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April/May 2003

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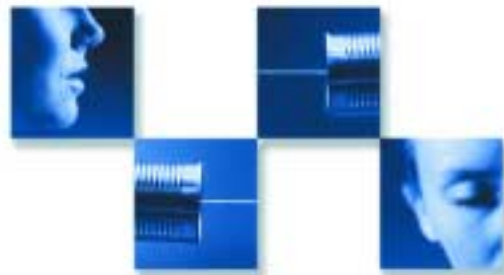
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# the Commuter

Issue Two, Volume Four

April/May 2003

BUSINESS AND LIFESTYLE FOR A CULTURE ON THE MOVE

## From the editor ...

It is with great pride that we bring you the second issue of the Commuter in its new format with a second fascinating travel feature.

In this issue, Mark England and myself journey to China to bring you a taste of the Orient. Shanghai is an amazing city that most people would not dream of venturing to. It is a mystical city with an ancient history and a rich culture; a city which is today in a state of constant change.

It is our intent to continue traveling to some of the more exotic and out of the way places and bringing you back engaging stories and vivid images of these prospective travel destinations.

These days overseas travel is not without its challenges, but as is the case with most things, the greater the challenge, the greater the reward. At the Commuter, we have always prided ourselves on bringing you stories of the people and businesses that go above and beyond and we are certain you will find this issue's travel feature, as well as those to come, intriguing.

We hope you enjoy our magazine and we are sure you will be anticipating our next issue and the exotic travel destination it will bring you to.

Thanks to all who support us.

Sean Martin



Mark England, Sean Martin and Dr. Zhang in Shanghai

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On the Cover: A performance of Chinese opera at Great World in Shanghai.

# Marketplace.



## YOUR INVESTMENT PORTFOLIO

*Are you paying more than you should?*

BY TODD DEGELMAN, M.B.A.

When markets are positive and client portfolios are up from last statement, charges by brokerage firms to clients are rarely called into question. In tougher financial times like those we live in today, however, every charge is, and should be, questioned.

In the current global recession, most clients understand that portfolio performance is relative to the weak economy, and so they are patient when portfolios miss expectations. But clients have little patience for being charged a fee to manage money without positive returns. Do you know what fees you are being charged?

In general, the pricing of products within the industry is very competitive, no matter which brokerage firm you deal with. What may differ between firms is the way your advisor gets paid or the costs you may incur that are not being charged at other institutions. The major banks, for example, are renowned for a nickel and dime approach, and bank-owned brokerage firms are no different. The best example of this is the self-directed RSP fee.

Most major institutions charge, on average, a \$125 fee per account. I believe advisors are making enough on your investments; this charge is simply a cash cow. In a recent article in the National Post, Wellington West Capital was singled out for taking a leadership stance and waiving this fee for all accounts with a balance of over \$100,000.

Granted, I am a vested player in the industry. But I don't understand why it is a mid-size brokerage firm taking a stance in eliminating this fee and pushing the very profitable bank firms to do what's right. My guess is that it will be a long wait before the major brokerage firms match the leadership of independents.

Another topic of concern is the ongoing conflict of interest in some firms. I am sure many of you reading this have been introduced to managed money accounts, wrap accounts or fee-based accounts. These are the fastest growing concepts in the industry. I believe the concept and product to be essentially good for the client. But finding non-proprietary product will be tough. Every major brokerage firm has its own in-house product related to these types of accounts. In most cases, advisors earn more compensation if they sell you the company owned product over other choices. This definitely presents a conflict of interest – don't fall for the trap.

Ask your advisor to give you two or three options before you pick and ask if he or she gets paid more to sell one or the other. The best option is to look for a firm that refuses to hold proprietary product, to make certain there is no conflict of interest. It's one way to ensure your advisor is putting your interests first and foremost.

*Todd Degelman, M.B.A. is National Sales Manager for Wellington West Capital Inc. He can be contacted at 1-866-844-4400.*

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## vintagereport

### THE WINE:

Torres Gran Coronas 1997 Reserva

### COUNTRY OF ORIGIN:

Spain (Penedes region- near Barcelona)

### GRAPE VARIETIES:

Cabernet Sauvignon (85%)

Tempranillo (15%)

### COLOUR:

Deep ruby colour but not as dark as Cabernet because of the Tempranillo influence. Similar to Pinot Noir.

### NOSE:

Sandalwood, vanilla, with a hint of strawberry.

### IN MOUTH:

Chewy but well balanced tannins (should age for 5-10 years if properly cellared) Long aftertaste with hint of cherries and chocolate on the finish.

### FOOD:

A great food wine. Serve with red meats, game, cheeses and chocolate.

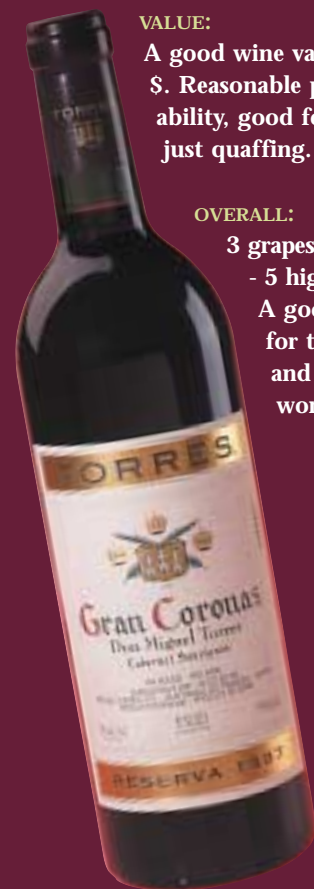
### VALUE:

A good wine value for the \$. Reasonable price, age-ability, good for food or just quaffing.

### OVERALL:

3 grapes (0 lowest - 5 highest)

A good drop for the money and worth a try.



# Vintage.

## WINE TASTING 101: THE OLAFACTORY ASPECT BY LEN STECKLER

To sniff or not to sniff, that is the question. The answer is YES,YES,YES ! Part two of wine 101 is all about smell. The olfactory aspect of wine is extremely important. It will tell us about wine faults, wine varietals and other aspects of the wine making process.

The sense of smell is an often overlooked sense. Humans can distinguish up to 5000 smells. As with colour, women tend to be more adept at smelling wines. Women are genetically more sensitive to smells than men, especially when they are pregnant. Having said this, let's get down to the olfactory aspect of wine and the basic how-to.

Pour a small amount of wine in a wine glass, preferably large. Swirl the wine around the inside of the glass, covering as much of the glass as possible without spilling. The larger the area covered, the more volatile compounds will be released. Put your nose over the glass and sniff upward, taking air into your lungs. Do this once or twice. Give your olfactory bulb a rest for about 30 seconds. If you are tasting more than one wine, you may want to smell water in between each wine to clear your olfactory palate. If the wine has no nose (nose being the term for the aroma and bouquet of wine), cover the glass and shake, then smell. This can happen if the wine is too cold and what is called "dumb". The aroma refers to the natural vegetal, floral or spice notes in wine, while bouquet refers to the chemical smell from the wine making process.

Some smells to be aware of :

**Acetic acid** (a vinegar smell). This means the wine is done, oxidized. Definitely not a good thing.

**Ethyl acetate** (nail polish remover or airplane glue smell). Not a good thing.

**Alcohol** (a hot burning sensation in nose after smelling). This means the alcohol is out of balance.

**Hydrogen sulfide** (rotten egg smell).

**Sulfur dioxide** (match when lit smell). This is not always bad if it is not excessive. Pour the wine from glass to glass to eliminate the smell if it is not too profound. Used in white wines to slow down browning out.

**Diacetyl** (margarine or butter smell from malolactic fermentation). Not a bad thing.

**Acidity**. If you salivate after smelling, this suggests high acidity, which is not a bad thing in certain varietals.

**Fruit smells**. As a general guide, the warmer the growing region, the more tropical the fruit smell. For example, smells such as pineapple, melon, fig and mango denote a warm white; apples, citrus, pears, quince and gooseberry denote a cool white; blackcurrant, plum, blackberry and prune are a warm red; cherry, pomegranate, raspberry and strawberry are a cool red.

**Oak tannins** (bitter, woody inky smells). American oak can have coconut, clove and/or cinnamon smells while french oak can have vanilla, cinnamon and/or clove smells.

**Trichloranisole** (unpleasant musty, moldy wet cardboard smell). This is not a good thing and means the wine is "corked." It is not drinkable or even good for cooking. Caused by tainted cork and some wood preservatives in wine cellars.

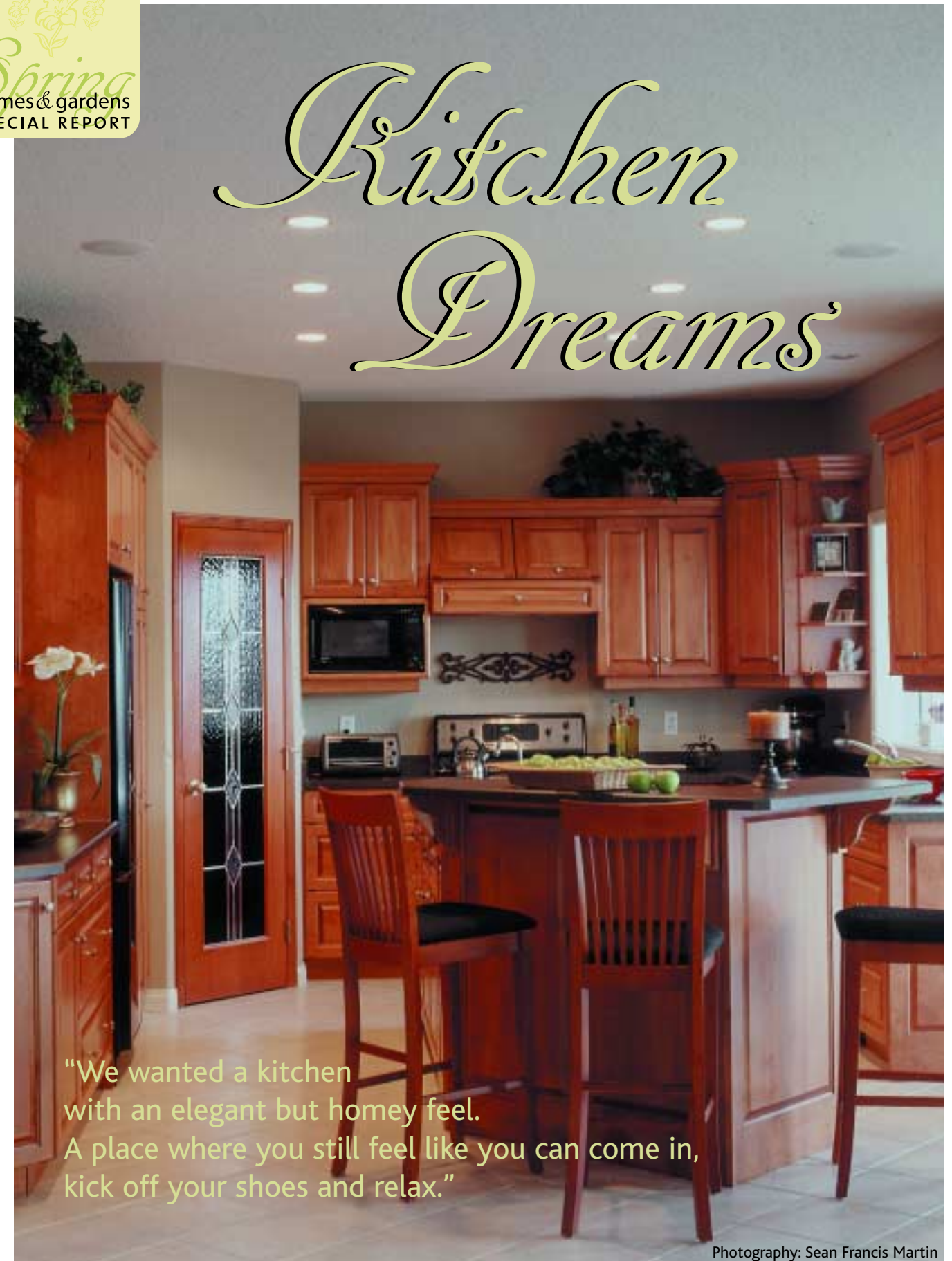
The art of smelling wines is something that requires concentration and patience. It won't happen overnight, but once practiced and mastered, it will tell you if the wine you are about to drink should be greatly anticipated or undrinkable, and everything in between. Smell is the sense that leads us to the gustatory (taste) aspect of wine. Without smell you can't taste, as anyone knows who has ever tried tasting with their nose plugged. Not great, is it? Without smell and taste, what would life be? Next time we will talk about gustation - the tasting.

Till then, CHEERS !

LEN STECKLER received his Cellar Masters Diploma in 1995 and is a member of the Wine Educators Society. He has visited wineries in every major wine region in the world and does wine seminars for sales groups, customer appreciation groups, and restaurants (staff training and wine list building and maintenance). If you are interested in learning more, call Len at 306-933-4393.

the  
Commuter  
Spring  
homes & gardens  
SPECIAL REPORT

# Kitchen Dreams



"We wanted a kitchen with an elegant but homey feel. A place where you still feel like you can come in, kick off your shoes and relax."

Photography: Sean Francis Martin

Carrie King & Della Summers have been through the kitchen design process before.

Knowing what to expect made it easier to add a number of small, personal touches.

\* The style, a mix of contemporary and traditional, reflects an 'if you like it, use it' approach to design.

\* Several upper cabinets have plain glass doors with interior glass shelves and pot lights, creating a soft lighting effect in the evening.

\* A custom stained glass pantry door adds warmth and character to the room.

\* The multi-level island makes the space more liveable and provides a natural place for guests to visit.

\* A second sink in the island allows two cooks in the kitchen at once.

\* Above the main sink, a custom-framed piece of artwork extols 'carpe diem.'



### When it comes to design, no other room in your home has the power to generate such intense debate as your kitchen.

"Trends in kitchen design are diverse. Some people prefer a traditional kitchen with solid wood raised panel doors, decorative crown moulding and perhaps a glaze finish; others want a contemporary European style with open shelves, flat veneer doors with stainless steel handles and aluminum framed glass doors and drawer fronts," says Pam Graves, Marketing Manager for Superior Cabinets in Saskatoon.

Your kitchen dream starts with the basic plan – what drawers and cabinets go where, what type of appliances you want and so on. Once that's settled, the fun begins. Choosing your door style, for example, may sound simple – until you see the tremendous range of options.

From traditional to trendy, there are different looks in wood, lacquer, melamine, veneer, glass and mullion. In wood doors alone, you can choose from a veritable rainbow of stains in oak, maple, cherry, alder, hickory, pine and rustic. Or choose a specialty finish like biscotti or café au lait.

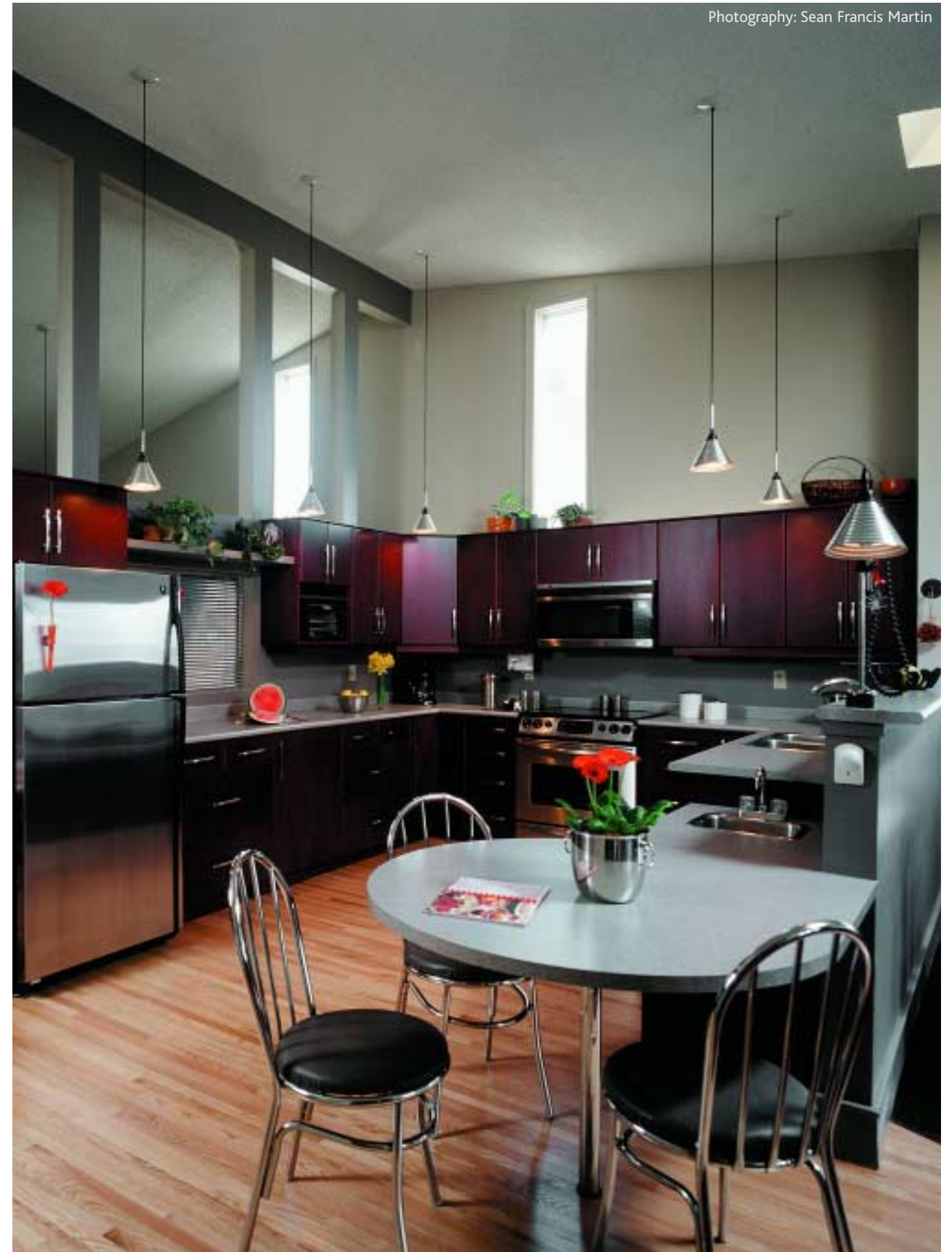
With such variety at your fingertips, you can really personalize your look. Graves says it's like fashion, where you can "pull elements from a lot of different styles to create something that suits you."

She sees more people going with stainless steel, brushed nickel or brushed chrome door frames, drawer fronts and even island tops. "Traditional looks in oak, maple and soft woods also continue to be popular, but things like staggered upper cabinets, multi-level islands and decorator panels are adding a modern feel to the look. You can even add panels to your appliances to match your cabinets."

### Kitchen design is a highly individual choice. But whether your style is a traditional classic, a modern Euro-look or something in between, today's kitchens have one thing in common: functionality.

"Functionality is the one constant in kitchen design," Graves says. "People are so busy these days, they want convenience. And kitchens are specifically designed to help you maximize space and function."

James Neufeld, Superior's Saskatoon General Manager, agrees. "Functionality crosses all tastes. Over the last few years, we've seen more emphasis on design in magazines, media and on the Internet, so people are well informed. They know



Photography: Sean Francis Martin

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what's out there, they know what they want. Customers are very involved in the design and layout of their kitchen, and both men and women are contributing to the plan. It's functionality first, then the design vision."

Functionality can refer to individual features, such as pot & pan drawers that slide out so you don't have to dig for what you want. It can also mean design features, such as islands and work triangles.

"A large work surface such as an island or peninsula is invaluable," Graves says. "Even in a small kitchen, these elements can be used to give the appearance of a larger kitchen. And if you're fortunate enough to have a spacious kitchen, a large island is a great investment."

In fact, the kitchen island has taken on a design life of its own. There's the basic centre island, attractive and functional. Then there are the latest innovations: longer, wider designs with shelving, drawers, insets and wine racks. Add a second sink, range top, warming oven, built-in dishwasher or wine chiller. Features such as corner posts,

bump-outs and multi-level designs add character and interest.

"The island not only functions as extra storage and work surface, it provides an eating area, a place for children to do homework or crafts and tends to be a natural gathering place for family and guests," Graves says.

The work triangle is another critical element. Every kitchen – L-shape, U-shape, island style or galley – has a work triangle. It is formed by the distances between your fridge, stove and sink. The general rule of thumb is that the total distance in your work triangle be no less than ten feet and no more than 25 feet. If the space is too small, you'll be crowded; too large and you'll feel like you're always walking to get something.

There's functionality behind doors and drawers too. "We're seeing more kitchen designers using base drawer cabinets throughout the entire kitchen," Graves says. Base drawers and roll-outs make it possible to use all available space in a cabinet, allowing easy access to pots, pans, bowls and grocery items.

The Tandem Drawer system with Blumotion slides is an increasingly popular choice. Tandem glides mount underneath the drawer, concealed from view. The beauty of the Blumotion slide is that when it's pushed closed, it automatically brakes and pulls drawers closed ... quietly.

Superior also carries the new Orgaline System of stainless steel drawer trays and dividers, which you can adjust to different drawers and different needs. The sleek design is a stylish blend of fashion and function. Other accessories are also available to help with organization, including cutlery trays, rail divider systems and plate holders.

"A well-planned kitchen is not only pleasing to the eye, it is incredibly efficient," Graves says. "Even if your style is very traditional, the functionality of today's kitchens is far superior than ten or twenty years ago."



## Designer's Notebook

Moonlight waltzes and summertime bands ... gazebos hold their own little corner of summer memories. A gazebo can add charm and practicality to the backyard, providing a shady place to sit with firm and level flooring for deck furniture.

If you have a home that's more modern than traditional, there are gazebo designs to accommodate these looks as well.

You can use the Design Notebook as a sampling of ideas to get you started.

### Tips for selecting the site

Gazebos are usually situated to embrace a good view of the garden. Also consider where the

open end of the gazebo will face.

Angling it away from the house by 45 or 90 degrees can create a cozy "nook" feeling. In very large, open yards, gazebos can be placed near the centre to create a focal point. A path leading to the gazebo is a nifty and practical design feature.

Be sure to pay attention to the drainage lines in your yard. You don't want your gazebo to be sitting in a swampy puddle from May to July. Of course, if it is going to be sitting on or built into your deck, this isn't a concern. A good base is a 3"- 4" bed of stone. Backyard America ([www.backyardamerica.com](http://www.backyardamerica.com)) recommends #57 blue-stone, as it's economical, tends to "lock" together when compressed and

A traditional Victorian-style gazebo.

discourages pests. Concrete or stone patios are also good choices.

Leaving approximately three feet of space around the gazebo allows plenty of room for shrubs and flowers. Annuals can be planted in the bed, in pots or in hanging baskets to brighten the area.

One interesting alternative is a "floating gazebo" ([www.floatinggazebo.com](http://www.floatinggazebo.com)). This structure appears to float about two and a half feet above your lawn, anchored only by its steps.

### Form follows function

What do you plan on being the main use of your gazebo? Usage will help determine many details. For example, a gazebo can house an outdoor spa or hot tub.

As a deck extension, gazebos are particularly attractive if your backyard

Gazebos can be used to provide shelter for an outdoor hot tub.



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is steep and rocky or has a lot of trees that you don't want to get rid of - not usually a problem in Saskatchewan! However, we do see some lovely examples of this type of corner tower in more hilly and forested areas such as at the lake.

If your goal is to extend the useability of your backyard, you will probably want to consider two features that will make life easier: bug screens and lighting.

Most gazebos come with optional bug screens or can easily be modified to accommodate them. Some traditional - style gazebos or those used as hot-tub structures can actually be fitted with glass doors and windows.

Lighting can be temporary or permanent. If the gazebo is a permanent fixture in your yard or deck, it may be worthwhile to get some simple wiring done to have a source of light that's always available and convenient. For a more romantic atmosphere, fairy lights can be hung around the edge. Or, install a hook in the ceiling for more practical temporary lighting such as a Coleman's lantern if you plan on playing cards after dark.

A cedar gazebo is an integral part of this deck.



The new gazebos

A new style of gazebo that's very attractive pool-side or on the deck is a cast aluminum gazebo with a canvas roof and optional bug screens. These temporary structures can be set up on the patio for the summer and taken down in winter.

These gazebos are a good fit for modern-style houses and back yards. The cast aluminum is especially nice with brick or stone houses and patios. Examples of this type of gazebo can be found at Steelmet Supply in Saskatoon.

Furniture and accents

With so many options available, matching your patio furniture to your gazebo is an easy choice. For gazebos that extend off of the deck, choose cedar or natural wood furniture. For old-style Victorian gazebos, cozy wicker furniture with lots of cushions is a unique choice and makes an ideal place to curl up with a good book.

If you plan on accommodating a larger group or have a cast aluminum gazebo, cast aluminum deck furniture is the way to go. For white wooden structures, go with painted white aluminum. The curls and flower decorations add a nice whimsical touch.



A cast aluminum gazebo with cast aluminum deck furniture complements pool-sides and stone façades.

Flower fashions

Unlike your permanent or semi-permanent gazebo structure, flowers can be changed every year - so have fun with them!

This year's hot look is a Moroccan theme, which adds an exotic, tropical flair to the gazebo area. Start with a large potted majesty palm on either side of the gazebo entrance. Fill in the surrounding flower bed with cannas in groups of three to five, plus a ground cover of coleus in various colours. The large plants, exotic blooms and deep rich colours are right in fashion.

A personal touch

As with anything in home decorating, your personal touch is in the details - stones, flowers, lighting and furniture are the palette you use to paint your gazebo. The best two tips are to follow your instinct and use your imagination!

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# whore of the orient, paris of the east the old and the new collide in a whirlwind of change

To think of life in China is usually to think of a worker in a khaki uniform pedaling to work in a sea of bicycles. While at rush hour in Shanghai the number of bicycles remains innumerable, don't expect to see many khaki Communist Party uniforms. In Shanghai the khakis have been closeted.

This port city of 12 million, located at the mouth of the Yangtze River, was selected for economic reform by China's central government in 1990 and has since become the fastest changing city in the world.

Over the last decade the government has been pouring money into Shanghai to catalyze foreign investment, constructing a light-rail system, two metro lines, two bridges, an elevated highway, an airport and an entire financial district of skyscrapers.

Today over \$8 billion in foreign capital flows into Shanghai annually. With economic growth averaging an impressive 13 per cent throughout the late 90s, wages for workers in Shanghai have burgeoned and disposable income has become a reality.

Nowhere is this more apparent than on Nanjing Road. Billed as the most famous shopping street in China, Nanjing Road draws over 1.7 million visitors per day on weekends to its plethora of restaurants, pubs, shops and department stores. Shopping here goes late into the evening when Nanjing's renowned neon lights are dazzling.

Traveling west on Nanjing Road will bring you to People's Square. Nearly a million Red Guards marched here in 1966 during the Cultural Revolution. The Red-Book-waving Guards proved over-zealous. Shanghai residents suspected of having contact with foreigners were denounced and some even executed.

There is no sign of the Red Guard in People's Square today, just locals practicing T'ai Chi or strolling about, while children fly kites and elders talk politics.



Left, top to bottom: Cardboard recycler with heavy load, praying at Temple of the Town Gods, Sunday morning in People's Square  
Right: Late night shopping on Nanjing Road

Story by Mark England  
Photography by Sean Francis Martin

# Shanghai