indoor slide, a local art exposition with one-of-a-kind ice creations, ice bars with various entertainment, and a wedding chapel. Yes, same-sex couples are welcome and have married here in the past.

The Canadian version of the Ice Hotel was modeled after the European version in Sweden, and is celebrating the 10th anniversary of operations in 2011. This year the Hotel is changing locations to one of Québec City’s most beautiful natural parks in order to be closer to the heart of that city’s winter wonderland. There are 36 rooms including several theme suites, some with a built-in fireplace and private spa.

Since inception, over a half-million people have visited the various incarnations of the Ice Hotel, but not all of them were brave enough to spend the night. For the less adventurous, the property is open during the day for facility tours or to grab a cool cocktail at one of the bars. A Martini or Bailey’s in an ice goblet anyone? However, sometimes you just have to go for it. Upon arrival, guests are given a brief layout of what to expect, before heading down the frosty corridors to your evening resting spot. There are heated facilities with flush toilets and hot showers, which I eyed up as an escape should I not make it through the night. Just outside are a couple saunas and hot tubs where you can

kick back and gaze into the dark sky while surrounded by snow.

Bedtime arrives and as informed during debrief it’s best to sleep in less rather than more. All beds have a solid ice base with a wooden bedspring and mattress, and an attendant drops off an arctic sleeping bag and a candle when it’s time to crash. The temperature typically remains between -3°C and -5°C , even though outside may be much colder. As I laid in complete silence, I was able to fall asleep quite easily.

In the morning an attendant comes by to wake you up and invite you to enjoy a morning coffee or hot chocolate. There are plans to build a third location somewhere in Western North America, but the site has yet to be announced. Although I was warm enough on my own, it’s worth remembering that body heat works best with two or more. Bon soir!

Hola Paradiso

Now if sleeping in an igloo is not your idea of a winter escape, perhaps a holistic holiday might be in order. Our amigos down in Mexico have had some rough times over the past couple of years in terms of media sensationalism of various topics. I’ve been there twice in the past year, and not only did I meet magnificent people, but I also discovered truly amazing alternatives to the all-inclusive beach properties.

Just north of the gay hub of Puerto Vallarta is the region of Riviera Nayarit, which actually begins as you cross the bridge into Nuevo Vallarta. Although there are no flashy nightclubs or gay beaches, there are pristine secluded shorelines waiting to be discovered. My first stop was at the newly opened Taheima Wellness and Spa Resort in Nuevo Vallarta, adjacent to the El Tigre Golf Course.

Upon arrival the staff greets you at the door and immediately makes you feel relaxed and welcome. The healthy conscious concept is something new in



the region, but most definitely worth experiencing for those who would rather return home rested rather than wrecked. Guests can choose from fully equipped studio units, to one, two and three bedroom suites. All come with either a terrace or patio that includes a private infinity wading pool or Jacuzzi tub—most definitely the lap of luxury!

The property itself has not one, but two Olympic size swimming pools, two dining areas, a workout room, spa facilities, and a business centre. All meals are included in the room rates, and guests can choose from a menu selection of healthy options, including vegetarian and vegan. Alcoholic drinks are included after 5pm and various daily activities are offered such as yoga, tai chi, and meditation. As well, a complimentary massage treatment is provided to each guest per stay.

I definitely found it hard to leave the property at all, but I did make the 15 minute walk to the private beach area over in Paradise Village (shuttles are available), and I ventured over to El Tigre for their delectable weekend brunch. For those itching for nightlife, a 30-minute cab ride (USD20) will have you in the centre of all the action.

Approximately 30 minutes north near the surfer town of Sayulita, I discovered yet another mystical getaway. Haramara Holistic Retreat is literally a jungle oasis with 15 private palapa cabanas, an open-air dining facility, a private beach, and outdoor showers. Guests are offered the opportunity to participate in scheduled yoga and meditation classes, or perhaps just choose to lounge in a hammock and dream. The tree house styled cabanas includes full size beds, sitting areas, running water, and did I mention outdoor showers!

Rates include all activities, beach facilities and three carefully crafted meals prepared by the onsite chef using the freshest locally grown organic items available. It's a total escape into isolation where many high ranking executives and celebrities have been known to venture.

Groups have also booked the whole facility and turned it into their own private nudist pasture. You better tweet your friends before arrival, as once there the only tweeting to be done is by the various tropical birds outside your sleeping quarters.

Bottoms Up

Switching from the exotic to the erotic, let's slip into something more tantalizing. Bali is well known for its all night party scene, gay friendly atmosphere, and sexual openness. Spartacus is a male only clothing optional hotel located between Java and Lombok, just 8 degrees south of the Equator, and considered the largest tourist destination in the country.

Spectacular weather with temperatures averaging around 30 Celsius can be found throughout most of the year. Situated in the "Golden Mile" of Bali, Spartacus is a 5 minute walk to the gay beach of Ganesha, often referred to as Callego.

The hotel has been designed to the highest standards, using unique pieces of glass and art work, with large mirrors around the pool and restaurant areas to keep yourself, or others, in check. The large fish pond provides the entrance way to your passion pit, where you are given a welcome drink to ease you into paradise. The enlarged rooms are equipped with all the necessary amenities, and the majority of the bathrooms are roofless over the shower.

Hotel facilities include pool and outdoor bar, Jacuzzi, restaurant and lounge, complimentary internet, an onsite tour desk, airport transfers, 24-hour security and in room massages.

Tours can be arranged to visit such places as Ubud for traditional arts and crafts, the Monkey Forest or Royal Temple, Balinese dances, active volcanoes, white water rafting, and elephant rides. For those wanting to get their groove on, there are several bars and clubs within close proximity to the hotel, such as Clinique, Face, Mixwell and Bali Joe. When it's time to dine there's a smorgasbord of international cuisine options within the Kuta area. It's best to stroll along the strip until you find what you're craving.

Other au-naturel options includes The Glass House (Rumah Kaca), designed with three walls constructed entirely of glass windows, perfectly suited for the exhibitionist in you, or your voyeuristic admirers. It's a private accommodation located adjacent to a clothing optional black sand beach, and also includes a swimming pool, sun decks, and an open air shower that spouts water out of a tree. I'm starting to sense a thematic shower of wet dreams. A large size mirror on



the bedroom ceiling is another way to show off your attributes in a more intimate manner. Top all this off with complimentary airport transfers, a private butler, a car and driver for your entire stay that will take you on various daily excursions, all meals, and a complimentary professional massage daily.

It's located next to Bali au Naturel resort property, where you can enjoy all their amenities as well. Some may want to venture off to Laki Uma Villa where there is a massage and relaxation spa centre, exclusively for men. Choose from a one hour aromatherapy massage or a four-hand tantric massage treatment. Leave your stress in the hands of others.

City on the Sea

Next up, we're going cruising, as in the traditional sense of the word onboard an ocean liner. The Oasis of the Seas sailed its maiden voyage from Florida to Haiti about a year ago, and since then the world's largest cruise ship has provided thousands with the ultimate experience. To put things in perspective, this is pretty much the world's first floating city spanning the length of four football fields and the width of a 747 aircraft.

The ship is split into seven different sections, such as Central Park, Boardwalk, and Royal Promenade, each with a distinct offering. Some of the onboard attractions include basketball and volleyball courts, spa and boutique shopping offerings, theatres, swimming pools, a casino, a carousel, an ice rink, a nine-hole golf course, and a nine deck drop zip line. One of the swimming pools in the Aqua Theatre has two surf machines, fountains, two suspended climbing walls, diving towers and even a trapeze. It also acts as a 750-seat outdoor theatre modeled as an ancient Greek amphitheatre. There are also four Jacuzzis overhanging above the ocean on either side of the ship.

Once onboard you can party with up to 6,360 passengers and 2,160 crew, or hide away in one of the multi-level urban-style loft suites complete with floor-to-ceiling windows. For those wanting to shop, there are Italian jewellers, organic T-shirt companies, electronic outlets, designer clothing boutiques, and the first GUESS flagship store at sea. Eating and drinking are also not a problem as the ship has 37 bars, including one that moves up and down three decks allowing patrons to enter or leave at different levels.

Still having difficulty picturing this grand piece of architecture? It's approximately five times larger than the Titanic, and is approximately the height of a 20 story building. For those wanting to travel with a clear conscience, this ship has also incorporated green initiatives into the structure, reusing all its water and dumping no sewage into the sea. For the ultimate in luxury, I'd have to pick the 24-carat gold facial as the piece-de-resistance.

If this weren't enough to entice you, during December 2010 Royal Caribbean are debuting their sister ship, Allure of the Seas, which will also see the premiere of "Chicago – The Musical" as part of the premiere entertainment offerings. Both ships will alternate a Western and Eastern Caribbean seven-night itinerary from their home port in Fort Lauderdale. For those who want to know, I've been told that the Allure will actually be 5mm longer. Even with ships, size does matter! By the way, the showers are enclosed but have a great view of the ocean.

Quebec Ice Hotel - www.icehotel-canada.com

Haramara Holistic Retreat -
www.haramararetreat.com/about.aspx

Taberna Wellness and Spa Resort -
www.taheimahotel.com

Riviera Nayarit - www.rivieranayarit.com

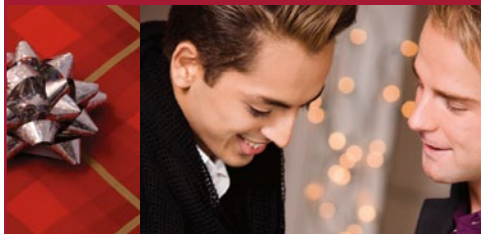
Bali Resorts - www.unseenbali.org

Royal Caribbean -
www.royalcaribbean.com, www.allureoftheseas.com,
www.oasisoftheseas.com

Bryen Dunn is a freelance journalist based in Toronto with a focus on tourism, lifestyle, entertainment and community issues. He has written several travel articles and has an extensive portfolio of celebrity interviews with musicians, actors and other public personalities. He's willing to take on any assignments of interest, attend parties with free booze, listen to rants, and travel the world in search of the great unknown.

He's eager to discover the new, remember the past, and look into the future.

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Our Opinion... and we have one!

by Steven Bereznai and Mary-Margaret Joines

**Steven and guest columnist Mary-Margaret Jones ask:
Can Money Really Buy Happiness?**



Steven Bereznai: Can Money Really Buy Happiness? A true question for the ages. The obvious answer is no. There are plenty of miserable rich people, and happy folks without a lot of cash. But as a Capricorn, I have to say 'I likes me my money!' I recently read the book *I Heart Money* by David Lester. He makes a great point about treating your relationship to money the same as any other healthy relationship. Figure out your core values, and how money ties in with that, and all of a sudden, money becomes part of happiness.

Mary-Margaret Jones: I'm so disappointed, Steven. I thought you would invoke some Picard on the matter.

SB: Ah Picard. Yes, there is the *Star Trek* utopian version of the future where money on the planet Earth has been eliminated. But let's get real. They've invented faster than light travel but still can't find a cure for baldness? Really???



MMJ: I am being real. Federation Credit was based on the Utopian concept of living in a post-scarcity society. If you eliminate “need”, then you eliminate the need for money. Consumerism still has a place, but it is much more subdued. The happiest moments of my life have nothing to do with money. The moment I met my daughter after being in labour for 20 hours was incredible. I feel absolute peace sitting on the beach at Agawa Canyon. Money has nothing to do with it. Federation Credits would work well for all else. Plus, there can be something wonderful about baldness. Many women-loving-women of my era pulled a Sinead in the 90s.

SB: Ok MMJ, you are dragging it out of me. I’m currently working on a children’s picture book series and dreaming of wild financial success, but when my seven-year-old nephew looked at it and said, “You’re making your own story. That’s cool,” it was, in a word, priceless. That said, how many Federation credits would it take to send me on an Atlantis cruise? I could get on board with that! And yes, having donned dreads in university and then shaved them off to start swimming again, there’s something to be said for streamlined.

MMJ: Fleeting moments of happiness can be had for a price. It’s the reason that I barely remember the 90s. What about happiness for happiness sake? Can money buy that?

SB: For me, money provides a feeling of security, and when I feel secure I feel a sense of freedom and ease, which allows happiness to both seep

in and exude. It lets me not only dream, but pursue those dreams. I’m not even talking about a million dollars, but enough to feel like yeah, I’m ok, and I can do what I want. If I were to win the lottery I’d still be on the same life path, though perhaps with a greater sense of ease.

MMJ: Cancer to Capricorn, I’m all about security but I find this love-affair with all things consumerist bourgeois, in the worst sense of the word. Not one item in my home makes me feel secure. Maybe it is because women have been socialized to value connections with people and not things.

SB: As I’ve grudgingly aged I have to say I have come to appreciate my friends and family, in particular my parents, more and more. They’ve literally known me my whole life, and not to be morbid, but who knows how many quality years we have left together. On the other hand, as I get older, I’m also much more appreciative of Botox :))

MMJ: And there you have it folks. Inserting botulism into your face can equal happiness for some. Whereas, I prefer to have some Strider time with my honey for free.

Mary-Margaret Jones is a long-time PR princess who lives in downtown Toronto. Her taste includes both snails and oysters.

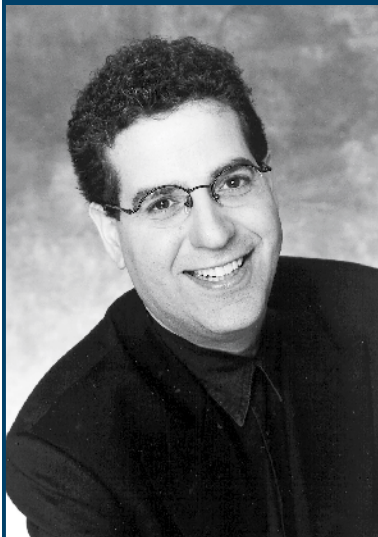
Steven Bereznai is the author of the super hero novel *Queeroes*, and the dating bible *Gay and Single...Forever?*. His anthology contributions include *Second Person Queer*, *I Like It Like That*, and *Best Gay Love Stories 2010*. He can be reached online through his website www.stevenbereznai.com.



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A portrait of Gurbeen Bhasin, a woman with short, dark, wavy hair, wearing glasses and a black top. She is smiling and looking slightly to the right. The background is a light-colored wall with arched architectural details.

Hot Artist Gurbeen Bhasin

by Sherry Bridge

Born in Iran, and schooled in her native India, producer/director Gurbeen Bhasin immigrated to Canada in the mid 1980s. After having earned a master's degree in international politics and social policy, she has spent most of her professional career practicing social work. It is of little surprise, then, that her independent movie projects often center around the theme of social justice and social consciousness. Bigotry, racism, sexism, and the need for community all take the spotlight in Bhasin's work.

"What I love about the work that I do is that it's a balance of raising social consciousness through things like film and fundraising, but it's really about touching people's lives," she says. Bhasin does this as president of Meow Films, a marketing conglomerate dedicated to raising social awareness via promotional videos, event management, and the monthly multidisciplinary arts festival 'Night at the Indies.'

Her past projects include *A Canadian Experience*, which is the promotional video for The Elspeth-Heyworth Center for Women. Partly

funded by the city of Toronto, the video is used to educate new immigrants on their rights and their civic duties. It encourages women, as the center of many immigrating families, to get involved in the community and prevent isolation that could separate them from support. Over a thousand copies were produced and distributed to social service agencies across Canada. It was also translated into five languages and uploaded to YouTube (meowfilms) in order to make it accessible to immigrating youth.

However, Bhasin's pursuit of social justice extends beyond Canada, in fact it is the recent repeal of Indian Criminal Code Section 377 that will be the focus of her upcoming project. This section was introduced during the British rule of India, and criminalizes 'sexual activity against the order of nature.' It previously illegalized same-sex relationships, until it was read down by the High Court of Delhi last summer (2009).

Bhasin, having been present in India during the repeal, recounted her personal experience; "Last Pride my grandmother passed away, and I had to take a very sudden trip to India, which wasn't planned. It was actually on Pride Day that I left, which is quite interesting because the day that I landed in India, section 377 was repealed. When I got off the plane, unfortunately for a funeral, my cousin said to me 'Oh my god! You brought the Indians good luck!'" Bhasin returned to Canada with clippings from news papers documenting the success of the case, and an idea for an international film project.

"I came back with a stack of articles and a great deal of enthusiasm. I called my good friend and mentor Nancy Nicol, saying; 'Oh my god, it's happening! It's happening in India!' I thought it was the perfect project for Nancy, as we'd been talking about doing some international work." Nancy Nicol is the director of *From Criminality to Equality*, a documentary series featuring the Canadian LGBT rights movement in the past forty years. Nicol's background in academic film compliments Bhasin's international relations education, making her an ideal co-director for the project.

Their first and foremost partner, and the organization that will be at the focus of the film is the New Delhi based NAZ Foundation (India) Trust. The NAZ foundation outreach workers were arrested for educating people on safe sex and distributing condoms in parks to prevent the spread of HIV/AIDS. After which they launched a successful case leading

to the repeal of section 377 and the decriminalization of homosexuality in India. As Bhasin explains it; "Men are going to do what they are going to do and then they go home and infect their wives, who just don't know any better. So you end up with this giant orphanage and huge amounts of children, whose human rights are being violated without them even being part of the decision process when it's all happening." People can contribute to the NAZ Foundation Orphanage, by donating online at Bhasin's social work web-page, Aangen.com.

To fund the film research, the directors have applied for grants from both The Canada Counsel for the Arts and SSHRC (Social Science and Humanities Research Council). "The bottom line is that you will never know with a grant based society how and when you will get your funding, unfortunately that involves some juggling," says Bhasin. "However, we hope to shoot in the fall of 2011 or the beginning of 2012 as Nancy and I both really fell in love with the Indian fog. It makes traveling a great hassle, but it adds real depth to the beautiful landscape."

The project will focus primarily on India, as the catalyst, but will look at same-sex discrimination in several countries from a post-colonial aspect. It will feature colonies such as South Africa, Uganda, Botswana, Jamaica, and Trinidad. To achieve this Bhasin and Nicol are working with over forty organizations, as well as major legal minds such as Douglas Eliot and El-Farouk Khaki who have successfully launched LGBT human rights cases within Canada, and internationally.

The working title of the film is *Envisioning Global LGBT Rights*, for which they have submitted the formal application through York University. It will be split into a two-part documentary, and will aim to contribute to and to ensure the documentation of LGBT history.

"What we are actually doing is a south-south and a north-south exchange of information to make sure that people are supported in both legal challenges and documentation," Bhasin says, summing up the project. "We want to support each other, in a way that enables us to shift policy on a global level. That's our vision."

Sherry Bridge is currently a student at the University of Toronto. She is the writer for Durham's The Local Biz Magazine teen column and is pleased to join the Pink Play Mags team.

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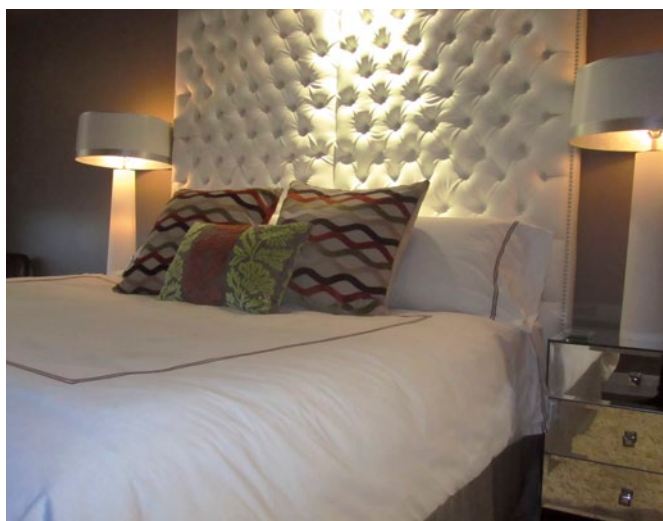
by Manny Machado

Incorporating luxury into your space can be as easy as adding some simple details into your current design scheme, or going full out and investing in quality materials and objects. Regardless of budget, you can achieve a sophisticated look in your space by selecting materials that will enhance the quality of not only your décor, but also how you live at home. Metals such as gold, silver and brass liven up any room, as will crystal and glass. Rich woods and plush fabrics immediately bring a sense of drama and eminence to any space.

Have fun with gold and silver accents, use metal trim to highlight and dress up your space—think of re-creating the grand hall at the Château de Versailles. Chunky gold chains make great drapery ties; costume jewellery is less expensive and works just as well as the chains available at drapery outlets. A gold or silver fringed pillow amidst your current toss cushions can make the set feel vibrant and new again, or sew in decorative trim and make an inexpensive item look like a Versace showpiece. Unify a multitude of small display objects that don't go with one another by painting them all the same color or covering them with silver or gold leaf.

Chandeliers are a design staple and are the easiest ways to immediately define your space with sophistication. Vintage lighting dealers carry an awesome array of recycled finds and with a little ingenuity these can be transformed into one of your prized collections. Replace the shades, add new crystal beads or mirrored strands, even changing the color to a different metal or something more dramatic will up the value of the fixture, regardless of its initial retail price. Glass and crystal tiles can also be conductors of color for your space. Manufacturers offer a variety of glass mosaics in stunning reflective colours. My personal favorites are the intricate mosaics that create outstanding repetitive patterns like damasks or descriptive images. A gradient monochromatic pattern, vertically transitioning up from dark to light, is a stunning visual in a smaller space such as a bathroom or powder room. Crystal and glass knobs are also a subtle way to add a sense of grandeur to the space without being too intrusive.

Re-upholstering a family heirloom



or vintage find in a unique fabric is not only a money-saving solution, but also a statement of personal style. Natural fabrics such as leathers and wools, along with their more exotic cousins, animal hides and sheepskins, are great options and should be included if you need a unique solution to your room. Choosing the right type of high quality material makes all the difference; you want to invest in Full Grain or Top Grain leathers, while avoiding the low quality Genuine or Bonded leathers. Higher end exotic textile blends made of Merino wool and cashmere are exactly as luxurious and soft as they sound.

Envelop all your senses with softness in your bedroom, by looking for linens with a high thread count, 400 and up is a good starting point. The more threads per weave, means you'll not only get sheets that stand up to everyday wear, but will also be softer to the touch. Top of the line fabrics like Egyptian cottons and silk linens are worth their price and if you follow their care instructions you'll enjoy them for a lifetime. Quality feather down duvets and pillows

make the perfect companions to a great sheet set. Your duvet should be divided into several pockets containing an equal amount of feathers in each square or rectangle; more pockets allow the feathers to be dispersed uniformly throughout the duvet and ensures it keeps its fluffy factor. Choosing the right pillows for your sleep is key for a restful night and if feathers are not the right choice for you, look for alternate synthetic washable fibers that offer up an equal amount of comfort.

Marble and granite solid surfaces in your kitchen and bathroom are not only esteemed for their aesthetic appeal, but also for their durability, longevity, and performance. Nothing is quite as impressive, or speaks of luxury as eloquently, as granite flooring or a marble counter top. These natural stones not only transform any ordinary interior into instant elegance, but can also add considerably to the real estate market value of a home—increasing its potential for a quicker sale, at a higher price. Select the same grain of natural stone throughout your entire design scheme and it'll

make a much bigger impact than piecing different stones in the same space. Marble and granite are also available in regular or mosaic tiles, great for backsplashes in the kitchen and bathroom or interior shower walls. Earth tones, such as browns, blues, tans, reds and greens, already found in Mother Nature, will not only enhance the look of the stone, but it'll unify the interior.

Furniture made of rich and exotic woods such as zebrawood, mahogany and monkey wood will have a much bigger impact when used sparingly in your space. Just like in nature, all wood tones do go together; however, keeping your varying wood grains to a minimum will visually make the selections much more harmonious.

Another key factor in luxury environments, are the walls that surround you. High-end penthouses and estates generally include gorgeous city views and exclusive vistas. If you are fortunate to have an urban landscape as your backdrop, be grateful and appreciate it. However, if like many city dwellers, the view is not your home's best attribute,



identify what is or create one that stimulates and inspires. With a little ingenuity, plain walls can be transformed into a thing of indulgent beauty. Recessed or wall mounted fireplaces are examples of luxury décor, something that is inessential, but conducive to pleasure and comfort. Versatile models in gas, electric and ethanol are available in a variety of styles and can be virtually installed anywhere. Adding a stone surround that encompasses the entire wall, be it vertical or horizontal, kicks up the lavish factor to a whole new degree. Local manufacturer, FLUIDFORM,

hand crafts a realistic stone veneer easily installed in any interior and will not only provide you with eye-catching appeal, but it will also add value to your home. Pick a smaller surface area to work with, in order to keep costs in check.

Your home is your palace, providing you with not only shelter and comfort, but also a place to surround yourself with people and items that have a special meaning in your life. The articles that make up your home have a resounding affect on how you deal with the world, so pamper your senses and feel great about your space. Don't save your good china for the holidays or the silk linens for special events, quality materials make a better product that is worth being used every day. Satisfying your everyday needs in such a way that is sinfully indulgent would be the most appropriate description of living a lavishly, luxurious lifestyle.

Manny Machado has been working in the design industry since 2004. Renowned for his diversity and broad range of styles, he has transformed some of the most impossible spaces into inspiring and comfortable homes. For more information on how to transform your interior, visit www.mannymachado.com

Photos by Ricky Boudreau



The Holden Affair

by M. Benner

When my cousin told me he was working for the Holdens, I was both envious and intrigued. They are the richest, most powerful couple in town, with more stories to their name than a newspaper has fit to print.

"How did you land that one?" I asked him.

"Oh, I have my ways," Philip replied, looking at me coyly. His secrecy aggravated me. I turned my back on him and walked away. "Nancy, I'll get you a job there too! I promise!" I kept walking.

Three months later, and I was employed at the Holden mansion. As one of the kitchen staff, I cleared dishes and washed pots; I peeled, plucked and parboiled for countless parties. Tales of late-night excess, famous guests, and the fire between the Master and Mistress kept the staff entertained. Sumptuous fêtes and generous paycheques ensured everyone's silence.

The first feast of the New Year stands out in my mind as the night I met her. It was party season for the Holdens, and their fancy dinners were creating chaos in the kitchen. That particular evening we were short-staffed, and the cook was whipped into a fine frenzy.

"Work faster!" he'd yell shrilly in the middle of the kitchen, turning an alarming shade of crimson. He adored the master of the house, but feared his infamous temper.

Mr. Holden was indeed an intimidating presence. A tall, muscular man, he was all spice and cigars and smouldering eyes. I passed him in the hallways nearly every day, surrounded by friends and admirers, rushing off to important meetings.

I had yet to meet the elusive Mrs. Holden, though I often sensed her presence: her touch lingered on the wide oak banister of the lobby; her scent was in the air of the upstairs rooms. I somehow knew that night's desert menu was her doing. It was elaborate and sensuous; featuring rich pastries, creamy custards, gelatos from Italy, and clusters of dark, glossy grapes piled high on silver platters.

The women in the kitchen fought over who

did up the Master's dinner; I concentrated on arranging her meal. Succulent breast of pheasant, light fronds of dill, small fingerling potatoes bathed in rich golden sauce. All arranged on a delicate plate was salivating, imagining entering lush lips, and her emerging to lick off the

"Get going, girl!" the yelled at me. "Take that in

With the platter safely covered, I hurried to the main ballroom, feet quick on the hush of thick carpet. Soon, I was at the ornate wooden doors. The festivities swelled behind them and I stopped to catch my breath before slipping inside.

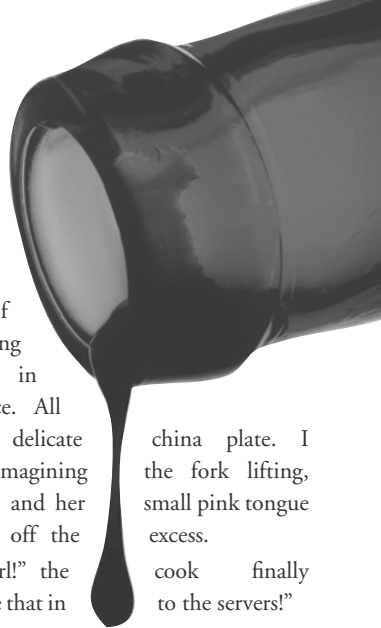
"We've been waiting for you!" the head server hissed as he whisked away the platter and rushed off. I stepped back into the shadows to drink it all in. Around the long tables sat elegantly dressed men and women. The Holden's friends were beautiful, rich, or famous—and, quite often, all three. Everyone was talking and laughing uproariously, intoxicated by wine and heady flirtations.

My eyes quickly honed in to the table near the centre of the room. The Master of the house looked as elegant as ever, done up in tails and a cravat. She sat beside him. Exquisite shoulders bared above a crimson gown. Soft hair framing her perfect face. Carmine lips. Creamy skin. Mrs. Holden.

Something rose in me quick and hot. I wanted to slide in behind her, soak in her scent, feel her presence, then take her hand and delicately, one by one, bring those sweet fingers into my mouth. I would lick, suck, and gently bite, until heat rouged her cheeks and her breath came as quickly as my

china plate. I the fork lifting, small pink tongue excess.

cook finally to the servers!"



"Mr. Holden was indeed an intimidating presence."

own. Then, I would take her chin in my hand, part those ripe lips, and drink her in, deeply. One of the waiters passed by and saw my face.

He laughed out loud, "First look, hey Nance? And you thought he was handsome!" Embarrassed, I turned to leave, but my attention was suddenly drawn back into the room.

Philip was standing next to the main table with a wine bottle in his hand. I watched as Mr. Holden pushed back his chair and stood up, his face tense and angry. What happened? Philip's normal grace became flustered movements, and he frantically dabbed a napkin at Mr. Holden's sleeve. It turned red with wine.

By now, the guests had paused to watch. Realizing this, Mr. Holden snatched the napkin away from Philip, and pointed his finger sharply: Go. My cousin hurried away from the table and out the main doors. He was so crushed that he didn't even notice me standing there.

As I looked back towards the room, I saw the Master shaking his head and laughing with his guests at the inept staff. I felt my temper flare as it did when Philip and I were children, and, without thinking, began walking towards the table. Mr. Holden didn't notice me behind him at first. When I picked up the wine bottle by its slender neck, and poured his glass with a mocking flourish, he glanced up, surprised. He knew who I was: the family resemblance is striking.

I leaned in close and asked: "Will that be all, sir?" with an edge to my voice. His face flushed dangerously.

From my vantage point, I could see Mrs.

Holden's hand move swiftly beneath the table, up her husband's inner thigh, and settle gently between his legs. She held him with a knowing, steady touch and began to caress. Lighting his fire; easing it away from me.

Her other hand rested on the table: long, graceful fingers against the expensive table cloth. A blink and I imagined pinning those beautiful hands to the bedposts. I could feel her looking at me.

After a pause, Mr. Holden smiled and then laughed aloud. "Here, my fiery young thing," he said, and picked up an empty glass from the table, "Tonight, you may treat yourself. This is the finest Argentinean red, it cost us \$1000 a bottle."

I took the glass from him and lifted it to my lips, taking a slow sip. Effervescence slid down my throat and warmed my belly. I looked at him and smiled; then I glanced at her, my eyes saying all. I curtsied and left to the sound of delighted laughter: the guests had enjoyed our performance.

As I walked towards the door, I saw one of the dinner guests standing at the back of the room. I would have passed him by except that he stepped towards me, gazing intently. It was Mr. Clark, part of Mr. Holden's inner circle; a frequent and familiar visitor. Tonight, something in his eyes made me recoil. Yet I was high on adrenalin and wine, so smiled at him boldly, inviting him to share my elation. It didn't work; his face remained impassive as he stepped back into the shadows.

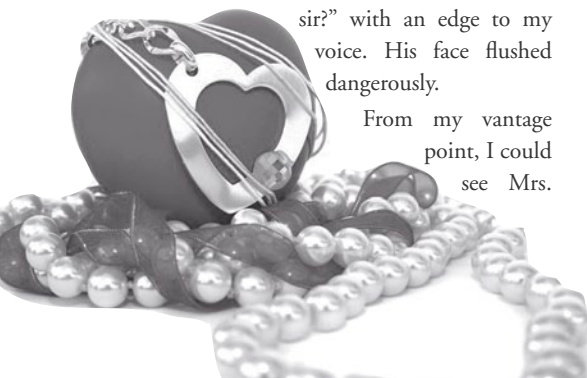
Once back in the hallway, I stopped to shake off the intensity and savour my wine before returning to the hectic kitchen.

When the news spread the next day, the staff tried to figure out why I hadn't been fired on the spot. Philip came up and embraced me. "Thanks so much Nance," he said, "I can't believe you pulled that off!"

I smiled in return, and then held him at arms length to ask, "You're pretty gone for him, hey?"

"Yes." Philip admitted.

*"That evening, when I was
called to the Mistress' chambers,
my heart melted."*



I could tell it pained him so I quickly changed the subject. "Well, you should have seen his face—I thought he was going to explode!" We shared a good laugh and then continued on with our day's work.

That evening, when I was called to the Mistress' chambers, my heart melted. It slid between my breasts, pooled warm in my midsection, and warmer still, below. As I knocked at her door, anticipation mingled with sharp fear. What did she think of me? Had I gone too far last night?

"Come in," I finally heard her say, and I entered.

I looked around the room, taking in the simple opulence. I admired her taste: tall ceilings and windows were accented by antiques in soft creams and dark cherry wood; scattered lamps and candles lent warmth to the room. Her scent was strong in the air, and I realized I'd been moving along her trail for weeks, enchanted.

She sat at her dressing table with her back towards me. "Come here so I can see you," she said, her voice a clear bell I followed.

Her face was framed by the mirror as I came up behind her. I stepped as near as I dared. My eyes lingered on the line of her slim neck rising above her dressing gown collar, at the tender pink lobes of her ears. And then I looked into the mirror.

First, I met her eyes. Then, my gaze trailed down to her collarbones: graceful curves that caught at the light and the breath in my throat. Further still, until my eyes lingered on the opening of her gown. I took in the swell of her breasts, barely covered by the slick, soft cloth. She held very still with her hands clasped in her lap; her breath came quickly.

Heat began to gather between our bodies.

She lifted up a necklace from the dresser. Sharp with diamonds, the necklace seemed as if it would cut her soft skin. "Dress me," she said. So, I was now her lady in waiting? A look crossed my face, which she caught before I could smooth it away. She laughed low and sweet: "Please?"

I took the necklace and leaned in towards her. I closed my eyes, taking in the scent of her hair and



warmth
of her skin. The
necklace draped cold and
heavy between my fingers. She gasped when the
diamonds touched her, and, again, as my hands
followed.

Before I left her room that evening, Mrs. Holden handed me a card and a key. "I'm staying at this hotel tomorrow night, and I've arranged for you to join me. When you arrive, ask for Mr. Stronheim—he's a gentleman, and a friend." I looked at her, and my face must have registered surprise. "It's our secret, of course. My husband is horrifically jealous," she said and pressed the key deep into my palm.

"I understand," I replied, averting my gaze from her face, my throat constricting.

"You may go," she said with a small smile. She turned her back to me and returned to her dressing table. As she bent to the mirror to fasten an earring, I caught her watching me leave.

I nearly fell out of the door, and closed it hastily but softly behind me. I stood in the dim hallway, and then slid shakily down to the floor, my elation laced with fear. What was I doing? I pressed my thighs together tightly, and tried to focus on the lush carpet beneath my feet, the cold wood against my back. How had this happened? Yet I was distracted by her scent on my skin, and the key, heavy and still warm from her hands.

M. Benner is a writer and educator living in Toronto. A long-standing erotica enthusiast, she used to sneak into the adult section of her small-town library and thumb through books for the juicy bits. This lasted until the librarian came to discipline her. In her spare time, M. enjoys eating decadent food and wearing diamonds.

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WINTER IN THE CITY

by Ricky Boudreau

This time of year is the perfect time of year to cozy up and spend some quality time with friends and family. It's also a great time to live a little and splurge on ourselves.



I have included some chi-chi la-la things to do, explore and experience. It may not be so great for the pocket book, but it will sure be great for the soul. So let's do it, let's rock around the Christmas tree and not be Scrooge! 'Tis the season to treat yourself, so take your ass out and do something that you've always wanted to do but haven't. Bring along your favourite girlfriend, boyfriend, boy-toy, sugar-mama—heck bring your Mom or Dad or both. Go on...just do it—get out there and live a little!

For Starters

Pravda Vodka Bar

44 Wellington St. E

416.366.0303

www.pravdavodkabar.com

Begin an evening out with the gang, here at Pravda where they boast a selection of over 70 vodkas—pretty amazing! They also have a great tapas menu, group tasting and buffet menu. Pravda is the Slavic word for truth, I guess that's why vodka is sometimes called truth juice.

TIP: Come with an empty stomach.

Barchef

472 Queen St. W

416.868.4800

Tue – Sat 7pm till late

Closed Sun & Mon

www.barcheftoronto.com

There are 28 cocktails on the menu here and they are all categorized by flavours: sweet, savoury and sour. The space is illuminated by candles and the style is Victorian. They also have a fifty pound block of ice on the bar that they hand chip as they need. The Jimmy Cliff is really yummy, with thyme infused spiced rum, ginger beer, fresh lime and vanilla syrup.

TIP: Cocktails range from \$10 - \$45, so whatever your budget is, they have a poison that will tickle your tonsils.

Panorama Lounge & Restaurant

55 Bloor St. W

416.967.0000

Sun – Wed 5pm – 1am

Thu – Sat 5pm – 2am

Located on the 51st floor of the Manulife Centre, Panorama is aptly named. It has amazing views of the city and is the perfect place to start off the evening, have dinner or after the main event for a nightcap.

TIP: Easy to find and the express elevator will get you there in a jiffy so you have more time to enjoy. Don't forget to bring your camera.



Roof Lounge

4 Avenue Road

Park Hyatt Hotel (at Bloor St. W)

416.324.1568

12pm – 1am daily

This lounge is located on the 18th floor of the Park Hyatt hotel and is filled with elegance. Gorgeous granite table tops to relax at, while attentive wait-staff make you feel comfortable. Try the Park Cosmopolitan with Grand Marnier and Grey Goose, \$18.

TIP: The city's best and brightest hang out here, so you better be looking good.

Main Event

Corner House Restaurant

501 Davenport Rd.

416.923.2604

Tue – Sat 5:50-10:30pm

cornerhouse.sites.toronto.com

This quaint establishment is located in the foot hills of Casa Loma. Herbert Barnsteiner, former chef at Jump, will have you salivating. It's a great romantic spot for dinner, and perfect before the theatre. The price range is \$150 and up. They also partake in Summer and Winter-licious, so keep an eye out for these events and their very reasonable prix fixe menu.

TIP: You need a reservation, a tie and a date would make the perfect accessory.

Scaramouche

1 Benvenuto Place

416.961.8011

www.scaramoucherestaurant.com

Executive Chef, Keith Frogget believes that less is more. Scaramouche is not only known for its phenomenal fare, but has breathtaking views of the city.

TIP: They have the BEST Coconut Cream Pie that I have ever had!

Jacobs & Co Steakhouse

12 Brant St.

416.366.0200

Mon – Sat 5:30-11pm

www.jacobssteakhouse.com

Okay, if you are a meat lover, then you need to check this place out. Prepare yourself though because you can pay up to \$400 for a 16 oz steak and they have a wine list to match.

TIP: Call ahead for reservations.

All About Me

Ste. Anne's Country Inn & Spa

1009 Massey Road, Grafton, Ontario

Reservations: 1.888.346.6772

Open 7 days a week: Mon to Fri 8am – 8pm; Sat to Sun 10am – 6pm

www.steannes.com

Getting away from the city is always a great idea; time to decompress and step out of the familiar, to re-fresh and re-energize yourself. This establishment is gay owned and operated. Don't have a car, that's okay, you can take the train from Union Station to Cobourg Station. It's called the Stress Express and some packages include the transfers between the two. If you want to pamper yourself even more, you can have a chef come to your cottage and prepare a special meal for just the two of you.

TIP: The packages range in price and start at \$185.

Any way you look at it, this retreat is just so delicious that you won't want to leave.

Capri Palace Hotel & Spa

80071 Anacapri (NA)

Via Capidomonte, 14

39 081 978 0111

www.capripalace.com

Talk about Luxury, this hotel and spa is located on the beautiful island of Capri, near Naples, Italy. It boasts breathtaking views and is home to the Capri Beauty Farm, which was rated as Europe's number one spa. They have a double occupancy spa package that includes 4 nights in a double room, 13 spa treatments and a daily shuttle to their beach club, starting at 1750 euros per person.

TIP: This would make a fantastic special occasion vacation.

Suit Yourself

Even if you are not a fashion-ista, it really makes sense to spend some of your hard earned cash on a great fitting suit. It's something that we all should have been taught in school. It will take you to great events as well as job interviews.

Got Style

60 Bathurst St.

416.260.9696

www.gsmen.com

This amazing men's store is a great place to get this done. They offer made-to-measure suits all year long, so there is no need to wait for a sale. You just need to call and make

an appointment, choose your fabric, get measured up and bata-bing, bata-boom a suit is made for you.

TIP: Suits start at \$900, but well worth the investment.

Brown's A Short Man's World

545 Queen St. West

416- 504-5937

www.shortmanbrowns.com

Brown's specializes in designer clothing for the vertically challenged. They house an amazing selection and it's definitely worth looking into. They too, offer made-to-measure suits all year long and you have the choice of designer fabric's as well. An appointment is recommended.

TIP: Give yourself enough time to have one made for that big event.

Green Shag

670 Queen St. West

416.360.7424

www.greenshag.com

Green Shag's philosophy is to help you stand out in a crowd. I love that. They thrive on having others notice the detail or the fit or both. In their words... "what it boils down to, is everyone needs a shag!" How cute is that?

TIP: They only take appointments on Mondays.

For Her

Body Blitz

471 Adelaide St. W

416.364.0400

www.bodyblitzspa.com

This wonderful oasis of a spa is for ladies only. The 38 foot, dead sea salt pool, along with 20 treatment rooms, sits in a gorgeous 11,000 square foot warehouse space. Detoxify and relax in the therapeutic waters, steam room, or hot green tea pool. Get in there and let yourself go.

TIP: They host bridal parties as well as just a relaxing day out with your gal pals.





Flirty Girl Fitness

462 Wellington St. W
416.920.1400

www.flirtygirlfitness.com

With over 100 classes per week, including Video Vixen, Abs & Booty and Hotty Body Boxing, Flirty Girl is doing something right. They have created a place where women can come in, have fun, socialize and get into shape, in some really fun ways. Ever wondered what it would be like to be a stripper, join their pole dancing class and find out. The gals here want to make sure that you fall in love with the classes that they offer so you will inevitably make working out, a part of your daily routine.

TIP: Learn how to really work a stripper pole and surprise that special someone in your life with a private performance.

Catherine Curtis Design

1260 Yonge St.
647.436.5091
940 Bathurst St.
416.979.9244

www.catherinecurtis.ca

Every day I have driven by this store there is a dress or outfit in the window that I fall in love with! If I were a lady, I would most definitely be checking out this place. She has a gift and her use of fabric and textiles is delicious.

TIP: Leave room on the credit card for this place.

Come As You Are

701 Queen St. W
416.504.7934

www.comeasyouare.com

If we are talking about luxury this issue, then we most definitely need to mention luxury in the bedroom as well. If you have ever been a Scrooge in this area of your life, then it's time to invest in your orgasm! Toys are a great way to add spice to your sex life regardless if you are in a relationship or not. The staff are very knowledgeable and treat everyone with respect. Lots of things to choose from and be tempted by.

TIP: Everyone needs a good quality, part-time lover that doesn't talk back.

Day After

High Tea

Windsor Arms Hotel
18 St. Thomas Street
416.971.9666

www.windsorarmshotel.com

Why not take some time to enjoy a civilized Sunday afternoon and go to the Windsor Arms Hotel for high tea—an English tradition right here in Toronto. Cucumber sandwiches, scones and the like are served here over six seating times on Sundays. Reservations are needed and there are two options, Full Tea, at \$38 and Complete Tea at \$45.

TIP: The difference? With Complete Tea, you get a glass of sherry or sparkling wine.

Les Ballets Trockadero de Monte Carlo

February 10 to 12
7:30pm

Winter Garden Theatre
189 Yonge St.

Tickets \$39 - \$89 + HST

Premium Seats \$120 + HST

www.trockadero.org

Les Ballets Trockadero de Monte Carlo, also known as The Trocks, have been wowing audiences for over 40 years. Some male ballet enthusiasts got together and started performing for small crowds, in lofts off Broadway. It has now grown into an international sensation. This is a definite recommendation for those of you who love ballet or have never been to one.

TIP: Get ready to laugh your tights off.

Canada's Royal Winnipeg Ballet presents Moulin Rouge – The Ballet

February 10 to 12
Sony Centre for the Performing Arts
1 Front Street East
416.872.2262

www.sonycentre.ca

This new full-length story ballet will mark the return of Canada's Royal Winnipeg Ballet to Southern Ontario for the first time in almost a decade. Full of high-kicking choreography, a lusty French soundtrack and a tragic tale of love, the coquettish Nathalie dreams of life as a Moulin Rouge® dancer; the young artist Matthew steals her heart, but loses his; the conniving club owner Zidler wants Nathalie all to himself; and all the while, Toulouse-Lautrec is busy painting and drinking absinthe.

TIP: Bring a handy packet of tissues—you are going to need them!

Ricky Boudreau blossomed as a true social butterfly while traveling the world as a professional figure skater for 15 years. He loves the gift of the gab and discovering great parties in the city. With a love for culture, great food and beauty, Ricky spends his time very creatively as a professional makeup artist for MAC Pro cosmetics. He has helped artists like Deborah Cox and Dame Shirley Bassey look gorgeous. Heard of a new hot spot? Email him at intheCity@pinkplaymags.com

PHOTOGRAPHY by Manny Machado

Ottawa Marketplace

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MONEY

with Heart

by Shelley A. Harrison

There is no denying that money makes the world go 'round and that living in today's society of consumerism, most of us have a tumultuous affair with our cash.

I would like to challenge that statement. We have been sold into believing that money makes the world go 'round by those who want us to want things and to buy things so they can get rich. I think the full implied statement is: "Money makes the world go 'round and if you don't have any, you are a powerless nobody." Do you really want to "buy" into that? Is that a human value? Or does each of us have value, no matter our life circumstances? What makes the world go 'round, is your deeper purpose for being here. The way money flows throughout your journey here is just one area of learning, albeit a provocative one for most of us. So how do we balance the energy of materialism in our lives, so we can live in less fear and more abundance?

I'd like to tell you a story about a client of mine. It's a true story, but I am going to change the names. Jane owns a jewellery store with her husband John, who is a gemologist by trade. They started with one store in Ottawa in a good neighbourhood and did quite well. So they expanded to a second store, and that one is going along fine too. It now looks like a smart financial move to open a third store in a very affluent end of town. This requires taking on another very expensive lease, a large loan from the bank, and

a significant amount of risk. Opening a third location also involves a lot more management work for them in terms of staff and operations. They are a young couple, with two children under five. If this third store goes well, they plan to put in five years of hard work to get it established, then sell the entire business and be prepared for early retirement. However, at the time Jane last came to see me for an energy healing, the lease was not yet signed and the fear and thus stress surrounding the risk factor was high.

I listened to her share her 5-year plan and her fears, and then we went to the healing table to look at things energetically. As we cleared her energy field and called in higher frequencies, the guidance that came to me was: 'You've proposed your 5-year plan of success, but what is Spirit's 5-year plan for you? Ask the powers that be if this project is right for you.' The





answer that came back was: 'You will be supported in that as long as you work with it for your soul growth. Then we will move you on to another domain.'

I also saw an image of her setting up and decorating the new store by waving a wand with great delight. This was her archetypal energy of the Magician. I extrapolated on this image, telling her she was now about to cast a bigger spell with the third store.

Like all good wizards, gaining new levels of personal power requires initiation. Recall the journey of Gandalf in *Lord of the Rings* when he moves from his grey cloak, to the white garb, and much greater luminosity. He has symbolically conquered his own inner demon of fear in the Mines of Moria to gain more power. Further, I saw that the precious gem she is really seeking from this experience, from a soul level, is not gobs of cash, but the expression of her own inner essence and gifts—the sparkle of her inner light. I joked that her husband is a gemologist, but she is a 'soul-starologist.' Let us say that all that glitters is not just gold.

We had previously worked on how she was suffering from making the business a bunch of transactions rather than interactions, which was making her feel bitchy and tired. She started to get excited about using social media, such as a blog and Facebook, to build relationships with the customers, and encouraging her staff to create a corporate culture of relationships. In this way, she was seeing a way to add true human value to the purchase of jewellery, both for her

clients, and the staff who would be working in the store. So seen from the greater perspective, the new store represented a bigger expansion of her capacity to serve—to express her gifts of bringing gold into the world. Building value meant much more than getting rich and retiring young.

Spending and earning money is an energy exchange. It's a great feeling to spend, I have found. It's an even better feeling if you give your money to someone you know and have built a relationship with. I would like to propose that when we buy in relationship, we add value to our spending. They become interactions, rather than merely transactions.

How do we balance the energy of materialism in our lives, so we can live in less fear and more abundance? Infuse the material with the spiritual—give it deeper meaning—and let yourself be provided for from your true Source, the Divine Light, within and without. Without your inner diamond in its proper setting, all the outer wealth in the world will leave you wanting.

Shelley A. Harrison is an Energy Healer in Ottawa. She graduated from the Barbara Brennan School of Healing 4-year professional training and has been working in private practice for 10 years. She visits Toronto regularly to see clients and visit her brother, Jeff, the editor of this magazine. You can write Shelley at fromtheheart@pinkplaymags.com or visit her at www.doveheart.ca.



Winter Horoscopes

by Lawrence Grecco

ARIES (Mar 21-Apr 19) Right now it's all about work, your career, your direction in life, and your status in the world. There are events and energies acting in your favour right now that are elevating your visibility and influence in whatever area of life is most prominent for you. It's a wonderful time to firm up and clarify the direction you want to go in because there will be many exciting changes and surprises in store for you in mid-late 2011!

TAURUS (Apr 20-May 20) You are currently undergoing a deep and sincere search for some purpose in your life and over time you will discover a way to incorporate this greater understanding into your world in a tangible and meaningful way. There are many dynamic activities related to groups right now, and you have a wonderful opportunity to expand your social circle and any organizational involvement over the next few months.

GEMINI (May 21-Jun 20) You find yourself probing more deeply than usual into all kinds of matters and you refuse to accept a superficial or less than substantial answer to your most pressing questions about your life. Finances in the form of loans and credit are very much emphasized and your significant other (or closest friend) is very grateful for the high degree of emotional support you've been offering. Keep up the good work!

CANCER (Jun 21-Jul 22) There is a balancing act of sorts right now where you find yourself juggling your job and your relationships, be they romantic, business, friendship, or anywhere in between. You are truly inspired by life right now and are getting in touch with the multitude of different ways in which you were meant to express yourself and serve the world at large.

LEO (Jul 23-Aug 22) Practical matters are at the forefront right now so utilize your time and energy into streamlining and simplifying your life, both at home and at the office. It's a wonderfully romantic period and your creative juices are flowing marvelously. If you need some kind of credit, you may find it comes to you from a very unexpected source, just when you need it most.

VIRGO (Aug 23-Sept 22) This is an extremely creative and romantic time for you so be sure to make full use of the artistic winds that are blowing at your back. It would be very beneficial at this time for you to spend as much time as possible at home where you can charge your spiritual batteries and meet your relationship responsibilities head on.

LIBRA (Sept 23-Oct 22) Much good comes from spending time at home, looking within, and putting some new energy into your family life and reviewing who you are and where you came from. You derive a deep sense of peace and security by tending to practical matters, getting your finances in order, and taking stock of what you have, what you want, and what you need.

SCORPIO (Oct 23-Nov 21) There is a striking emphasis on communications projects for you. Writing, speaking, expressing yourself in any way is very much indicated at this time, so utilize the current astro-weather to creatively convey to the world whatever is on your mind and in your heart. Also take this time to pamper yourself inside and out.

SAGITTARIUS (Nov 22-Dec 21) Talents you have and talents you wish to cultivate are issues at the forefront right now. Take some time to get clear on how you can best contribute to this world because you have a tremendous amount to offer. This is a highly romantic period for you and there are many exciting changes coming up on the home front this year!

CAPRICORN (Dec 22-Jan 19) While some may consider it selfish, you are being called upon to focus on yourself and your place in the world. This means taking some much needed time to reflect on who you are, what your underlying outlook is, and how you want to proceed in the future with an important new venture. Be open to changes and have the flexibility to change along with them.

AQUARIUS (Jan 20-Feb 18) At the moment you're having an impromptu retreat of sorts—that is, you're not out front and center, you're recuperating, rebooting, resting, and gestating for what will be a much busier period of time by this Spring. Your intuition and spirituality is at an all-time high so trust your instincts to lead you on the right path. There are some wonderful work developments happening as we speak that will give you a tremendous feeling of being appreciated.

PISCES (Feb 19-Mar 20) You are particularly intrigued and inspired by what it means to be part of a group—whether it means a group of friends, an organization, a work place, or simply one of millions of citizens on this planet. There is also a heavy emphasis on expanding your mind either through travel, higher education, or spiritual practice. The sky's the limit right now so take advantage of the energies on your side.

Lawrence Grecco is a professional astrologer and Zen Life Coach in New York City. He is a seminary student with a Korean Zen order and a member of the board of directors of the National Council of Geocosmic Research, NYC chapter. Email lawrence.grecco@gmail.com or visit his web site at www.zeniring.com.

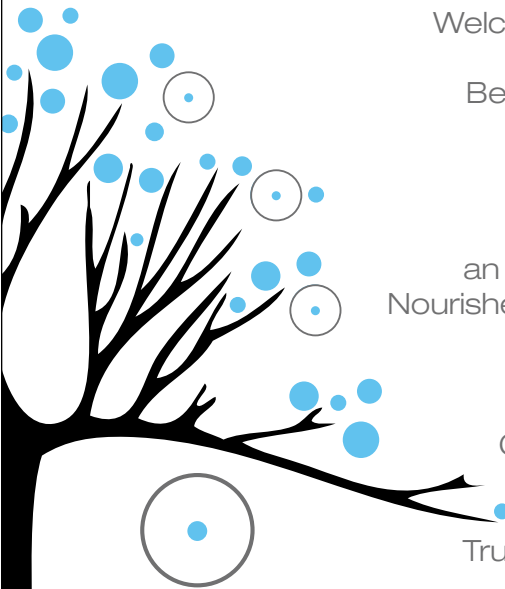


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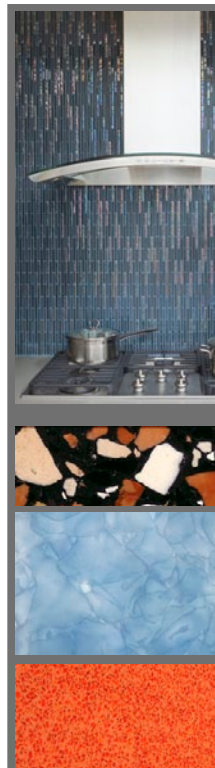
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by Bill Williams

One of the things I focus on in my talks is the *Seven Habits of Highly Effective People*, a book created by Stephen R. Covey, with whom my company, The B4 Group Inc., is actually a strategic partner.

A big part of the book is the Maturity Continuum, which all begins with yourself and realizing that Habit #1 of highly effective people is to Be Proactive. This is really the habit of choice. So for example, every day I have the opportunity to choose the mood that I'm in, the attitude that I have, and so I always choose to be positive. Sure there are days that are tougher than others, but no matter how negative the situation is there is always some sort of a positive, if you can find it. You can either put energy into your bucket, or you can allow negative things to drain energy from your bucket.

Habit #2 is really what I think success is all about: Begin with the End in Mind. We first have to decide that we're going to be positive, but then we need to really envision what success looks like for us. We all measure that very differently. For some it's a bank account balance; for others it's the car they drive or the house they live in. For many others—myself included—it's really about the strength of the relationships you have in your life. This step is really about where you see yourself and what you want to accomplish.

Once you've decided where you want to go, the next step is Habit #3: Put First Things First, or Live with Integrity. This is simply doing what you said you were going to do. For me, it's about making sure that those people who are important to me know they're important. It's great to talk about the quality of time you have with them, but it's always nice to ensure you block time off to be with those people, whether it's in person, or a good long Skype conversation, like I have with my Dad. So this step is really about identifying who's important in your life and making sure you put them first.

When you put these three habits together, this is referred to as a Private Victory—a victory with, and of, and for yourself. It's knowing who you are and being really confident in what it is you're about, as you continue to grow and accomplish your own personal success.

From there, Covey moves on to what's called the Public

Victory, which comprises habits four through six.

Habit #4 is to Think Win-Win. Can you always find the win-win in the circumstances life presents you with? It's not easy. It combines having a positive attitude with the belief in abundance.

Habit #5 is To Seek First to Understand and Then to be Understood. This is a really powerful one because it's all about effective communication. If I understand your perspective, then I am able to adapt my response to that. It's about really taking the time to listen first and then responding to what you've heard.

Habit #6 is to Synergize, which is all about creative cooperation. So it's not about things being my way, or about them being your way, but it's about a third alternative where together we find a way that works best for the both of us.

Finally, we come to Habit #7, which ties everything together: Sharpen the Saw. This is the habit of renewal. Like the tool you use to cut a tree, you can saw and saw until your saw is dull. You can keep sawing, but you'll become less effective. So take some time to stop and think about what you need to do to renew yourself on the levels of body, mind, heart and spirit. For me, body is about nutrition, my work-out regimen and getting enough sleep; for my mind it's about being stretched by new ideas and having stimulating conversations with interesting people; for my heart it's all about the relationships that are important to me; and when I think about spirituality I think about connecting with nature. It's so important to block time out to take care of yourself. Some think of this as being selfish, but if you don't take care of yourself first, then you won't be able to take care of all those other people who are important in your life, whoever they may be.

Bill Williams is President of THE B4 GROUP INC., which he started five years ago after realizing that his happiness and success were his to create. The B4 Group Inc. focuses on results! They specialize in four key areas: Leadership Development Training, Executive Coaching, Organizational Development Work and Team Building/ Team Spirit Events. For more information, go to their web-site www.bfourgroup.com.



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