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on the cover



GUANAJUATO'S CALLEJON DEL BESO (ABOVE), CHURCH OF SAN DIEGO (MIDDLE) AND STREETS (BOTTOM).
SEE STORY PG. 18.



the Commuter

Issue One, Volume Four

Winter 2003

BUSINESS AND LIFESTYLE WITH A DISTINCTLY SASKATCHEWAN FOCUS

From the editor ...

PEOPLE ARE ALWAYS ON THE MOVE.

Whether travelling for business or pleasure, or just simply looking for the next thing in home fashions, the drive to move forward, to change, seems to be inherent in us.

This issue the Commuter launches a unique blend of business, lifestyle and travel. It's for people on the move, both literally and figuratively.

In the business arena we're pleased to introduce a regular column, "Marketplace," by Todd Degelman, M.B.A., focusing on strategy and how to maximize your work with an advisor. We also feature this issue some tips for the R.R.S.P. dilemma we all face at this time of year.

On the home front, we feature an old favourite, wine, a new favourite, gourmet chocolate, and the latest internet fad - online dating. Our regular wine column, "Vintage," starts this issue with Wine Tasting 101. Expert Len Steckler tells you what to look for when visually judging a wine.

Most exciting, this issue we introduce a regular destination feature. Photographer Sean Francis Martin will be travelling and photographing a different destination in each issue - somewhere a little bit different, a little out of the way, somewhere we're sure you'd like to be.

As a long winter drags on, the thoughts of prairie people naturally turn to ... well, Mexico, of course. Warm sunny beaches, gentle ocean breezes and margaritas. For those of us who travel to experience other cultures, however, something a little more authentic than the all-inclusives, Mexico never held much appeal - until now.

It's not the place you expected. It's so visually rich that we had a hard time narrowing down which photos to use in the article. Guanajuato is beautifully charming in its architecture, stories, legends and people.

Enjoy.

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Wine? Coffee? No, the latest gourmet treat from Europe is hand-made Belgian chocolate.



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With the March 3 deadline fast approaching, it's time to take stock of your money.



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A growing number of people are going online in hopes of meeting 'the one'.



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A little off the beaten track, Guanajuato charms visitors with its romantic alleys, underground streets and European architecture.

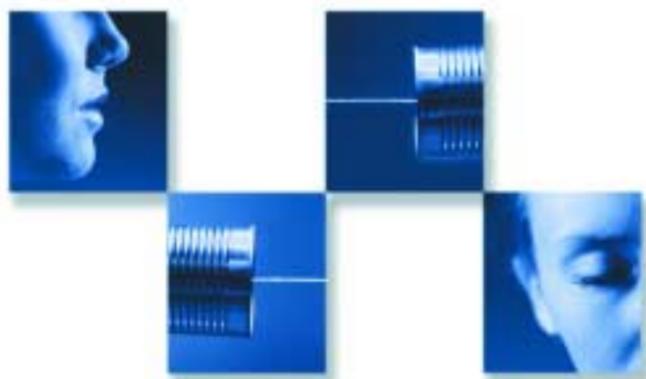


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Marketplace.

TAKE OWNERSHIP OF YOUR MONEY

BY TODD DEGELMAN, M.B.A.

Last year was a challenging one. Stock markets continued their slide for the first nine months of 2002, but by early October, we witnessed a bottom with a strong enough rally to have investors wondering if this was finally the long awaited return of the bull market.

Investors have had to be extraordinarily patient over the last two years. They have had to deal with erosion of their capital and with advisors telling them the market will turn around – eventually. It has been frustrating for investors and advisors alike. One result has been high investor emotion, the number one handicap to making money in the market. More than ever in these uncertain times, advisors need to coach clients on eliminating emotion when making investment decisions. My belief is that a disciplined, consistent strategy will always outperform strategies that are based on how you feel.

Regardless of your strategy, your portfolio should encompass four asset classes: bonds, equities, cash and hedge funds. The low risk/return ratio of hedge fund products make them one of the fastest growing asset classes, yet most portfolios are underweight in hedge funds and bonds. While I believe equities will outperform bonds for the first time in four years, political uncertainty and investor shellshock will restrain equity investment.

Some of the more popular products I foresee for 2003 will be new packaged product, asset allocation funds, balanced

managed accounts, venture capital funds and leverage based investing.

New packaged or issue products that offer the opportunity to participate in stock market gains while guaranteeing principal and/or principal plus a small interest component will definitely meet client needs. Asset allocation funds and balanced managed accounts (or WRAP accounts) will be a big hit with clients who have lower return expectations and want to reduce volatility. Venture capital funds will be popular with bearish investors who do not want to add money to the broad market but are interested in getting a guaranteed 35% tax credit. Leverage based investing will intrigue bullish investors. With a low interest rate and potential near bottom in the market, many fund companies will offer leverage of up to \$250,000 to enable qualified investors to take advantage of the opportunity.

Whatever investment products you choose, make sure of two things. First, be certain that you and your advisor are on the same page. Second, participate in the investment process, even if it's just meeting with your advisor once or twice a year. It's your money – take ownership.

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Vintage.

WINE TASTING 101: THE VISUAL ASPECT

BY LEN STECKLER

Have you ever been in a restaurant with clients, friends or relatives, unsure of what wine to order? Or at your local wine shop or liquor store, again unsure of what to purchase? With this in mind, The Commuter is here to unravel for you the complex world of wines.

Beginning with the visual aspect of wine tasting, in future issues we'll discuss olfactory and gustatory aspects, what to look for when buying wines, cost of wines, wine and your health, wine and food, wine service at home and in restaurants, and profiles and tasting notes of various wines.

First, the visual aspect. While pouring the wine, look for brightness and clarity. These are good things. When in the glass, haziness or cloudy, dull, flat, oily surfaces and body are undesirable. Cloudy wines could mean a bacterial spoilage. Hazy wines may not be finished malolactic fermentation, a secondary fermentation that changes malic acid into lactic acid and gives the wine a buttery smooth mouth feel.

Legs or tears are the way wine clings to the glass as it trickles down after swirling. These are a sign that the wine could be higher in alcohol or sugar, or both. This does not mean that wines without serious tears or legs are of lesser quality.

Sediment is more common in red wines. It means the wine is mature, probably seven or more years, and has not been over-filtered. This is not a bad thing. Other than being visually unappealing, it is harmless.

Colour can tell us a lot about a wine. A normal sighted individual can see up to 300,000 colour variations. Women tend to see colour better as 8% of males have some degree of colour blindness compared to only .5% of women (sorry guys). Colour comes from the grape skins as well as from wine's greatest enemy - oxidation. Grape juice is generally lemon juice in colour, so the red in red wine comes from the maceration (skin contact) process during wine-making.

Wine colour is due in part to the grape varietal and in part to the region in which the varietal is grown. A warm climate Chardonnay will be deeper in colour than a cool region Chardonnay. That is to say, an



Australian Chardonnay will be darker in colour than a Chardonnay from Chablis in France. Cabernets, Zinfandels and Shirazes (Syrahs in France) have deeper colour than Gamay, Nebbiolo, Pinot Noir and Sangiovese grapes. Merlots are more purple in colour. Chardonnays give deeper coloured wines than Sauvignon Blanc, Riesling or Chenin Blanc. Sometimes this is attributed to minimal skin contact, which the wine maker may choose to give the Chardonnay.

Age will make all wines brown out. When white wines are young, they have a hint of green or straw white. As they oxidize with age, they become deeper in colour. Sweet boytritis affected wines or oak aged whites will also have more colour. Young red wines begin as a deep purple, then turn ruby, garnet, brick red and eventually tawny brownish red as they become over the hill.

When looking at wine colour, try to do so in a natural light. Pour a little in the glass and tip the glass so the wine is at 45 degrees. Look through the wine against a white tablecloth, napkin or sheet of paper. Look for how deep the colour is and how it graduates to the edge. A watery edge without colour is a sign of poorer quality wines. The colour will give you an idea of the age, grape varietal and region where the wine was produced.

In judging, the visual aspect accounts for about 25% of the wine tasting. In the next issue, we'll discuss the most important aspect - olfactory - which accounts for 50%.

Till next time, 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.



BY CHRISTINA WEESE

Chocolate Renaissance

Geographically distant but near and dear to our hearts, fine Belgian chocolates are starting to register on the scale of everyday delights.

Once upon a time

there was a country called Spain.

After discovering the New World and pillaging for gold, they returned home with ships laden with riches and exotics. One of these was a strange drink made from cocoa beans (reportedly an aphrodisiac). Unappealingly bitter, Europeans declined the new delicacy until some revisions were made. Most importantly, the chili pepper was replaced by sugar.

Ground cocoa beans sold as a drink, much like coffee, in the 17th century in the new and expensive chocolate shops that had sprung up mainly in England. It was a luxury that was popular with the nobility but not widely available on the continent.

It wasn't until 1828 that Conrad J. Van Houten discovered the secret of pressing cocoa butter from the nibs (centres) of roasted cocoa beans. Removing the butter from the nibs produced a "cake" that could be ground into a fine cocoa powder. To the powder was added sugar and the extracted cocoa butter, creating a solid "chocolate." In 1849 what was perhaps the first true chocolate was produced by Joseph Storrs Fry of England, and in 1879 two Swiss innovations created chocolate as we know it and as it's still produced today. The first was Daniel Peter's addition

A BRIEF HISTORY OF CHOCOLATE

of powdered milk, invented by Swiss chemist Henri Nestle, to create milk chocolate. The second was a process invented by Rudolph Lindt, called "conching," which dramatically improved quality by making chocolate more blendable.

Today the three countries most noted for their chocolate are France, Belgium, and Switzerland. French chocolate tends to be quite dark and bitter, with a high cocoa content, whereas the Swiss favour sweet milk chocolate.

Belgian chocolate has been described as "the happy medium." Dark Belgian chocolate is called "bittersweet," as it is a sweeter dark chocolate. If you love chocolate but don't normally like dark chocolate, you must try Belgian bittersweet chocolate. Milk and white Belgian chocolate also tends to not be overwhelmingly sweet as some Swiss chocolate can be.

Trends generally start on the coasts and work their way to the interior and the chocolate trend is no exception. Though excellent chocolate has been available in the area for many years, it is only recently that the general public's opinion on chocolate has been changing, much the same as it did with coffee.

"Chocolate is complex, like red wine," says Claude Hardenne of Harden & Huysse Chocolates. They've operated in Saskatoon for nearly twenty years now. "It's something interesting on your palette."

Bernard Callebaut agrees that, "Chocolate has changed in a lot of people's opinions. Before, it was more considered as a candy. It was not something that was considered to have a gourmet status. Now, it's something special." Callebaut operates Chocolates by Bernard Callebaut out of Calgary, Alberta and has stores across the country.

There are some surprising similarities between the two men. Callebaut was born in Belgium and came to Canada in 1983 to create his individual handmade chocolates "because it was a country with a lot of space and I have always wanted to live by the mountains." Hardenne's family is also Belgian and he was the first to be born off of European soil. The Harden & Huysse product line was also developed in 1983, by the whole family.

Though they may seem to be in competition, at least here in Saskatchewan, the Bernard Callebaut and Harden & Huysse companies provide an excellent complement for chocolate gourmets in the province. If you're looking for a chocolate adventure - something exciting and different - go to Bernard Callebaut. If you're looking for the comfort of a familiar old friend, go to Harden & Huysse.

It seems to be differing company philosophies that result in these differences in chocolates. Hardenne says they generally don't introduce new chocolates unless they must replace one they can no longer make, and someone's sure to miss it.

"Each one is someone's favourite. It's a challenge to simply get the best ingredients that you can for each one. And when we lose a supplier, we have to find a new one. For instance, we used to get our cherries from Yugoslavia and they were very good. Unfortunately, after the war in nearby Sarajevo, the quality had gone down. So we have a supplier in France now.

"It's also about traditions. I know perhaps seventy percent of my clients by face, and it's a tremendous gift and a responsibility (to sustain the quality of our chocolates) because my family traditions are now a part of their family traditions. Customers notice a change immediately."

Interestingly enough, he likens his

chocolaterie to a bakery. "In Belgium, the chocolates are made fresh overnight and they are mostly sold by noon the next day. We try to keep that model for our business. We've had opportunities to expand, and turned them down. Our first mandate is not to go bigger." He pulls out a large tin bowl, the kind of bowl your mom would make bread dough in. "This is the largest batch of filling we can make."

In contrast, Bernard Callebaut says that his favourite part of having a life of chocolate is "making and creating them. I am always trying something new and it's an ongoing process with a lot of research and experimentation. Even when I go grocery shopping, in the back of my mind, I'm looking for inspiration." A recent innovation is a flower-flavoured chocolate called "Petale," designed with a jasmine flavouring for a Japanese client. It's a rich, earthy, complex dark chocolate with a hint of jasmine and perfume.

Many of the chocolates are a "ganache," a very smooth, creamy truffle type of filling you won't find on the department store shelf because it's made with heavy cream (mixed with chocolate) and no preservatives. The chocolate itself is a custom blend from the Callebaut Chocolate factory in



Harden & Huysse

HORSE-HAZELNUT CRUNCH
Milk chocolate ganache with hazelnuts. A perennial favourite.

MINT
Dark chocolate, ganache filling. The perfect mix of mint. Author's pick.

CHERRIES
Dark chocolate with cherries marinated in Kirsch and a hint of fondant.

WE RECOMMEND

LEAF
Black currant, milk chocolate ganache.

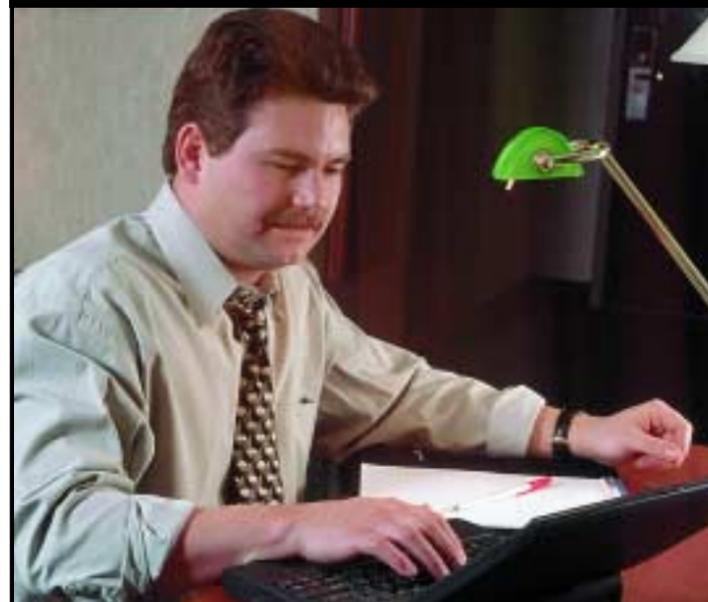
PETALE
Oil of flower petals, bittersweet ganache. A dark chocolate lover's dream.

CINNAMON GINGER
Cinnamon, nutmeg, ginger, bittersweet ganache. Another wonderful bittersweet. Author's pick.



Bernard Callebaut

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- SASKATOONBERRY DARK CHOCOLATE
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- CHOKECHERRY WHITE CHOCOLATE

WE ALSO TRIED

Something of a Canadian institution (est. 1913) and worth trying for comparison's sake. Though it is a good-quality mass-produced chocolate, they of course can't match fresh, hand-made Belgian chocolates. Strongly flavoured and decidedly sweet.

- MOCHA HEART
- PEACH HEART

Laura Secord



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Belgium, formerly family-owned but now sold to Toblerone. Just like coffee, the selection of the beans makes a difference in the final product. Callebaut's milk chocolate beans come from Java, his dark chocolate beans from Ghana. He jokes, "We truly are a global company - our ingredients cover all of the continents!"

What is it about chocolate that makes us love it so much? Though its native home is the New World, chocolate is truly a European invention. Something so romantic, so sinfully innocent, could only have come from Europe. It seems almost ungrateful to ask just why we love it so. Science has tried to explain it with "brain chemicals" such as caffeine, phenylethylamine, anandamide and other tongue-twisters. But it's like trying to explain that a sunset is caused by dust in the upper atmosphere, or that a Van Gogh painting is the result of certain light waves bouncing off of the canvas and being interpreted by our eyes.

"It's something that just makes people happy," says Hardenne. "I love watching people's faces light up when they walk through the door. . . Ask anyone who's worked here if they get tired of chocolate. You can't find a staff member that says 'yes.'"

WHERE TO GET THEM

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a grassroots approach to financial planning and investing

For many investors, 2002 was a lackluster year. Traditionally buoyant blue chip stocks slumped, global markets suffered from political and financial instability.

Financial gurus in Toronto and New York keep declaring that a market recovery is just around the corner - or not. BY JEANNIE ARMSTRONG

With even the experts reluctant to take a position on market trends, a growing number of prairie people have decided to take a grassroots approach to financial planning. They have found the results surprisingly rewarding.

TWC Financial Corp. is just one example of a Saskatchewan-based financial services firm that has reached out to Western Canadian investors with a practical and pragmatic approach to wealth creation and management. The company was founded in 1986 by Tim Calibaba in Radville, Saskatchewan, a rural community of 900 people located 130 kilometres southeast of Regina. Seventeen years later, TWC Financial Corp. has become one of Canada's top independent financial services firms, supporting a network of approximately 400 independent associates in 200 offices across Western Canada.

In 2001, TWC was ranked the number one independent financial firm in Canada by the Planners' Report Card, an annual nationwide survey conducted by the Investment

Executive, Canada's newspaper for financial advisors.

Calibaba says that TWC's success comes from the firm's "long term focus. We're not into the short term, get-rich-quick game, that's for sure."

While the financial markets suffered from pessimism throughout most of 2002, Calibaba says that the long term approach to financial planning taken by TWC independent advisors netted positive results.

"Our advisors take a professional financial planning approach with a long term focus. As a result, their clients have been better prepared for ups and downs in the market," says Calibaba. "It's been more the advisors who have taken the shorter term view, or who have tried to time the market, that have run into difficulty. That's true of individuals as well, who are investing on their own. They read the news and get caught up in the "tech bubble" or whatever the bubble is at the time. They tend to jump in too late, get burnt and then



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get scared."

Calibaba says, "Our approach is to focus on the client's long-term needs and keep them diversified. The key is to try to consistently aim for decent returns that are hopefully above average and keep things well spread out, selecting a combination of different types of investments – bonds, equity-based funds, GICs – that is most appropriate for that client. It's very dependent on the individual client and his or her tolerance for risk."

In custom tailoring an investment portfolio for a client, TWC advisors have a vast assortment of products and services to choose from. The firm has access to thousands of mutual funds, a full range of insurance and life income funds and TWC's own Wealth Creator, an in-house self-directed retirement savings plan.

"We tend not to predict markets. If people want to be more aggressive with their portfolio, we try to find the best equity fund managers that fit what they're looking for and then utilize those mutual funds," says Calibaba.

Working with a financial planning professional, rather than going it alone, can help enhance and improve an individual's existing financial situation as well as make it possible to achieve financial goals for the future. Working with a Saskatchewan-based financial planner offers even more advantages.

"A person should be looking for a planner they can really build a relationship with," says Calibaba. "The planner needs to understand them and their situation. So if they're Saskatchewan people, having a Saskatchewan-based planner makes more sense than working with somebody from out-of-province. "That's really the key."

Prairie investors may also want to explore the advantages of investing their money right here at home. Golden Opportunities Fund Inc. is Saskatchewan's first labour-sponsored mutual fund. It was established in 1999 by the provincial and federal governments through the Labour-Sponsored Venture Capital Act.

Grant Kook, CEO and Chair of Golden Opportunities, says, The Golden Opportunity Fund is designed for the average Saskatchewan tax payer to get tax savings and to participate in investing in corporate companies in Saskatchewan. Since we launched in 1999 until today, we've raised in excess of \$22 million from over 4,500 shareholders across Saskatchewan. People are now starting to invest at home, as opposed to sending their money to large funds in eastern Canada that never reinvest their money in Saskatchewan."

An investment in the Golden Opportunities mutual fund is not only RRSP-eligible, but also earns a significant 35 per cent tax credit (20% provincial tax credit; 15% federal tax credit).

"Between the 35 per cent tax credit and the RRSP deduction, you get anywhere from 70 to 80 per cent of your money back in tax savings – and all of your money stays at work in the province of Saskatchewan," says Kook.

To date, the Golden Opportunities Fund has invested in over 15 companies across nine different industry sectors. "We're well-diversified. Our investments go right across the board – from biotechnology and value-added agriculture to oil and gas, warehousing and logistics."

Before Golden Opportunities makes any investment decisions, the board spends between two to six months researching a potential investment. "We sit down and meet with the company looking for capital, review their business plan and the management expertise, look at the money they're trying to raise, look at the operating performance of the company and negotiate a possible investment strategy."

"We will look at different types of equity, common shares, preferred shares – but we also do debt or sub-debt. We have to be open and flexible, so we will take any one of those instruments or a combination of them," says Kook. "Every deal that we've done has been completely different; it depends on the needs of the company. We try to structure the investment so that it meets the company's objectives, but at the same time meets our objective – which is to not only help Saskatchewan companies grow, but to create as much shareholder value in return as possible for our shareholders."

Positive performance is another reason the Golden Opportunities Fund continues to attract a growing number of investors, primarily during RRSP season. "We are the number one performing labour fund in Canada on a three-year basis, posting an annualized return of seven per cent, which doesn't include the initial 35 per cent tax credit," Kook says.

The minimum annual investment in the Golden Opportunity Fund is \$500; the maximum annual investment is \$5,000. The funds can be purchased from most financial advisors in the province, including mutual fund dealers, brokerage houses and credit unions.

When Saskatchewan Premier Lorne Calvert made headlines several months ago by declaring the province's future was wide open, Kook wasn't surprised. "We've been promoting investing in Saskatchewan through Golden Opportunities since we launched in 1999. As you can tell by the growth of our shareholder base, people are beginning to believe that investing in Saskatchewan and making money here makes sense.

"People are starting to say, why not invest in Saskatchewan, because our performance has been good, and people have realized that blue chip stocks and eastern-based funds are not infallible. There are lots of opportunities in Saskatchewan, because traditionally no one else has come into the province and bothered to take a look at them."

Kook anticipates the 2003 RRSP season will be even more successful for Golden Opportunities

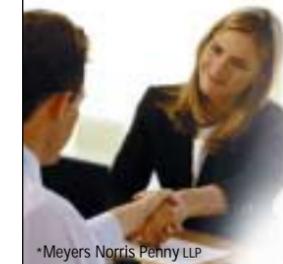
Fund than previous years. "Every year, we raise more and more money. This year, we think we'll raise in excess of \$10 million, bringing the fund total to \$30 or \$32 million. We'd like to see the fund grow to \$100 million over the next four years." \$



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by jeff arthur
illustration by alisa baldwin



on-line dating . . . a re turn to Romanticism?

My circle of friends overlapped her circle of friends. Same for my brother and his wife. My best friend's sister introduced him to a co-worker she thought would be a perfect match. She was right. My parents met because they lived in a small Saskatchewan town where everyone knew everyone else.

Once Internet dating emerges from the shadows, I expect to hear The Story of How We Met begin with 'I was clicking through new profiles when I first saw her'. Right now, on the scale of social acceptance, Internet dating ranks somewhere between 'We met at a bar' and 'She's my second cousin'. That will change as more people admit to online dating and as the Internet loses its reputation as a den of music piracy and porn. When straight-laced soccer moms allow the evil Internet into their homes because the shopping is terrific, that's about the time it'll be safe to tell your friends you date online.

Internet dating, by the way, has all the benefits of online shopping. You avoid the crowds and head straight for the section you want. You browse through the entire catalogue without being hassled by pushy salespeople. If you like, you can wear your pajamas. The selection is vast and detailed descriptions of every model are at your fingertips. And once you make a decision, you pray you won't be stricken with buyer's remorse when it shows up at your front door.

Internet dating sites are a snap, crackle and pop-up to find. With more than three million members worldwide, Match.com is the largest and an established entity on the Internet. From her Texas office, Vice-president of Romance Trish McDermott

advises users to look for a site matching your security standards that has an acceptable mass of people in your area.

"We do have a lot of long distance love stories," McDermott says, but cautions most people are usually willing to travel only up to one hour for a date.

Registering with the Internet dating site of your choice and setting up a personal profile takes considerably less time.

"You can start socializing with single people in your area in less than 20 minutes," McDermott pitches, adding membership on her site is 'about 25 dollars U.S.'. "It's fast, fun, affordable and efficient."

Once you describe yourself, outline your likes and dislikes and give yourself a

catchy nickname, you search through pages of eligible dates. You pick one or a few and send off a message, then you wait. Your heart skips a beat when you hear the ding from your computer. You can't help but smile when you see the little icon telling you someone has read your message and checked out your profile. Your imagination runs wild as you write to someone whose voice you've never heard, whose face you've never touched and who may live a thousand miles away. This is the world of online dating.

"The excitement is there but the nervousness isn't," says Wes, a 24-year-old online dater. "When you're ready, you feel very comfortable taking it to the next level. People are always sort of faking it on

their first date, but the first in-person meeting isn't like a first date at all because you already know so much about the other person. You still want to put your best foot forward but you've already done the leg work the right way."

Internet daters describe their method as fun, quick and easy, saying the rush is undeniable and the risk is almost zero.

Yet some people feel Internet dating is 'creepy' and ask: 'Why can't these people meet someone under normal circumstances?'

"People have this idea that you're dating online because you're desperate and can't get a date any other way," says

Danielle, a 22-year-old college-educated swimming instructor. "Personally, I don't find it hard to go up to someone I think is attractive and ask him out, but there are no really good places to meet people. This way, it takes me one e-mail to find out if they're someone I'd be interested in."

"You don't waste your time. I don't mean to be crass, but you don't waste your money, either. If someone is worth going out with you're going to know it beforehand and you're not going to waste your time and money on a date that you know, two minutes in, is not going to be any fun."

Brennan Dunbar is an account representative at Lovetomeetyou.com, one of the few Internet dating services based in Western Canada and the largest in



Saskatchewan. He believes the Internet serves as the great equalizer in the dating scene.

"It gives you the opportunity to be more flexible," Dunbar says, conceding his side of the gender equation still focuses on physical aspects while women tend to screen by content. "Romanticism is really making a comeback for our clients. Women are surprised at how romantic and well-versed and well-read the men are. Most women have never received a love letter but that's what Internet dating is all about."

Dunbar says there's a huge difference between online dating and chat rooms. The Internet has become infamous for voyeuristic, fleeting encounters in thousands of chat rooms geared toward instant gratification. Internet dating is most often a precursor to face-to-face dating.

"It's less risky than if you meet someone at a bar or at the gym and give them your phone number," Danielle agrees, wondering aloud how much can be found out about a person in a five-minute conversation in a smoky bar. "There's a comfortable distance when you're talking to someone online that lets you be more relaxed."

Bars and nightclubs are generally less conducive to dating the older you get,

McDermott contends. In a society where the marriage age is going up along with the number of forty-something single people, there's a need for a new intermediary to help people hook up.

"We don't generally meet our life partner until after our college years, plus we leave our network of family and friends much earlier," McDermott says, pointing to statistics showing half of all Internet daters are over thirty. "We're also working longer hours but we don't want to date within the workplace. Plus I believe we are less flirtatious as a society, with all the political correctness today."

"You can't even find out if someone is single without it coming off like you're hitting on them."

Dunbar has been pleasantly surprised at the level of honesty, decency and sincerity on Lovetomeetyou.com. The dating community is populated by normal people.

"We tell people to be respectful towards other people and approach it in stages," Dunbar says, noting less than five per cent of Lovetomeetyou members say they're in it only for 'intimate encounters'.

"It doesn't happen any faster on the Internet than it does in real life, but imagine

having one hundred hours of communication in before you ever meet a person" he says. "You'll contact a person two or three times before you decide to date, then you have to just keep plugging away. If you skip steps in any relationship you run a higher risk of it not happening, but you have a better chance of it happening in an environment like this."

Women still generally decide when it's time to move to the next level. Men make up sixty percent of the Internet dating crowd and men are twice as likely as women to say they are ready to meet after just two e-mails.

"Profiles with pictures are a must - you're ten times more likely to meet someone if you have a picture with your profile," Dunbar says. "If you don't have a picture it sends out the message that either you're afraid or that you're not being truthful."

"It's all about trust," Danielle says. "If the guy doesn't have a picture up you're not on the same trust level."

Danielle has tried a few sites and says Lovetomeetyou.com, Match.com and Lavalife.com are head and shoulders above the rest. Lovetomeetyou.com is especially attractive because it offers a high degree of security, has multiple options for contacting and monitoring other members and is free for North Americans.

"We started small and developed our credibility," says Lovetomeetyou.com President Glen Hamilton. "Ninety per cent of the web

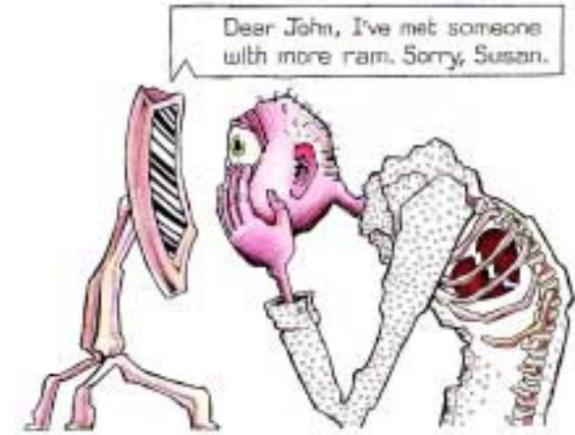
sites out there are not getting anyone anywhere and are just giving the industry a black eye. We're constantly checking our content and we maintain a quality community. We've built our site with a high level of integrity."

Lovetomeetyou.com's software and technical infrastructure, combined with Hamilton's repeated visits to the Ukraine, is designed to allow clients to cross cultures.

Included among the site's 4,000-plus members are 700 women from Eastern Europe who are 'thrilled to be on the web site and very interested in embracing a different culture'.

"We have a business model we think is going to be successful," Hamilton says. "We're going to stick to our core values and develop a product that makes people want to come back."

Whether they're hooking up with someone from Saskatoon, Colorado or the



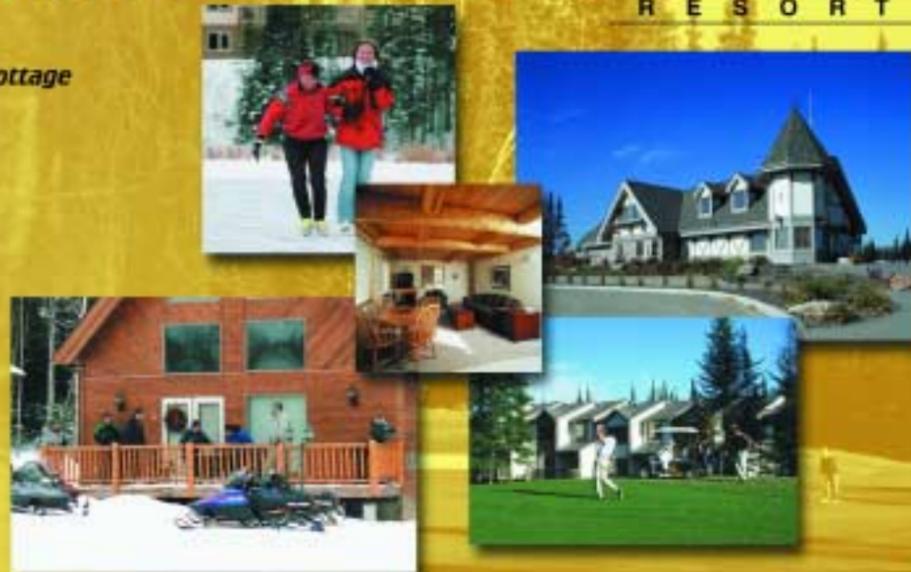
Ukraine, people have a better chance at finding true love on the Internet dating scene.

"Dating is still personally challenging for all of us," McDermott says. "There will still be broken hearts but dating is something you get better at with practice. Relationships do tend to work out more often when people get a chance to know each other from the inside out first." ♥

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cappuccino brownies

* with white chocolate espresso glaze *

In this recipe, we've taken your mom's favourite brownies, added ground espresso beans, and topped them off with a special coffee-flavoured white chocolate ganache.

"Ganache" is a French term for a mixture of heavy cream and chocolate. There are nearly as many different types of ganache as there are chocolates. Ganache can be made with white, milk, or bittersweet chocolate and is often

flavoured with extracts or liqueurs.

Baking with chocolate can be a bit tricky. Be sure to choose a high quality chocolate such as Bernard Callebaut's Baking Bars or Chocolate Drops, available at Bernard Callebaut chocolate retailers (see page 8 for details). A chocolate with a high cocoa butter content and velvety smooth texture will produce a smoother ganache. Also, pasteurized heavy cream will taste better

than ultra-pasteurized heavy cream.

Chocolate acts as a thickener, so the more chocolate is added the firmer the ganache will be.

As a general guide, to make a glaze or coating you would use three parts cream to one part chocolate, for a truffle filling two parts cream to one part chocolate, and for a light filling one part cream to one part chocolate. *

Cappuccino Brownies

Espresso Sauce:

3/4 cup heavy cream
1/4 cup espresso or coffee
5 oz. white chocolate, coarsely chopped
pinch ground nutmeg

Cappuccino Brownies:

3/4 cup butter
4.5 oz. dark chocolate, coarsely chopped
3 tablespoons finely ground espresso beans (or substitute an equal amount of brewed coffee)
1 1/2 cups granulated sugar
3 large eggs
3/4 cup all-purpose flour
3 oz. dark chocolate, coarsely chopped
1/2 teaspoon baking powder
1/2 cup chopped walnuts

Sauce:

Place the chopped chocolate in a medium sized stainless steel bowl. Set aside. Heat the cream and espresso in a medium sized saucepan over medium heat. Bring to a boil. Immediately pour the boiling cream over the chocolate

and allow to stand for 5 minutes. Stir with a whisk until smooth. Add nutmeg. Cover and chill at least 6 hours or overnight.

Brownies:

Preheat oven to 350°F. Place butter, 4.5 ounces chopped dark chocolate, and ground espresso beans or coffee in medium heavy saucepan. Heat over low heat, stirring until smooth. Remove from heat and cool slightly. Add sugar and eggs, beat well with a fork until smooth. Stir in flour, remaining dark chocolate, baking powder and walnuts. Spread batter evenly in a greased 9" square baking pan. Bake 35-40 minutes or until a toothpick inserted in the brownies comes out clean. Cool in pan on wire rack. Cut into squares and remove from pan. Heat sauce over low heat and spoon over brownies. Makes about 16 brownies.

Inspiration for this recipe comes from "Cappuccino Brownies" on the Godiva Chocolates website, contributed to them by *Bon Appetit*. www.godiva.com

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THIS PAGE: CALLEJON DES BESO, THE ALLEY OF THE KISS.

INSET, BOTTOM LEFT TO RIGHT: WAITING IN A DOORWAY, DETAILS OF WOODWORK, HUSBAND AND WIFE SELLING THEIR WARES AT THE HIDALGO MARKET.

THE STORY IS IRRESISTIBLE.

Two lovers – the young girl from a wealthy family, the boy a poor miner. Forbidden to see each other, yet living in houses on opposite sides of a narrow alley. They see each other at night, sharing secret kisses across balconies separated by just 27 inches. On one such night the girl's father catches them in the act and kills her on the spot.

This is *Callejon del Beso*, the Alley of the Kiss. Standing in the alley, with houses crowding in on both sides, you look up at the balconies and realize they really are close enough to lean across and steal a kiss. It's hard not to be charmed.

Of course, then you'll hear the other story, which is that the young lovers were actually on the steps when the father arrived on the scene. In this version, the boy was cut down on the third step. To this day, it's considered bad luck to walk through the alley without stopping to kiss your lover or spouse on the third step. Welcome to the Guanajuato, a gem of a colonial city that you either fall in love with ... or fall in love in.



Callejon del Beso

ALLEY OF THE KISS

story by Beverly Fast
photography by Sean Francis Martin

GUANAJUATO

(GWAN-a-what-oh) is located about 400 kilometres northwest of Mexico City. Major airports at Mexico City and Guadalajara feed into the Guanajuato/Leon airport, or you can drive from Leon, Guadalajara or San Luis Potosi. The city is part of Mexico's famous Independence Route, a self-guided drive that links all the major colonial centres involved in the 19th century struggle for independence.

Guanajuato is the capitol of the state of Guanajuato, but for many years, its inland location (no beach in sight) and relative remoteness prevented it from becoming a tourist mecca. And that has been its saving grace.

The glory of Mexico's colonial and vice-regal eras is still visible in the stunning architecture of churches, basilicas, plazas, theatres, museums and haciendas. If you expect to do a quick tour of the sights from your car, you're in for a surprise. The main traffic arteries into the city are *subterranea* - underground. A network of tunnels and streets winds beneath the city, complete with parking spaces and stairs up to the surface. There are streets above ground, but many have been blocked for pedestrian-only use.

The main underground road is actually the old river bed. The Rio Guanajuato that used to flow through the heart of the city regularly flooded its banks. The blue plaques you see on many buildings are high water marks. Look closely and you'll see the date and level of the flood. Drawing on its mining expertise, the city embarked on a remarkable engineering project to divert the river – not around the city, but beneath it via a system of ceramic pipes. The pipes are buried under the roadways, which themselves are enclosed in tunnels. The tunnel network continues to expand, with the newest addition built in 1996.

THIS PAGE: ENTRANCE TO THE ALHONDIGA.
INSET, RIGHT, TOP TO BOTTOM:
SIGN AT THE DIEGO RIVERA MUSEUM; A SALE IS MADE AT THE HIDALGO MARKET; A WORKER TAKES A BREAK. SINCE MOST STREETS ABOVE-GROUND ARE CLOSED TO VEHICLE TRAFFIC, MANY SUPPLIES MUST BE CARTED IN BY HAND.



FAR AND AWAY THE STRANGEST SITE in Guanajuato is the Museo de las Momias or Museum of the Mummies. In it is an eerie display of mummified corpses – most exhumed from their resting place because their families did not pay the grave tax. Until 1958, failure to pay the annual tax meant your deceased family member could be put on public display, if, that is, they were considered of ‘museum quality.’

In Guanajuato, there’s no such thing as side streets. The geography is hilly, and over the centuries, residents have built their homes into the hillsides. Consequently, residential streets are narrow callejones (kay-ey-hone-es) or alleys. These twist and turn past houses decked with flower boxes and iron grilles, and brightly painted in green, yellow, blue, pink or brown. On weekend evenings, student choristers set out on the callejoneados – a winding tour through the city’s alleyways. They bring guitars, flasks of wine and lots of candles, and entice visitors and residents to join them as they sing traditional songs.

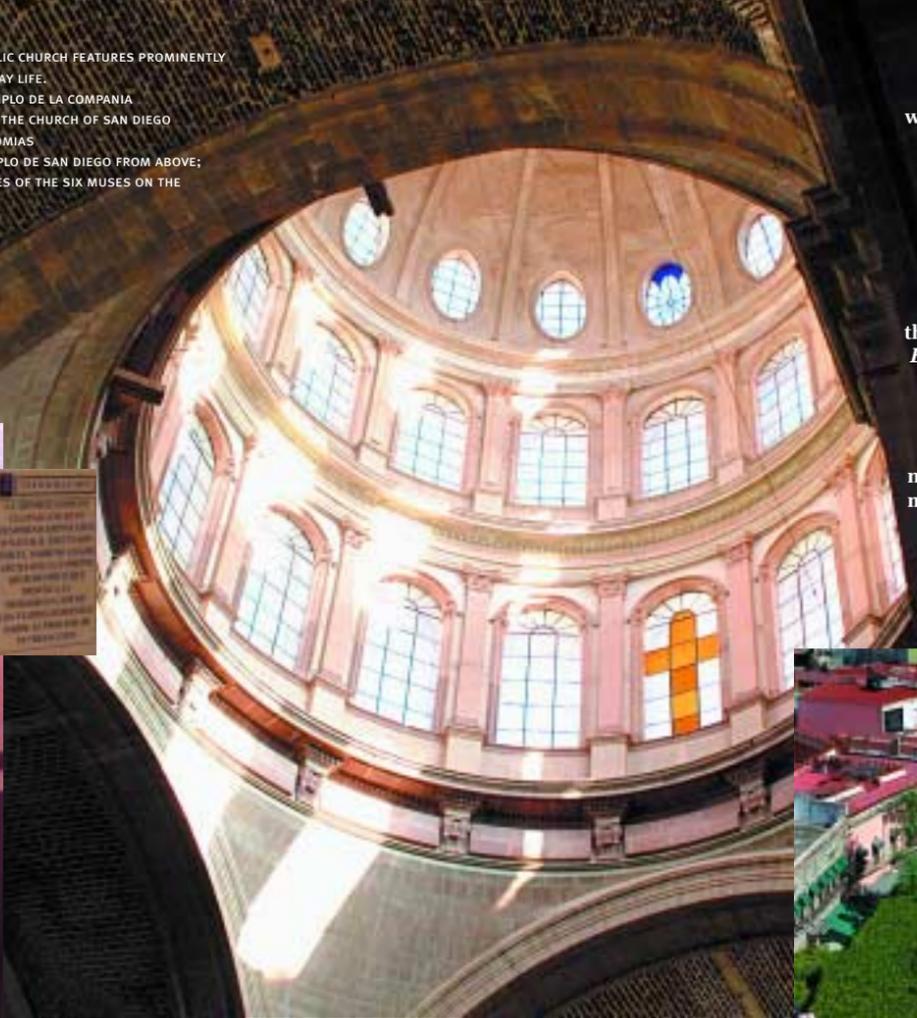


THE JARDIN DE LA UNION is the social centre of the city. On warm evenings, it fills with people – university students, artists, minstrels, tourists and residents. Mariachi bands stroll the square looking for patrons to entertain. Delicious aromas from the sidewalk cafes fill the air. Across the street, the *Teatro Juarez* and *Templo de San Diego* stand side by side. The Juarez Theatre, finished in 1903, is neoclassical in design and topped with bronze statues of the six muses. The interior is stunning in its opulence and original artworks, but it’s not a museum. There’s an annual schedule of opera, dance, theatre and music, and every fall it hosts the annual International Cervantes Festival. The Cervantes Festival began as a local performance of the plays of Miguel de Cervantes (*Don Quixote*). It has since grown into Mexico’s premiere cultural festival. Every year, Guanajuato theatres, churches, museums and streets come alive with performances in every area of the arts. In contrast to the theatre, the Church of San Diego is a model of baroque architecture. Built between 1780 and 1784, its front façade, bell tower and several domes set it apart from the city’s other 18th century churches. Inside, the faithful still come to pray at regular services. The subdued lighting enhances the magnificence of the altarpieces and dome interiors. Mexico’s population is predominantly Catholic and the Church continues to play an important role in everyday life. Religious events such as Holy Week, Dolores Friday and Our Lady of Guanajuato Festival feature city-wide celebrations.

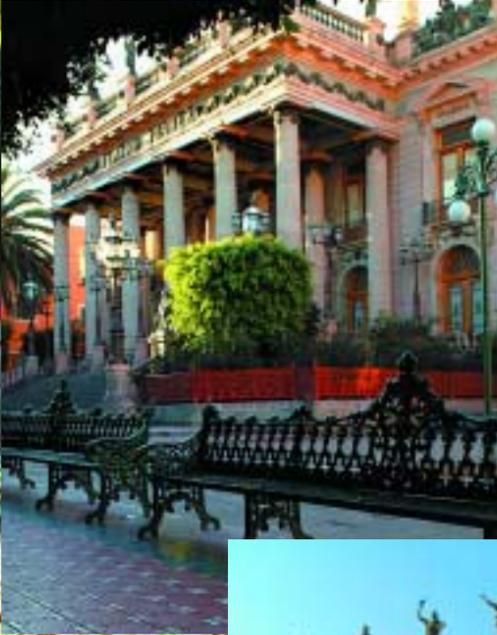
OPPOSITE PAGE: THE ROMAN CATHOLIC CHURCH FEATURES PROMINENTLY IN BOTH ARCHITECTURE AND EVERYDAY LIFE. THIS PAGE, TOP: CHURCH DOME, TEMPLO DE LA COMPANIA THIS PAGE, BOTTOM: COURTYARD OF THE CHURCH OF SAN DIEGO INSET, BELOW: LA MUSEO DE LAS MOMIAS INSET, RIGHT, TOP TO BOTTOM: TEMPLO DE SAN DIEGO FROM ABOVE; THE TEATRO JUAREZ; BRONZE STATUES OF THE SIX MUSES ON THE TEATRO JUAREZ



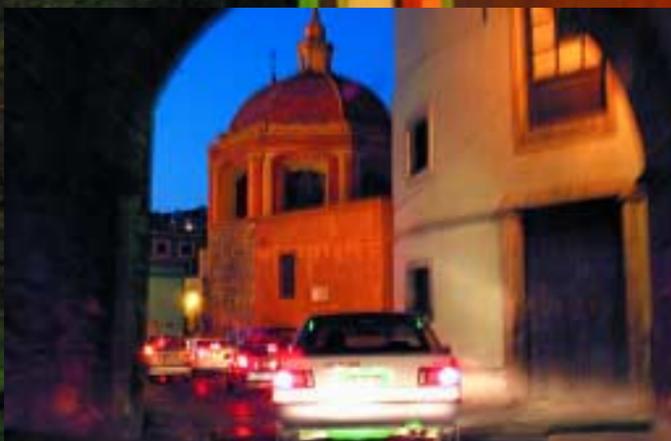
LA MUSEO DE LAS MOMIAS



WATER was first piped into the city in 1749, when the *Presa de al Olla* or Pot Dam was built. Being a rich city, Guanajuato did not just install taps in city squares – they built fountains. The first to use piped-in water was a beautiful Florentine-style iron fountain originally located in *Plaza de la Paz* (Peace Plaza) that now stands in the *Plaza del Baratillo*. Merchants used to set up their weekly markets in squares with fountains so they could take advantage of the water supply. This square was named after a particular Sunday market, where merchants would tout the *lo barato* or cheapness of their wares.



THIS PAGE: NIGHTLIFE
IN GUANAJUATO
INSET, TOP: JARDIN DE LA UNION
INSET, MIDDLE AND BOTTOM:
DRIVING INTO AND OUT OF
GUANAJUATO'S TUNNELS



SALIDA

The city's colonial charm belies a violent history. Founded in the 1500s by the Spanish, Guanajuato's architectural heritage is a reminder of the incredible wealth that once flowed from silver mines in the surrounding hills. *Mina de Valenciana*, *Mina de Garrapata*, *Mina de Rayas* and many others made their owners rich beyond even their wildest imaginings. For years, these mines produced 20% of the world's silver; many are still active.

To local Indians enslaved by Spanish rulers, the silver mines were a death sentence. Conditions were miserable and there were salts in the air they breathed that destroyed their lungs. The Spanish had to bring in African slaves to replace the dead and dying Indians.

Oppression led to revolution. On September 16, 1810 the first battle of the Mexican Revolutionary War was fought at Guanajuato. Father Miguel Hidalgo, a much-loved clergyman from the neighbouring community of Dolores, led the rallying cry to overthrow Spanish rule, abolish slavery and grant equality to all Mexicans. A rebel army of some 20,000 marched on the Spanish garrison quartered in the city's *Alhondiga de Granaditas*.

Today, looking at the massive face of the Alhondiga, it's hard not to be intimidated. The rebels were armed with machetes and farm tools; the Spanish troops with firearms. And yet the garrison was breached when a lowly miner nicknamed *El Pipila* tied a granite slab to his back and used this as armour to shield himself from bullets as he advanced on the massive wooden gate. He set fire to it and the rebel army poured in, claiming the first victory of what was to become a 11-year battle for Mexican independence. The Guanajuato victory was short-lived; the Spanish would not easily surrender a city with such fabulous wealth. Hidalgo and other conspirators were captured and executed, their heads hung on the four corners of the Alhondiga.

The past is not forgotten. Alhondiga, originally a corn storehouse, then a Spanish garrison and then a prison, is now a regional museum that houses an impressive collection of artifacts, handicrafts and works of art, including murals by Jose Chavez.

The *Mercado Hidalgo* (Hidalgo Market) is one of several landmarks named for the famous revolutionary leader. On a hilltop overlooking the city, the larger-than-life Pipila Monument honours the fallen hero.



Guanajuato

WHEN YOU GO ...

Population: approx. 120,000

Location: Guanajuato State, Central Mexico
Altitude: 6,583 ft (2,008 m)

Tourist Office: Plaza de la Paz 14

Weather: mild, averaging 12°C min. & 24°C max. Cool in the evenings, warm to hot during the day.

Getting There:

Direct flights into Guanajuato/Leon Airport
International flights into Mexico City, Guadalajara
Car Rentals, Taxi & Bus Service available

Credit Cards:

VISA and MasterCard accepted most places
ATMs and Cash Machines on Juarez Ave.

Accommodations: budget guesthouses to elegant colonial-era hotels

Restaurants: known for restaurants, sidewalk cafes & bistros. Excellent street food.

Shopping: known for silver, pottery, leathers & textiles, wood furnishings, handicrafts, limestone carvings, candies, more.

Museums:

Alhondiga de Granaditas Museum
Diego Rivera Museum
Alfredo Duges Museum
Minerology Museum
Ex-hacienda de San Gabriel de la Barrera
Mummy Museum

Declared a UNESCO World Heritage Zone in 1988

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LOCAL SHOPS OFFER A VARIETY of merchandise: silver, pottery, limestone carvings, candies, sculptured wax, leather, sweaters, textiles, wood furnishings and more. You'll find good quality, and while many pieces are considerably less expensive than you'd find here at home, don't expect cheap - not for the really good stuff.

For bargains, Hidalgo Market is the place to go. An immense glass and iron building designed by Gustave Eiffel (of Eiffel Tower fame) and constructed in 1910, the market is a lively place. On the ground floor, you'll find stalls selling fresh foods, household and personal goods, wickerworks and so on. Stalls on the upper level balcony are devoted to handicrafts. Even if you're not in the mood to buy, it's worth a look just for the ambience.

city events

Guanajuato, Mexico

FEBRUARY

Waskimo Winter Festival

February 15 & 16, Wascana Centre, Regina

Regina's annual winter festival is a guaranteed cure for the winter blues. Held at Wascana Lake in the heart of the city, the festival is jam-packed with great music, entertainment, food and winter games.

William Pehudoff: Now and Then

Until February 23, Mendel Art Gallery, Saskatoon

A celebration of the Pehudoff murals commissioned by the late Fred Mendel in the 1950s and hung in the cafeteria of Intercontinental Packers until 2001, when they were given to the gallery by Camille Mitchell, Fred's grand-daughter. Free admission.

Joe Norris:

Painted Visions of Nova Scotia

Until March 16, MacKenzie Art Gallery, Regina

A touch of the Maritimes comes to the prairie. Folk artist Joe Norris has long been hailed a national treasure. Now you can see for yourself. He had a gift for capturing the mood of rural Nova Scotia and presenting land, sea, people and artifacts in simple and cheerful portraits. Free admission.

The Stampeders

February 28 & March 1, Casino Regina Show Lounge, Regina

A Canadian classic is back! From Hit the Road Jack to Sweet City Woman and Carry Me, The Stampeders continue to delight fans with their 70s brand of pop-rock. For tickets, call 306-565-3000 or 1-800-555-3189.

MARCH

Eso Women's National Hockey Championship

March 12 - 16, Saskatchewan Place, Saskatoon

Canada's elite women hockey players from coast to coast, including members of Canada's Gold Medal Olympic team, University players and future stars, come to Saskatoon to compete for national honours. Features more than 29 games over five days; semi-finals broadcast on WTSN and finals on TSN. For tickets, call Select-A-Seat Box office at (306) 938-7800 or 1-800-970-7328

flicks: Saskatchewan International Children's Film Festival

March 21-23, Broadway Theatre, Saskatoon

The three-day annual festival presents the very best

in world cinema for children. Includes feature films, short films, great workshops for children led by experts in the industry, and of course the 'Best of the Fest' awards. For tickets, call 306-934-3378

Saskatchewan Country Music Association Awards

March 21-23, Ramada Hotel & Prairieland Park, Saskatoon
A three-day event featuring seminars, awards and showcases. Tickets sold separately to the Saturday night Awards Show hosted by Rick Tippe at Prairieland Park, the Gospel Brunch & Showcase and Songwriters Café. For tickets, call 306-653-7262 or 1-866-310-7262

Regina Symphony Orchestra

Goes to the Oscars
March 22, Saskatchewan Centre of the Arts, Regina

Conductor Victor Sawa leads the RSO through its fourth annual salute to the Oscars, dubbed "a night of glamour, music from your favourite films, Sawa's entertaining repartee and, best of all, no boring acceptance speeches." For tickets, call 306-525-9999 or 1-800-667-8497

National University Curling Championship

March 26 - 30, Callie Curling Club, Regina

Hosted by the University of Regina, this national competition is a showcase for Canada's next generation of curlers. The theme, "Passing the Test", reflects the academic and athletic commitment to excellence of the participating universities and their respective team members. For information and directions, call (306) 585-4371 or visit www.uregina/kinesiology/campusrec.

Canada's Royal Winnipeg Ballet

presents "The Sleeping Beauty"
March 28 - 29, Centennial Auditorium, Saskatoon
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George Jones

April 1, Regina Agridome, Regina

It's not an April Fools gag - country legend George Jones is coming to Regina for a one night only performance. Jones has had more charted singles than any other artist in any format in popular music. Hear the legend yourself, as he performs songs from his long career, including tunes from his most recent gold-selling album, Cold Hard Truth. For tickets, call (306) 781-9300.

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