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**THE MONEY ISSUE**

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ONE!***



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SUPER AUTHOR

➤ **JAMES  
PATTERSON,**  
HOW SHE BUILT  
HER EMPIRE AND  
FINDING JOY



**SEX,  
LOVE AND  
MARRIAGE**  
ALTERNATIVE  
WAYS TO SHAKE  
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STRANGE  
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THE PANDEMIC  
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## SPOTLIGHT



**Rosemary Counter**, who wrote our Dolly Parton profile on pg. 26, is a Toronto-based writer and author who is all freelance, all the time. Recent

adventures include a historical deep-dive into her witch-hunter uncle at *The Walrus*, a missive on mom-shaming for *The New York Times*, a defence of Cruella de Vil in *The Globe and Mail* and a chit-chat with Hillary Clinton and Louise Penny for Zed: The Zoomer Book Club. You can find her sipping an oversized coffee in a park, or at [www.rosemarycounter.com](http://www.rosemarycounter.com).



**Ellen Roseman**, who wrote the introductory essay to our money package (pg. 36), is a personal finance and consumer advocacy journalist whose columns ran in the *Toronto Star* for 20 years. Before that, she was a columnist at *The Globe and*

*Mail* and an editor for its Report on Business. She is a contributing writer at *Canadian MoneySaver* magazine and hosts the monthly MoneySaver Podcast. She's been teaching continuing education courses at the University of Toronto since 2004, including The Smart Consumer, which starts in May 2022. Her mission is: Demystify money. Right wrongs.

PHOTOGRAPHY, RODNEY SMITH/TRUNK ARCHIVE (ABOVE);  
RICHARD LAUTENS SHOT FOR THE STAR (ROSEMAN)



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## YOU TOLD US

*I've just read my first copy of Zoomer. Very interesting. Good variety. Have you thought of a page dedicated to Canadian seniors' stories or testimonials?*

Antoinetta DeWit

*In the background of Moses' cartoon (Dec./Jan. 2022, pg. 98) is a depiction of a 1960s*

*Clairtone stereo set that we proudly owned when we were first married. There were few of them produced and I think Wes or Moses must have owned one to know what they looked like. So thank you for bringing back some great memories of us boogying to that stereo, and thank you Moses for amusing us with your "Last Word." Paula and Ian Wragge*



**graycommun** Great cover and interview with Molly Johnson! Also, loved @leannedelap's article about #bodypositivity !! A must read, for sure! @realdrrrose

**sleigh58** Just got my copy in the mail today!! I have been riveted to the cover all day!!

**Keep your ideas coming! Share with us on Instagram, Facebook and Twitter.**

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**Molly Johnson** @themollyjohnson · Nov 22  
Many thanks to the incomparable Suzanne Boyd and her beauty team at @Zoomer for a wonderful day. On newsstands November 29th! x m  
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**ON THE COVER**  
**Dolly Parton**,  
photographed in 1984  
by the late American  
fashion and portrait  
photographer, Herb Ritts



82



## FROM THE EDITOR-IN-CHIEF & PUBLISHER

1998



2019



**COAT TALES**  
Wearing the leather Ann Demeulemeester maxi pea coat, then and now

**F**OR DECADES I ONLY measured my net worth in clothes, with “you’ve got to spend money to make money” as my personal financial motto. It is the sort of attitude, informed by the ’80s “dress for success” meets “fake it ’til you make it” ethos, that you could only justify to yourself, as I did, if you were fashion-industry adjacent, as I was. It was a world where you were encouraged to channel fantastical – some may say delusional – dreams of glamour and excitement, while proving you belonged through the haute and the new. It was no surprise to my long-suffering father, who provided school fees and living expenses that often went to \$12 hamburgers at Toby’s Good Eats, \$30 Christian Dior lipsticks and the like, that my shopping was at an ascending ratio of luxury price points to my inability to afford them.

In the mid ’90s, in the depths of my freelance penury, after my father rightfully turned off the tap, I left Corbó, a boutique on Bloor Street’s Mink Mile in Toronto, with a sleek black garment bag containing a leather Ann Demeulemeester maxi pea coat. I was shaking with adrenaline – because I had just bagged “the” piece from one of the Antwerp 6, the designers who were the ne plus ultra of insider cool – but also with fear, because, despite it being half price, I had just spent a month’s rent on it.

The payback was predictably miserable – a steady diet of Tim Hortons double doubles and honey-glazed donuts for breakfast, lunch and dinner, public transit instead of my cab chariots awaiting and scary mail deliveries rife with late-payment notices. But then there was the payoff. About a year later, I had a who-wore-it-best moment with supermodel Linda Evangelista, who had the same piece on at an event. (Spoiler alert, she did.) This was duly noticed by the types of people who notice these types of things – the ones who could, at the time, influence my career – and my stock went up several notches.

It became a pattern. Take the 1968 Valentino couture opera coat with its zebra-patterned sequins and con-

trasting feather trim that hung in a vintage shop – a swan among the usual ugly-duckling offerings. I just had to have it, all the better to vogue in underground night-clubs. It similarly cost me a rent’s ransom and more ensuing drama. But when it landed me in a few society columns and on best-dressed lists, the attention from the powers that be greased the wheels for a relatively lucrative promotion.

I would not recommend this kind of profligate acting-out as a means to financial resiliency, the theme of this year’s money issue. The magazine is chock full of strategies and solutions to stay the financial course in all aspects of your life during social and global upheavals like the ongoing COVID-19 pandemic.

But the package also shows you can be smart about money while being true to yourself. Only you can judge your value equation. In “Saving Grace”, the story that kicks it off, I was heartened to read how Marjorie Harris and Jack Batten managed to live large after years of frugality.

Unlike them I had no grand plan, far from it, but somehow knew instinctively what would be intrinsic to the future I wanted. I had to make it happen by investing in what I believed would augment the 24/7 work I put in to achieve success, and buy myself some amusement along the way. Over time I have acquired more grown up assets, but my Tom Ford-era Gucci purses and my Jean Paul Gaultier suits, et al., are the ones that feed my soul. Twenty-five years later, the Demeulemeester coat is still in heavy rotation and, amortized over time, it has more than paid for itself. It has increased in value and become a collectible since she stopped designing her eponymous collection in 2013. And after the matching dress was featured in Valentino’s 45th anniversary exhibition in Rome, I sold the opera coat for five times the price I paid for it.

*Syanne*





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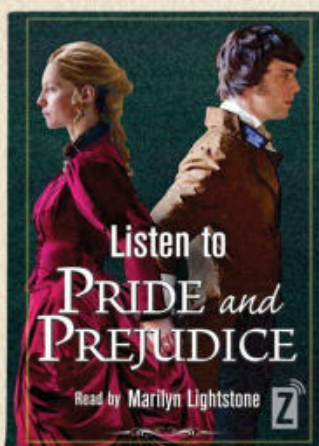
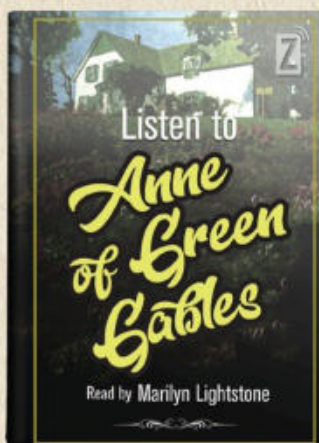
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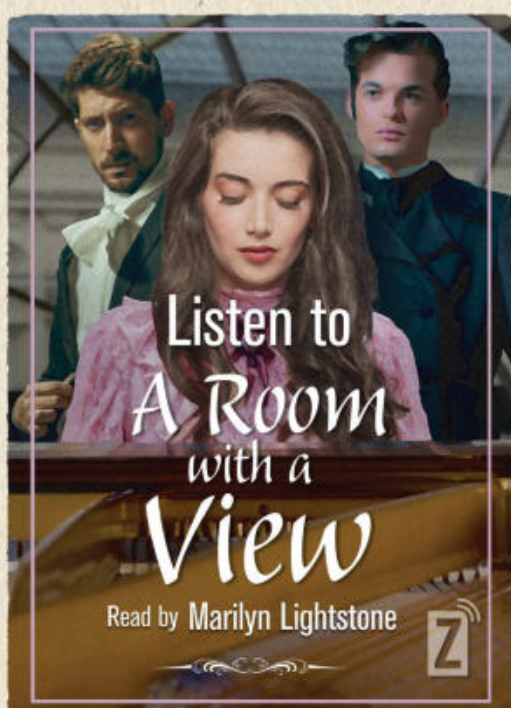


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# Zoom In

Focus

## FINANCIAL STATEMENT

**B**ECAUSE IT'S 2022 and the country is in the fifth wave of the COVID-19 pandemic, Canada's first female finance minister was making it rain money. A month before Chrystia Freeland introduced her first budget – in April 2021 – she had chaired the Task Force on Women in the Economy, struck to address what Prime Minister Justin Trudeau called a “she-cession” after statistics showed women lost more jobs than men in the pandemic. Her budget included a \$100-billion stimulus package, including \$742 million for low-income seniors whose monthly guaranteed income supplements were cut back because they received CERB. In December, Freeland announced employment had rebounded to pre-pandemic levels, the deficit was shrinking and GDP was growing.

Shrewd, tough and a consummate negotiator, Freeland has been a feather in the cap for Trudeau, whose sunny ways started with a majority government and gender parity in his cabinet, “because it’s 2015.” Storm clouds soon rolled in and he had lost several high-profile female members over controversies, cabinet shuffles and more to electoral defeats in 2021. The squalls continued when Canadians returned him to power with back-to-back minority governments in 2019 and 2021.

Like many female executives who finally get a fingertip on the brass ring, Freeland was handed some intractable tasks by Trudeau. But, before he named Freeland his finance minister in 2020, she had earned props for delivering a CETA trade deal with the European Union in 2016 and finessing NAFTA II negotiations in 2019.

Widely touted as Trudeau’s successor, the deputy prime minister, a role she’s held since 2019, has to steer the country through more turmoil as interest rates are set to rise, inflation is at an 18-year high of 4.7 per cent and the overheated housing market continues to crowd out first-time buyers.

In his December mandate letter, the prime minister piled on more responsibilities, asking Freeland to deliver on 39 commitments. The woman some wags call his “minister of everything” has a lot to lose if she bungles economic recovery from COVID-19 and alienates western Canada with the government’s climate-change plan, and a lot to gain if she doesn’t. —*Kim Honey*



Freeland en route to delivering her first budget, 2021; (top) taking on the press in 2016





Queen Elizabeth with Prince Philip, 1952

“YASS QUEEN!”

## THIS WAY UP

THE PEAKS AND VALLEYS IN THE JOURNEY

By Mike Crisologo

(AND DOWN)



**God Save the Queen** At the outset of the pandemic, she kept calm and carried on, channelling the resolve she honed during the Second World War. During a speech in which she championed resilience and unity, she rallied Brits and the world declaring, “we will meet again” and “better days will return.” I’m not crying, you’re crying.



The Queen remains as beloved as ever. In fact, Australia, which voted against becoming a republic in

1999, plans to rename Aspen Island as Queen Elizabeth II Island in honour of her Jubilee.

Officials expect the island will soon be overrun with free-range corgis and handbag-wearing locals sipping gin and Dubonnet.

DOWN

In the last year, the Queen has reflected on life and aging, noting that “None of us can slow the passage of time,” and “None of us will live forever.” To which a royal footman replied, “Of course, ma’am. I simply asked if you were ready to take lunch.”

As if having to deal with a son like Prince Andrew isn’t enough stress. A republican group in Britain launched a campaign called “Not Another 70” to attempt to abolish the monarchy. 🇬🇧

**Q**UEEN ELIZABETH II ascended to the British throne on Feb. 6, 1952, the year polio vaccines were tested, *I Love Lucy* ruled the TV ratings and a German rocket physicist published a book predicting a man named “Elon” would lead a human colony on Mars. Seventy years later, as the Royal Family prepares to celebrate the monarch’s Platinum Jubilee, new vaccines are combatting the COVID-19 virus, Nicole Kidman is winning awards for playing Lucille Ball in *Being the Ricardos* and SpaceX founder Elon Musk is forging ahead with his plan to send humans to Mars.

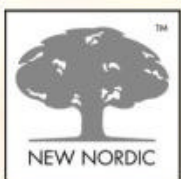
At 95, the Queen still rides horses, drives a car and hosts receptions. Which suggests she still plans to reprise her James Bond skydive (from the 2012 London Olympics) at the June 2 to 5 Jubilee celebrations.

Uneasy is the head that wears the crown, although the hand that wields the sword is still steady. At an event last summer, the Queen insisted on using a sword to cut a cake, because “This is something that is more unusual.”



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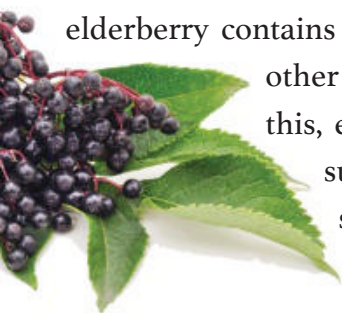
**M**ore than ever, a strong immune system is important, in order to stay vital and healthy. Coughs, colds and flus can happen at any time during the year, so natural immune boosters have quickly grown in popularity.

Nature contains some specific compounds that help increase the strength of our body's immune system. They increase the immune response, add more strength to it, and even help screen the body from getting attacked in the first place.

### SMALL BERRY - BIG EFFECT

The most popular natural immune booster is the elderberry. A lot of mysticism and folklore has surrounded this berry in ancient times, as it was considered a health elixir. Hippocrates even named it "The Medicine Chest".

The elderberry contains a high concentration of so-called flavanols and anthocyanins which give the elderberry its deep purple colour. Actually, the elderberry contains more antioxidants than any other berry of its kind. Because of this, elderberries are beneficial in supporting the body's immune system too.



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1.Hawkins J, Colby B, Cherry L, Dunne E., Black elderberry (Sambucus nigra) supplementation effectively treats upper T respiratory symptoms: A meta-analysis of randomized, controlled clinical trials Complementary Therapies in Medicine 42 (2019) 361-365



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## A ROCKIN' NEW YEAR

**2022** STARTS OFF WITH a bang as a crowd of seminal rockers gun for the top of the Billboard charts. Pearl Jam front man Eddie Vedder drops *Earthling* (Feb. 11), his first solo album in more than a decade, which is chock full of epic '80s-inspired power ballads featuring haunting organs and fierce guitar solos; Original Guns N' Roses members – that'd be Slash, Axl Rose and Duff McKagan, if you need a reminder – join the new G&R lineup for the four-track EP *Hard Skool* (Feb 25); and British pop-rock group Tears for Fears shouts its triumphant return on the emotionally charged and introspective album *The Tipping Point* (Feb. 25), its first in 17 years. Last, but never least, Canadian rocker, *Zoomer* cover subject and frequent photography contributor, Bryan Adams, who was scheduled to start touring Europe in January for *So Happy It Hurts*, finally drops the 12-song album on March 11. The video for its titular single, about “freedom, autonomy, spontaneity and the thrill of the open road,” as Adams has said, features him behind the wheel of a vintage convertible, singing about “driving down Trans-Canada One.” The bop-inducing tempo is exactly what we need to stay upbeat until spring. —Rosemary Counter

## BLUE RODEO RIDES AGAIN

**A CANADIAN TOUR** from Halifax to Vancouver and all points in between for a new album might seem like business as usual for Blue Rodeo, but *Many A Mile*, the 16th studio release from the alt-country legends, almost didn't happen.

Singer-songwriters Jim Cuddy and Greg Keelor were both deflated after 2016's *1000 Arms* album and tour, but “the last record exacted a toll on Greg,” Cuddy says. “He puts everything into his music and recording and when it's over, he often has a dip. That one was pretty extreme.”

But then COVID-19 hit, and the long-time collaborators had a chance to recharge during lockdown. They wrote and recorded the songs separately, and the rest of the band hoofed it back and forth between Cuddy, at a studio in Toronto, and Keelor, in Cobourg, Ont., to lay down their parts. The richly

layered *Many A Mile* captures a band so accomplished that not even physical distance can diminish their cohesion.

“The pandemic gave me all the time in the world to sit with the songs,” Keelor says. “There's no question this record would not have happened without it.” Call it the upside to an otherwise ghastly global event. —Kim Hughes



Blue Rodeo



## Bow Down

**IT'S BEEN A** long, glorious reign for Netflix's *The Crown* at the top of the hierarchy of family dynasty dramas, but the beloved show might be deposed this spring. Two new shows starring strong matriarchs that could maybe rival the Queen are bringing some big names to the small screen. On Fox, Susan Sarandon stars in the musical drama *Monarch*, as the head of “the first family of country music” and its empire of complicated characters, beginning Jan. 30. In March, Showtime airs *The First Lady*, featuring almost-EGOT winner Viola Davis (she's only short a Grammy) as none other than Michelle Obama. But wait, there's more: It has also cast Gillian Anderson, fresh from her own Emmy win for playing Margaret Thatcher on *The Crown*, as Eleanor Roosevelt, and Michelle Pfeiffer as Betty Ford. For fans of historical drama, the anticipation is palpable.

Viola Davis

True-crime buffs can get their fix from NBC's *The Thing About Pam*, premiering March 8. The six-episode adaptation of the Dateline podcast of the same name stars an unrecognizable Renée Zellweger as the infamous Pam (I can't tell you a thing more without spoiling it), alongside Josh Duhamel and Judy Greer. Fresh off the legal thrillers *Scandal* and *How to Get Away With Murder* (which earned Davis the best-actress Emmy as Annalise Keating), producer Shonda Rhimes – after a quick detour to England with the *Bridgertons*, because, why not? – moves on to the upper echelon of New York City. *Inventing Anna* is a riveting tale of con artist Anna Sorokin (a.k.a. Anna Delvey, a.k.a. Anna Sorokina), who poses as an uber-wealthy Russian heiress to swindle the city's high-rolling art elites. Catch *Inventing Anna* on Netflix Feb. 11 as the walls slowly close in. —RC



# You don't have to be a Zoomer to love Zoomer Radio

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Natascha McElhone as object of desire in *Carmen*

# 50 AND FABULOUS

**CALLING IT A** trend may be overly optimistic. But in the seven years since Amy Schumer's brilliantly satirical and viral "Last F--kable Day" skit – about A-list Hollywood actresses being forcibly aged out of babe roles and into mother-in-law parts – 50-plus women have been turning up on screens as vibrant, hip and, yes, palpably sexual beings.

Sure, there have always been outliers in casting grown women: Meryl Streep in *The Bridges of Madison County*, Julianne Moore in *Gloria Bell* and anything starring Diane Keaton. But a handful of incoming titles suggest a reckoning is underway.

The recent *Sex and the City* reboot, *And Just Like That...*, sparked a tsunami of online chatter about women aged 50 who look 50 and stylish. Now, from acclaimed actress, writer and director Valerie Buhagiar, comes *Carmen*, a lovely Canadian-Maltese co-production starring English actress Natascha McElhone as a smoking-hot 50-something who, after years of serving as her brother's maid, discovers herself – and love, or something like it – with a younger man. It opens in Canadian theatres this spring.

"As an actress in my 50s, I no longer get to have sex or kill anyone on screen," Buhagiar cracks. "We've become invisible and most of the time I don't know where I fit in or what I should do next. So creating characters that figure it out and arch into freedom is uplifting and inspiring. That's what I was doing with *Carmen*."

Men in midlife are seeing authentic representation on screen, too. Filmmaker Martin Edralin's gently comedic drama and feature debut, *Islands* – about a 50-ish Filipino Canadian man who, after years of devoted parental care, finally puts romance on the agenda – won the audience

choice award at the Reel Asian International Film Festival last fall, confirming the resonance of its lead, played by Edralin. It also opens in Canadian theatres this spring. "The climate," says Buhagiar, "is slowly changing." –*Kim Hughes*

Sandra Oh

## Movie Night

**E**VEN IF VIEWERS have to enjoy the big screen on their home screens this spring, there is a slew of new films worth catching.

Dame Agatha Christie's *Death on the Nile*, her 25th novel set aboard a glamorous Egyptian river cruise that turns deadly, hits theatres Feb. 11, but like the book itself, the film's release faced unforeseen twists and turns, including the cancellation of its leading man, Armie Hammer, after sexual abuse allegations from several women. No doubt Disney producers

hope an all-star cast, featuring Gal Gadot, Annette Bening and Kenneth Branagh – who directs as well as plays detective Hercule Poirot – and the public's eternal love of Christie will level the film's turbulent trajectory. Batman is also back with *Twilight*'s Robert Pattinson, after Ben Affleck hung up the cape, in Matt Reeves' reboot *The Batman* (March 4). This version looks at the superhero as a rookie, protecting Gotham from a gaggle of eccentric villains: Zoë Kravitz as Catwoman, Paul Dano as the Riddler and an unrecognizable Colin Farrell as the Penguin – whose own HBO spinoff series is currently in development.

Viewers after lighter rom-com fare are in for a sweet Valentine's Day treat with *Marry Me* (Feb. 11). Jennifer Lopez plays a superstar singer who swaps her cheating fiancé for a stranger (a bumbling Owen Wilson) she plucks from the audience and marries on the spot. (Don't question the premise too much and enjoy the soundtrack with six new J-Lo songs featuring Colombian singer Maluma.) And while you might not usually catch a kids' movie, Pixar's *Turning Red* has a surprise Toronto setting, complete with streetcars and

skyline, where a tiger mom (voiced by Sandra Oh) has a tween daughter (Mei Lee) who turns into a red (trash) panda every time she gets angsty. *Turning Red* hits theatres on March 11 – just in time for a March Break matinee with the kiddos. –*Rosemary Counter*



Valerie Buhagiar



Martin Edralin





THE 50-PLUS  
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EXPERTS

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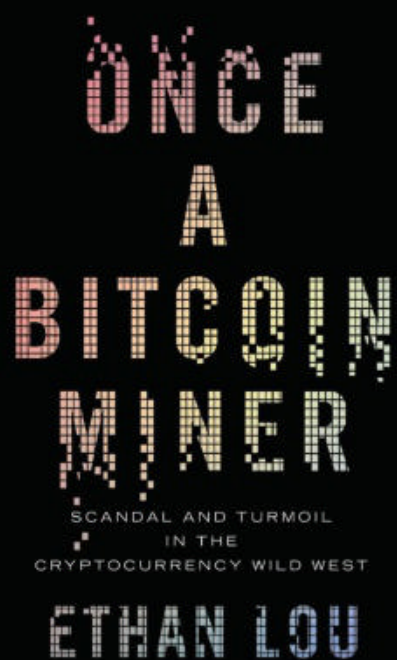


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# Wealth Wise

Whether you're 25 or 65, these titles will inspire you to look after your hard-earned cash  
**By Kim Honey**



**> ONCE A BITCOIN MINER: SCANDAL AND TURMOIL IN THE CRYPTOCURRENCY WILD WEST** By Ethan Lou

• For anyone who ever wondered what Bitcoin is and how digital money works, Ethan Lou has the

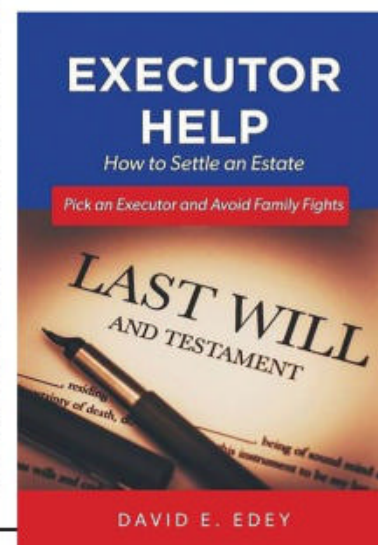
answers. It helps that the ex-journalist, who once covered cryptocurrency, has a reporter's eye for the telling details. When he was an intern at the *Toronto Star* in 2013, Lou sank "all his savings" – he doesn't say how much, but admits he was a millionaire by 2017 – into Bitcoin, and even gave some to his parents as a Christmas gift. He watched the value of his coins tank to a low of \$200, then bought some more. Lou traces Bitcoin's origins, its peaks (\$20,000 a piece in 2017) and troughs (\$2 in 2011), the main characters (like Gerald Cotten, the founder of QuadrigaCX, which collapsed after his mysterious death in 2018) and the emergence of

competing altcoins, as well as cryptocurrency scams and blockchain technology. He describes his adventures and misadventures as a spender, trader, investor and "miner" – people who own and make money off "servers," the electricity-hogging, modified computing machines that facilitate transactions. It's a compelling read that is part cautionary tale for schemers and part catnip for get-rich-quick dreamers.

**> EXECUTOR HELP: HOW TO SETTLE AN ESTATE, PICK AN EXECUTOR AND AVOID FAMILY FIGHTS** By David E. Edey

• Montreal financial planner David Edey wrote this book after it took seven years,

10 court appearances and \$50,000 in lawyer's fees to settle his parents' estate. And they had a will. "There's the business side to being an executor, and then there's the emotional side," he writes. From explaining the role of an executor and what it entails ("be prepared to encounter human behaviour at its worst") to flagging three signs that settling ➤





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an estate will be a long, drawn-out process (warring siblings, second marriages and no will), Edey uses real-life cases to illustrate his points. Being an executor is “thankless,” because, even if all goes right, “it will be seen by the beneficiaries as having been no big deal.” He includes chapters on digital assets, handling delicate talks about estate planning with aging parents and what to do with pets, vacation properties and businesses. “Writing a will is difficult,” he says. “Leaving a loved one to blindly figure everything out is much worse.”

wheel spinning. “That’s why ... the word ‘enough’ is far healthier than the words ‘rich’ and ‘more,’” he writes. In the latest book from the bestselling Canadian author of *Millionaire Teacher*, who built a million-dollar portfolio by his late 30s on a teacher’s salary, Hallam urges us to think of success as a four-legged table, where, in addition to “enough money,” we also need strong relationships, physical and mental health and a sense of purpose. From buying cars to investing to retirement planning, he shows us how to “get the biggest life-satisfaction buck.” Hallam urges us to ask one question before we shell out for a big-ticket item: “Would I still buy this if nobody else could see it?” Part manifesto, part self-help book, *Balance* uses behavioural science and real-life examples to prove money can’t buy happiness.

## NEXT-GEN FINANCE FOR YOUNG ADULTS

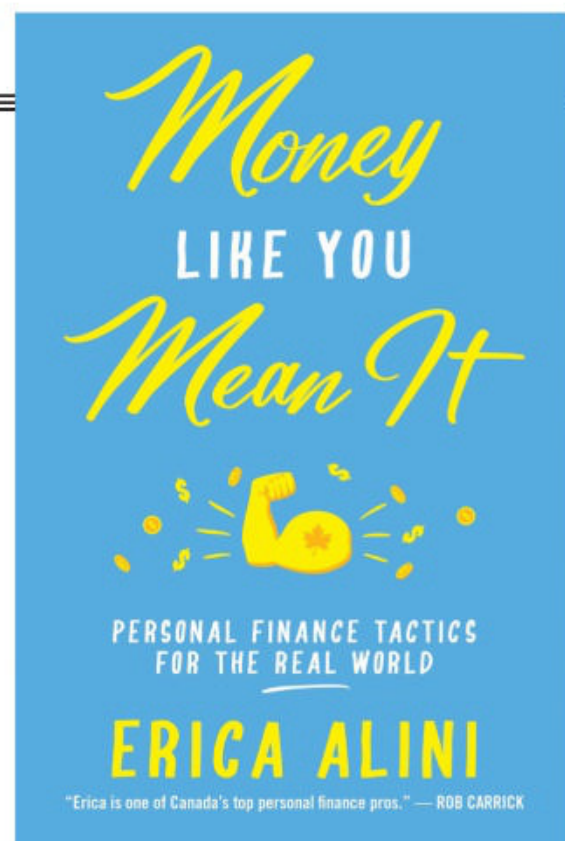
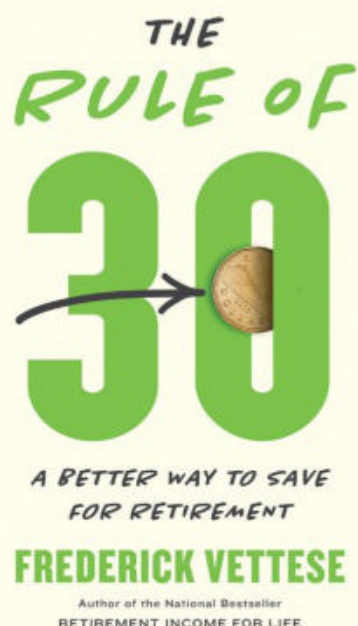
### > *MONEY LIKE YOU MEAN IT: PERSONAL FINANCE TACTICS FOR THE REAL WORLD* By Erica Alini

• This personal finance book is for the young and the feckless, and Erica Alini, the former national online money reporter for *Global News*, is not afraid to tell millennials and older Gen Zers how to stop struggling and meet their financial goals. These days, the younger generations have more choice than ever – a dazzling array of credit card options, not to mention apps that allow them to

buy now, pay later or even purchase stocks – but they can make costly mistakes “with a few thumb strikes.” Alini parses the many “species of debt,” goes over side hustles, Bitcoin investing and even “the pesky but oh-so-crucial subject of whether and how to accept financial help from the Bank of Mom and Dad.”

As for retirement, she gives a clear-eyed overview, detailing how pensions have disappeared, how it takes longer to establish a career, how younger generations are living longer and how low interest rates make it harder to grow your money. She absolves her readers of blame or shame for failing to emulate their parents’ financial goals and, in the wake of “corona-mageddon,” advises them to use the book as a resource to “embrace the challenge and fight back.”

### > *THE RULE OF 30: A BETTER WAY TO SAVE FOR RETIREMENT* By Frederick Vettese



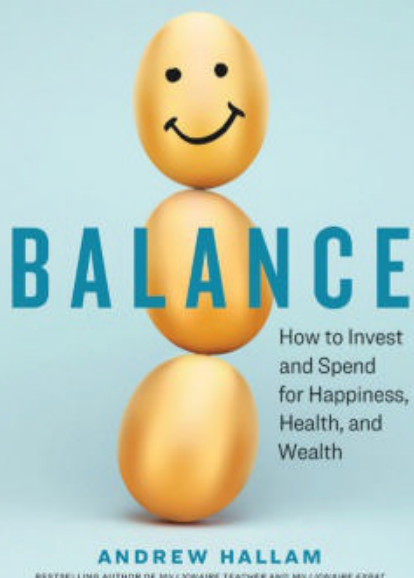
• The latest from Frederick Vettese, the author of the 2020 bestseller, *Retirement Income for Life*, is for young adults who wonder how much to save for retirement.

Vettese uses a fictional young couple, Brett and Megan, to show how 20- and 30-somethings will be set for retirement at 65 if they allocate 30 per cent of their gross pay to mortgage (or rent) expenses, retirement savings and, if they have children, daycare.

The costs within that envelope will vary from year to year, and retirement savings will not always be the No. 1 goal. “You shouldn’t be bullied by retirement experts into saving more than you can afford,” Vettese writes. “They might believe that young people can and should bear any amount of financial deprivation, but I don’t buy it.” You should, however, buy this book for your adult children – especially if you want to drop a big hint about grandkids.

Join Zed, The Zoomer Book Club. Go to [everythingzoomer.com/zed-book-club](https://everythingzoomer.com/zed-book-club).

“One of the best personal finance books you’ll ever read—because it’s so much more than that. An insightful guide to spending and investing money.”  
DANIEL H. PINK, #1 New York Times bestselling author



### > *BALANCE: HOW TO INVEST AND SPEND FOR HAPPINESS, HEALTH AND WEALTH* By Andrew Hallam

• Former teacher Andrew Hallam exposes “the madness of marketing,” where acquiring stuff is seen as the epitome of success, and the quest for money keeps the hamster



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# NEW HOPE IN THE BATTLE AGAINST CHRONIC PAIN

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**D**o you or someone you know suffer from chronic pain? You are not alone; it's more common than you think. As many as 1 of 4 Canadians over age 50 battles chronic pain. It's a leading cause of disability globally and is linked to reduced quality of life, decreased social connections and lost productivity.

The two largest groups of chronic pain sufferers are those who suffer from pain due to an inflammatory state (e.g. arthritis) or injury to underlying tissue, and those who suffer from neuropathic pain that's caused by nerve irritation or damage.

Cannabinoids are proven to play a role in relieving inflammatory and neuropathic pain. CBD (cannabidiol) and THC (tetrahydrocannabinol) are two common cannabinoids found in cannabis that help inhibit the sensation of pain. There's accumulating evidence to support their use in treating chronic pain. They may be a safe alternative as they do not have the risks and side-effects associated with opioids. Studies have also shown that when cannabinoids are used with opioids, the combination can result in a dramatic reduction in the dose of opioids needed to relieve pain.

Multiple randomized control trial (RCT) results demonstrate CBD and THC efficacy in spasticity and pain in multiple sclerosis and rheumatoid arthritis inflammatory pain. THC may play a greater role in treating neuropathic pain, and CBD is effective for reducing inflammation. Most trials showed pain reduction but higher THC doses were limited by THC side-effects (e.g. dysphoria, anxiety). Increasing the CBD dose while limiting oral THC may result in better chronic pain relief with limited psychoactive and motor side-effects.

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is involved in regulating inflammation and pain sensation. The ECS includes CB1 cannabinoid receptors, prevalent in the nervous system, and CB2 receptors, prevalent in the immune system. THC works on CB1 and CB2 receptors, whereas CBD has multiple pathways to decrease inflammation. CBD and THC also work synergistically with beta-caryophyllene (BCP), a terpene that binds to CB2 receptors to control inflammation.

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# The ER Diaries

Dr. Zachary Levine  
gives us the 911



## THE CASE

A 93-year-old woman, who lived independently, arrived at the hospital after falling at home. Her left leg seemed shortened and externally rotated. She was alert, but not sure what happened. She remembered being in her kitchen and then waking up on the floor. Her son, who was visiting, called 911, and said she seemed to suddenly lose consciousness.



## THE SYMPTOMS

She was not confused when she awoke and had no infectious symptoms, but she was in pain. A shortened, externally rotated leg is one of the signs of a hip fracture, which is common after falls and is associated with significant morbidity and mortality in older adults.



## THE TESTS

The ER doctor must determine the cause of the fall, including sinister causes such as a brain problem (a mini-stroke or seizure), a syncope (fainting from a transient insufficient blood supply to the brain) or a heart problem. Infections or metabolic disturbances can also cause weakness or unsteadiness.

An X-ray confirmed a hip fracture and an orthopedic surgeon determined she needed surgery, which is most often the treatment to allow the person to walk again with a stable hip. To determine why she may have lost consciousness, the doctor ordered an electrocardiogram (heart tracing), urine and blood tests. The patient had a CT scan of the head to look for stroke or traumatic brain injury from the fall, a chest X-ray

and X-rays or CT scans of areas that might have been injured.




## THE DIAGNOSIS

The patient's investigations were largely normal, aside from the fracture. The fall, however, was still not explained. The patient was monitored in the ER overnight. While on the cardiac monitor, the patient's heart rate would sometimes slow down or speed up. A cardiologist diagnosed dysfunction of the sinus node (previously called sick sinus syndrome), which normally produces regular electrical impulses that causes the heart to beat. In sinus node dysfunction, it can stop producing beats temporarily, sometimes alternating with episodes of multiple rapid beats. When the heart doesn't beat, blood is not pumped, which is life-threatening.



## THE OUTCOME

A pacemaker was inserted under the skin of the patient's chest with wires into the heart to produce regular electrical impulses. Some pacemakers can also defibrillate – or shock – the heart if there is life-threatening arrhythmia. The hip fracture was repaired, and the patient spent three weeks in a rehabilitation facility before she was discharged, with home-care services in place. 

.....  
**Dr. Zachary Levine** is chief of emergency medicine at McGill University Health Centre and associate professor of emergency medicine at McGill.





# Stylish<sup>TM/MC</sup>

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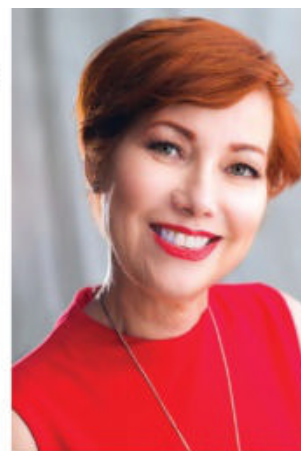
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# Inflationary Measures

By Libby Znaimer



**I** TOOK IT AS A SIGN OF the return to normal, even though the parking ticket cost nearly twice what I remember. I had stopped at a neighbourhood restaurant for takeout soup. “Is that your car?” asked a guy, sitting in the window. My first ticket since the pandemic hit cost \$50. And it was not even close to rush hour.

It seems like everything is much more expensive these days. But, unlike the ticket, finding what I am looking for makes me so happy it blunts the price pain. I recently scored a bottle of my favourite Italian olive oil for \$15.95. It had been missing from the shelves for more than a year, and the store owner told me the distributor had changed hands. Getting an answer like that is one reason I shop at an independent grocer. The 750 ml bottle cost 50 per cent more than the last time I bought it. I would have paid more.

During the height of Omicron, my brother Sam insisted I get a pulse oximeter, a small, finger-tip device that measures blood oxygen levels. There was a large selection online for around \$30, but they were all on back order. No pharmacy I tried had any in stock. I was delighted when a medical supply place told me a shipment was coming the next day. The new price: \$79.99.

I don’t mind paying more when there is a human to help me. (I have long since started adding large tips for the people who put my bread in a bag or hand me a takeout lunch.) But when there is a problem online, the only recourse is a long wait on hold for a customer service rep halfway around the world. And it seems

like every virtual solution causes another problem.

After staring at that ticket for days, I tried to pay it online. I’ve used the city’s payment system many times, but, much to my surprise, my recently upgraded World Elite Mastercard, which I had used earlier that day, was declined. I tried my company card with the same result.


After 25 minutes on hold, the good news: The problem was not me – it was with the credit card company. The Mastercard rep said something about a policy against paying the fine with their card. It made no sense to me, but I felt smug about my solution. As a zoomer, I still have a stash of cheques, so I crossed out the 19 in the dateline and filled one out. My husband, who is older, keeps a booklet of stamps, and knows where the nearest mailbox is located! I mused it was a good thing this wasn’t happening to a millennial.

Meanwhile, I started receiving increasingly aggressive emails asking me to sign the authorizing documents for my Mastercard, which I had upgraded over the phone with a rep at my local bank. Unfortunately, I didn’t get her name right and she didn’t leave her contact info.

I was very proud of myself when I figured out they were texting a password I needed to access the documents to the landline I still have at home. I tracked down my banker, expecting a thank you. “What do you expect, if that’s the number on file?” she asked. After another long hold, I changed my contact number on record to my cell. It’s actually a company phone – a perk. I was convinced that would be the end of it.

A few days later, I received my personal bank statement at work – which was odd but not alarming, until I tried to make a charitable donation online. At least they gave a reason for declining the transaction. My billing address did not match the address on file, which someone had changed to my office address to match the phone. Time to call customer service again ...

*“I don’t mind paying more when there is a human to help me. But when there’s a problem online, it seems like every virtual solution causes another problem”*

As of this writing, things have not returned to normal and I have nothing better to do than wait on hold. But I did hear back from both Mastercard and the City of Toronto. My card was declined because of a technical glitch, not a policy. They promise it will work the next time I get a parking ticket. But I’m definitely holding on to those cheques. 

**Libby Znaimer** ([libby@zoomer.ca](mailto:libby@zoomer.ca)) is VP of news on AM740 and Classical 96.3 FM (ZoomerMedia properties).





## MULBERRY LEAF EXTRACT NEWS

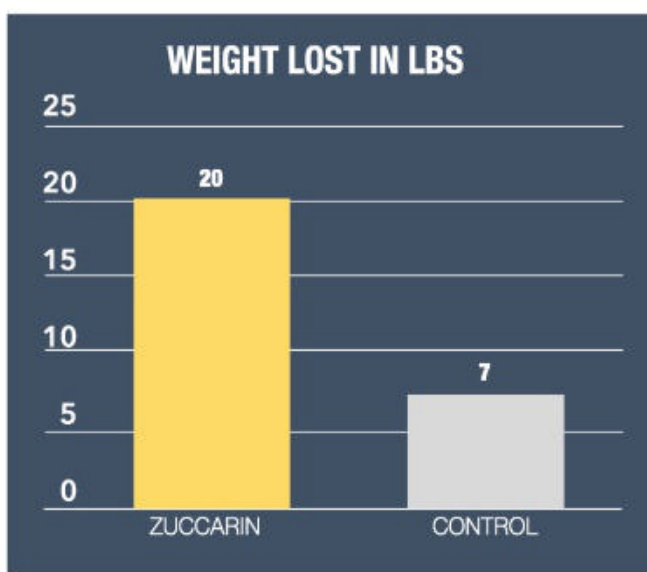
# Key ingredient helps BLOCK CARBS

Are you struggling to lose weight or to better stabilize your blood sugar? Then consider mulberry leaf extract. This less known herb has been used for centuries in Asia.

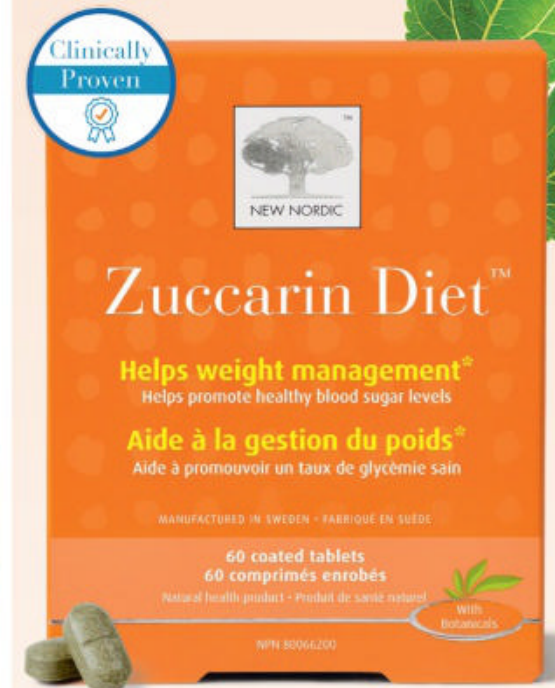
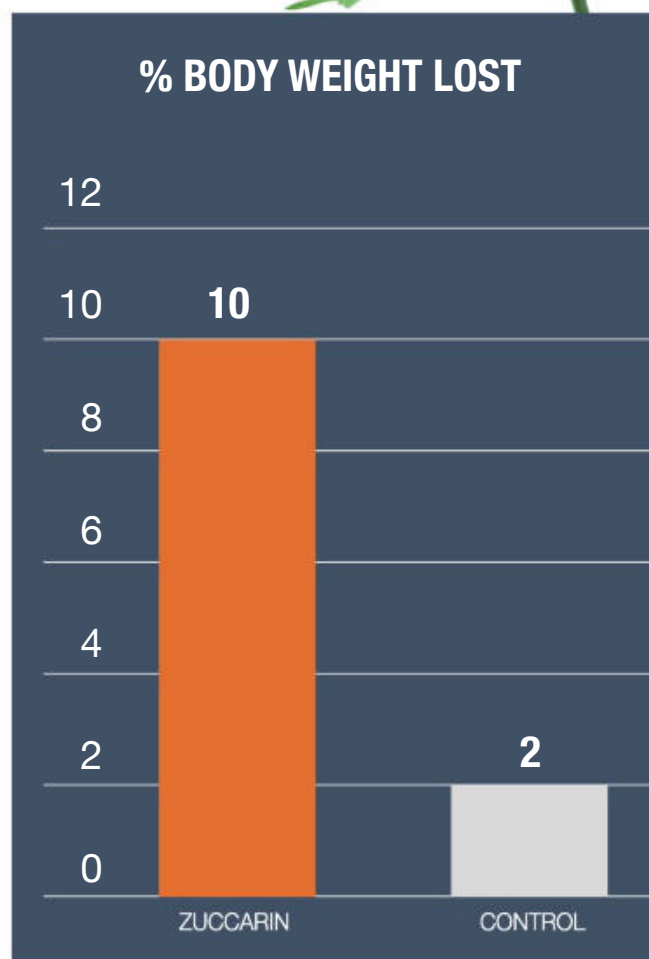
In recent studies, scientists have found a compound in mulberry leaves called 1-DNJ, which helps reduce carbohydrate digestion. This compound simply interferes with regular breakdown of carbs, so they may pass through you, instead of being absorbed. This is good news for your blood sugar levels and even more, your weight!

In Italy, scientists set out to test the weight loss power of mulberry leaf. They conducted a 90-day study with two larger groups of people. Both were put on a calorie-controlled diet, but one group took a mulberry leaf supplement (Zuccarin Diet™) at each meal. The results were impressive.

## STUDY RESULTS



After 90 days the mulberry leaf group showed an average weight loss of 20 pounds. They lost 10% of their total body weight and 3 times more weight than the control group (people not taking mulberry, but on the same diet).<sup>1</sup>



Mulberry leaf extract is sold in Canada as the product Zuccarin Diet™. Its available at participating pharmacies, groceries, health food stores and online. For more information or a discount, please visit [www.newnordic.ca](http://www.newnordic.ca)

### TESTIMONIAL

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- Josephine T., Toronto, ON

<sup>1</sup>- "White Mulberry Supplementation as Adjuvant Treatment of Obesity", Journal of Biological Regulators and Homeostatic Agents, Vol 28, no.1, 2014.

\*Results may vary. Always read the information on the box before taking any product. Zuccarin Diet can be taken as a compliment to a healthy lifestyle that incorporates a calorie reduced diet and regular physical activity.



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**RHINESTONE  
COWGIRL**  
Parton promoting  
*The Best Little  
Whorehouse in  
Texas*, which  
also starred Burt  
Reynolds, 1982

PHOTOGRAPHY, HERB RITTS/TRUNK ARCHIVE (DOLLY);  
TAMARA LUIZA/GETTY IMAGES (STARS); BEREZKA\_KLO/  
GETTY IMAGES (GLITTER STAR)



# Dolly VERSÉ

Welcome  
TO THE

The country star teams up with literary star James Patterson on *Run, Rose, Run*, and ends up inventing a new genre – the musical novel **By Rosemary Counter**  
Portrait Photography by Herb Ritts



**A**N OLD TELEVISION CLIP RECENTLY made new rounds on social media. Barbara Walters, having just “made it” as on-air talent in the old boys’ club of broadcast journalism in 1977, is perched on one stiff leather couch opposite Dolly Parton. Tresses teased tall and an oversized blue rose tucked behind her ear, she is being bombarded by questions, with undertones varying from condescension to disdain. “Dolly, did you look like this when you were a kid? Is it ‘all you’? Do you ever feel that you’re a joke?”

Even if she would have rather sucker-punched Walters, Parton – the Nashville, Tenn., singer-songwriter then on the cusp of superstardom – smiles sweetly and answers with grace. “It’s certainly a choice,” she begins, before dealing out a trademark Dollyism. “I would never stoop so low as to be fashionable.” And then, as if she could see the future in a crystal ball, she delivers a telling take in her soft Southern drawl. “All of these years, people have thought the joke was on me, but it’s actually been on the public. I know exactly what I’m doing, and I can change at any time.”

And she has transformed: from country queen to pop star, singer to actress, business tycoon to philanthropist. Still rocking big hair and big boobs, she’s also exactly the same – thanks to impeccable makeup atop a wrinkle-free face – as if she’s kicked up her six-inch stilettos and waited patiently for the world to embrace her trademark, country-glam look and laud her third-wave fem-

inism, business acumen and big heart.

All I know for sure is that, when the world went to hell in 2020, Parton emerged as an unlikely hero. While the pandemic turned most people’s lives upside down, she promised light at the end of the tunnel with a US\$1-million donation to Vanderbilt University Medical Center’s COVID-19 research fund, which proved critical in the early stages of the Moderna vaccine’s development. The day she received her first shot in May 2021, she wrote a viral take on her 1973 hit “Jolene” to raise awareness. “Vaccine, vaccine, vaccine, *vacciiinnne*,” she sang. “I’m begging of you, please don’t hesitate.”

If there were one earthly being we could all rally around, it might be Parton, who after a half-century in the spotlight has proven to be all things to all people: gay icon, good Christian, third-wave feminist and Black ally. In 1997, she sparked the revitalization of a historically Black Nashville neighbourhood when she used royalties from her songwriting credit on Whitney Houston’s version of “I Will Always Love You” to buy a commercial complex in 12 South for her office. In 2020, just months after George Floyd was murdered by a police officer, Parton did not mince words when she told *Billboard* magazine: “Of course Black Lives Matter. Do we think our little white asses are the only ones that matter?”

One of America’s richest self-made women, she is loved by grandmas who tune into her songs on the radio and younger generations who discover her by refreshing ►





# DOLLY INC.

## “ALL OF THESE YEARS, PEOPLE HAVE THOUGHT BEEN ON THE PUBLIC. I KNOW EXACTLY WHAT

their feeds on social media, where Parton has 5.2 million followers on Twitter and 4.3 million on Instagram. This is thanks, in part, to her goddaughter, Miley Cyrus, whose cover of “Jolene” went viral, again, most recently when she performed it with her sister Noah on her New Year’s Eve television special.

At 76, it is safe to say Parton, the original influencer, is having the time of her life. Just read the headlines: *Time* named Parton one of 2021’s most influential people; *People* chose her as a 2021 Person of the Year; the *New Yorker* dubbed the nation “The United States of Dolly Parton” and the *New York Times* summed it up nicely by asking: “Is there anything we can all agree on? Yes: Dolly Parton.”

As for me, I’ve been fan-girling since Parton played can’t-get-a-break secretary Doralee Rhodes in the 1980 career-revenge fantasy *9 to 5*. Just typing the film’s title has the song playing on a loop in my head: “*9 to 5, for service and devotion/You would think that I would deserve a fair promotion/Want to move ahead but the boss won’t seem to let me/I swear sometimes that man is out to get me!*”

It was ironic, considering I’d never had a job at that point, but no matter. While members of my high school feminist club painted posters of inspirational quotes for International Women’s Day, I skipped Eleanor Roosevelt and Mother Teresa in favour of this Dolly Parton gem: “I’m not offended by dumb blonde jokes because I know I’m not

dumb. And I also know I’m not blonde.” I was instantly sold on whatever brand of feminism Dolly was selling.

**T**HESE DAYS, PARTON’S smarter-than-I-look shtick is the calling card of many self-branded, pop-culture personas-turned-empires – Kim Kardashian, Paris Hilton, Drew Barrymore, Reese Witherspoon – but Parton did it first and has been at it for decades longer. Her sparkly brand of “Dumb Blonde” (also the name of Parton’s 1967 debut single), has never wavered, nor has her sense of humour. “It costs a lot of money to look this cheap!” she often declares.

Of course, if you think Parton’s anywhere near dumb or cheap, then her strategy to disarm has worked. If she looked like Warren Buffett, we’d probably give her way more credit for being business savvy. Among her many, many, many endeavours are Dollywood, where Parton’s official title is Dreamer in Chief; Sandollar Productions, the company behind the much-loved ’90s TV series, *Buffy the Vampire Slayer*; and Dixie Pixie Productions, her newest company, which is currently collaborating on Netflix specials.

Then there are the brand partnerships, which include everything from her “Scent from Above” perfume to holiday bakeware at Williams Sonoma. Consumer branding is tasked to Gary Krakower – a graduate of Toronto’s York University, who was born and raised in Montreal – the

PHOTOGRAPHY, DONALDSON COLLECTION/GETTY IMAGES (JOLENE); EVERETT COLLECTION INC./ALAMY STOCK PHOTO (PARTON AND WALTERS); ARCHIVE PL/ALAMY STOCK PHOTO (VINYL); PICTURELUX/THE HOLLYWOOD ARCHIVE/ALAMY STOCK PHOTO (9 TO 5 POSTER); JIM Smeal/GETTY IMAGES (STEEL MAGNOLIAS PREMIERE)





**HER GREATEST HITS**  
Opposite: "Jolene"; "I Will Always Love You"; with Barbara Walters in the '70s; starring in *9 to 5* and attending the *Steel Magnolias* premiere in the '80s. Right: With goddaughter Miley Cyrus, 2019

**HER EMPIRE**  
From theme parks to fragrance: Parton's 2021 *People*'s person of the year cover and her 2020 biography

## THE JOKE WAS ON ME, BUT IT'S ACTUALLY I'M DOING, AND I CAN CHANGE ANY TIME



vice-president of licensing for IMG, a New York-based global events and talent-management company. His first meeting with Parton was unforgettable. "She mentioned that she really loved red shoes," recalls Krakower. "She said, 'I can't express it, but I can sing it,' and then, off the top of her head, she sang a two-minute song about red shoes." So can we expect Dolly-brand red pumps any time soon? "Stay tuned," he teases.

Naturally, Parton is very, very busy, starting many days at 4 a.m., when she meets with her team to tackle a daily "ask Dolly" to-do list. Her manager has said they turn down 90 per cent of requests for her time, with the winners offering "minimal Dolly time and maximum exposure." It makes me absolutely giddy that I've made the cut. And very nervous.

"Please call me Dolly!" she giggles, when I mumble hello over the phone. I have 20 minutes and not a second more to try to understand a woman that Cyrus described as "the world's most impeccably purposeful walking contradiction." Her goddaughter also said, "There's a theory that you shouldn't meet your heroes, but I wish everyone had the chance to meet Dolly Parton, because she's even better than your sparkliest dreams." We're chatting about the newest endeavour in the ever-expanding Dollyverse, her first novel, *Run, Rose, Run*, co-written with another business dynamo, bestselling author James Patterson. Dolly and Patterson are old friends who found success and

superstardom doing what they'd probably be doing anyway. "I don't work for a living, I play for a living," Patterson says about his literary career as the world's bestselling author of – no, this is not a typo – more than 200 novels. "We like each other because we're proud of our success," Parton says. "But we don't have big heads," Patterson interrupts. "I have big hair!" she counters. "I used to have it," he says. No worries there. "You can borrow one of my wigs!"

If this banter's any indication, writing *Run, Rose, Run* must have been an absolute blast. Patterson pitched the collaboration, Parton was "terribly flattered," and together they fine-tuned the plot about wannabe country singer AnnieLee Keyes and grand ol' Nashville queen Ruthanna Ryder. "He knows how to tell a story and I can write a song, but once we started writing we had a wonderful face-to-face," Parton says. "We had a good time!" Patterson confirms. Before they knew it, they'd invented a whole new genre that you might call a "musical novel," where songs are written into the story and vice versa. "It's a novel with a soundtrack," says Patterson, "I don't think anyone has ever done this before."

They're clearly in sync, but their trajectories couldn't have been more different. Patterson took the conventional route and got a degree, while Parton hated school, and couldn't wait to finish. The day after she graduated high school, she hopped a Greyhound to Nashville to find the country superstardom she'd been chasing for ➤





**SOUTHERN  
BELLE**  
(above and  
opposite) In  
*Vogue*, 1994

as long as she could remember. (It's where Dolly met Carl Dean, her husband of 55 years, at the Wishy-Washy Laundromat.) By then, the seeds had been planted for Parton's over-the-top, hyper-femme signature style. An ample-bosomed early bloomer, who was bullied for her (undeserved) bad reputation, Parton subverted the gossip mill by beating everyone else to the punchline. Eschewing prim and proper late-'50s fashions, she famously said she modelled her outrageous look on the "town tramp" (said lovingly, with admiration), spending her humble paycheques from radio jobs on short skirts, high heels, lipstick and peroxide.

**P**ARTON'S GLAM-UP WAS NOTICED by country star Porter Wagoner, who offered her a gig as musical sidekick on his syndicated weekly TV show at a starting salary of US\$60,000 a year. Though the pay was well beyond her wildest dreams, Parton acted cool and told him she'd think about it. So began a legendary seven-year partnership Parton likened to a marriage, a "love-hate relationship, all mangled up with business."

If Wagoner wanted a pretty little work wife to stay in his shadow, he chose poorly. When her first music contract with Monument Records expired, she co-founded the Owe-Par Publishing Company with her musically minded Uncle Bill. Parton retained a controlling interest – 51 per cent to Bill's 49 – in her songs, which, much to

Wagoner's chagrin, increasingly outsold his. As her star power grew, Wagoner became increasingly jealous, competitive and possessive.

While her country contemporaries preached "Stand By Your Man," Parton decided to stand on her own, leaving Wagoner in what the press dubbed a "hillbilly divorce." He didn't make it easy, later suing her for a million dollars, but Parton paid up and left anyway. She commemorated their parting with "I Will Always Love You," which she penned in one day, along with another No. 1 hit, "Jolene."

Forgive me if you've heard this story before, but a profile of Dolly Parton just isn't complete without it. Nearly 20 years before Houston covered "I Will Always Love You," which would become the fifth best-selling single of all time, and drop a cool US\$10 million into Parton's pocket, the song found favour with the King himself. "Elvis loved the song and wanted to record it," she wrote in her 2020 book, *Songteller: My Life in Lyrics*. "But his manager demanded half my publishing rights. It broke my heart, but I couldn't give up my copyright."

How does a 28-year-old up-and-coming songwriter say "thanks, but no thanks" to Elvis Presley? In *Songteller*, Parton credits her business savvy to her father, an illiterate tobacco farmer. "He knew how to barter; he knew how to bargain. ... He knew exactly what everything was worth, and how much he was going to make from that tobacco crop." What her father might have achieved, given the opportunity, would later inspire Dolly Parton's Imagination Library, a philanthropic literary initiative that has given 170 million books to children across five countries in 27 years. Parton has long insisted she's neither proud nor ashamed of being born poor, and interestingly the same seems true for being rich. "I always wanted to be a success," she tells me, "but to me success entails a whole lot of things. It's not until you've made the money or made it big, it's until you're able to enjoy it."

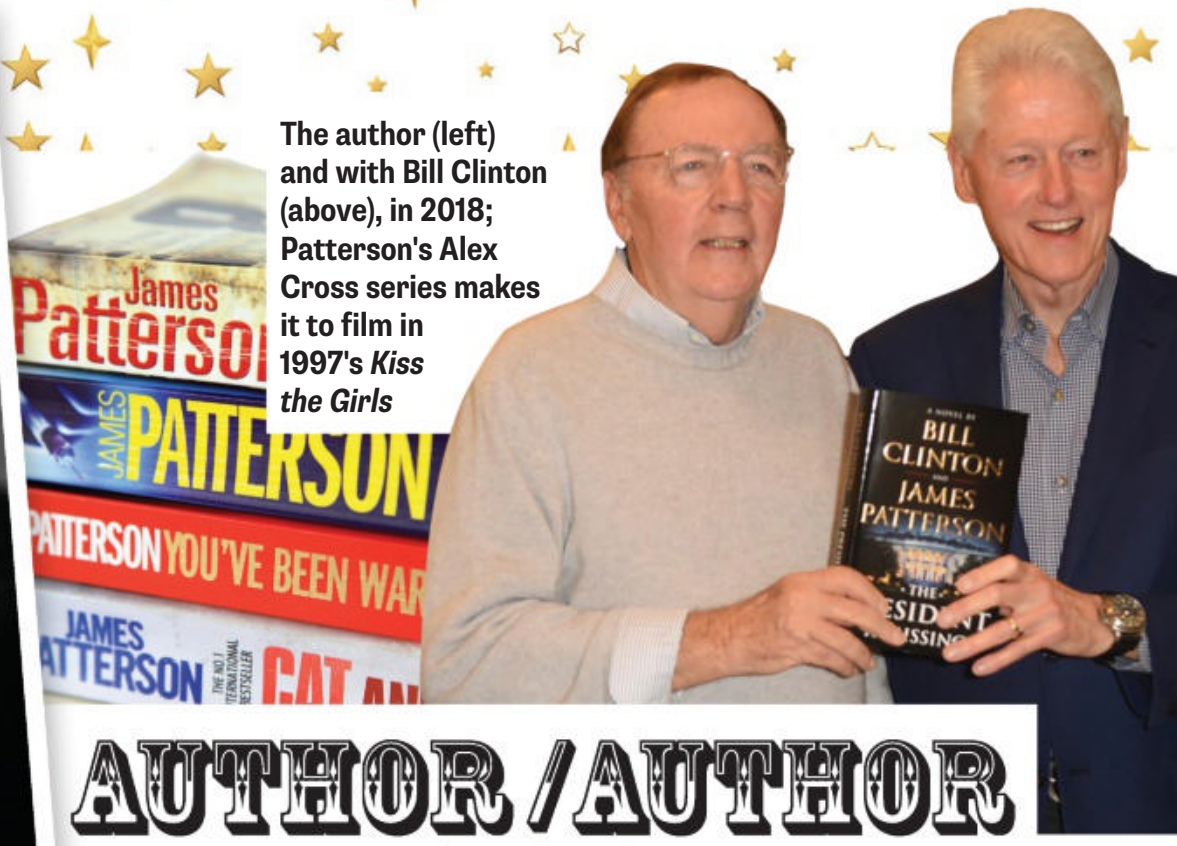
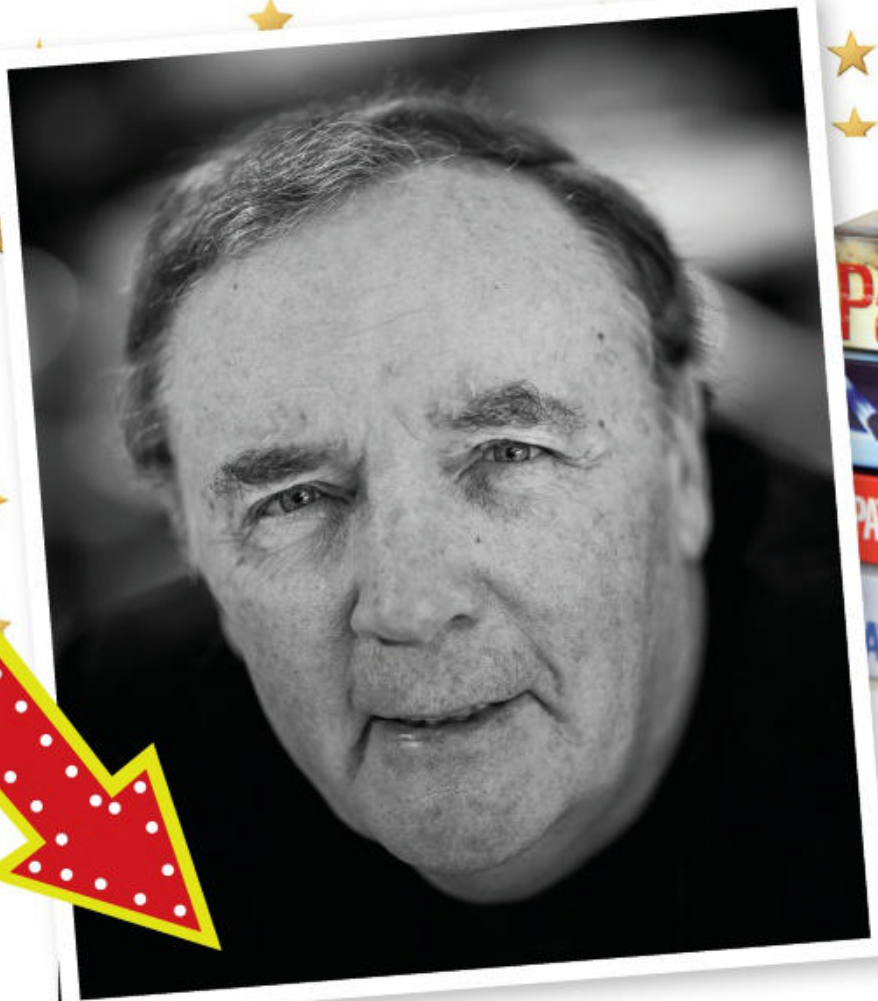
It's all too easy to plot Parton's accomplishments on a graph headed up, up, up. After shutting Elvis down, Parton topped the charts five times and earned her first Grammy Award before the end of the '70s; she won the Country Music Association's highest honour, Entertainer of the Year, in 1978; she signed a three-picture deal and transitioned seamlessly in 1980 into film with my old favourite, *9 to 5*, collecting an Oscar nomination and a Grammy for Best Country Song. On the surface, all was swell.

Behind closed doors, monetary success made little difference and Parton fell into a deep depression in the mid-'80s. Physically, she was suffering from severe endometriosis that eventually required a hysterectomy and meant she'd never have a biological child. Emotionally, she pulled away from her husband and family, some of whom resented Parton for her success. Having received death threats – and with the pain of John Lennon's 1980 assassination still raw – Parton cancelled her 1982 tour, retreated from public life **FEATURE CONTINUES ON PG. 34** ►









The author (left) and with Bill Clinton (above), in 2018; Patterson's Alex Cross series makes it to film in 1997's *Kiss the Girls*

## AUTHOR / AUTHOR

The man who wrote the book on bestselling books makes history with Dolly

**J**AMES PATTERSON has sold more than 425 million books, including thrillers starring Alex Cross, a Washington, D.C., psychologist and criminal profiler, and Michael Bennett, a widowed Manhattan detective with 10 adopted children. Then there are the children's books, YA novels, romances and mysteries. An industry unto himself, Patterson works with a phalanx of co-writers and sometimes has as many as 30 projects on the go.

He writes extensive outlines for his collaborators, and reads and revises their manuscripts. Before *Run, Rose, Run* with Dolly Parton, Patterson's most famous co-author was former U.S. president Bill Clinton, who collaborated with him on two political thrillers: 2018's *The President is Missing* and 2021's *The President's Daughter*.

Born in the upstate town of Newburgh, N.Y., Patterson got his English degree at Manhattan College and moved to Nashville, Tenn., in 1970 to start his master's degree at Vanderbilt University before he dropped out and got a job in advertising. His 1976 debut novel, *The Thomas Berryman Number*, which fea-

tures a Nashville newsman who tracks a professional killer, won a first-novel Edgar Award from the Mystery Writers of America; Patterson has since won nine Emmys, five of them for an educational children's program with PBS called *Kid Stew*, had more than a dozen of his books made into movies, and was awarded the 2019 National Humanities Medal.

Like the country music legend, Patterson heads a multi-million dollar entertainment empire. He is 74, she is 76. He is also a philanthropist who supports children's reading and literacy, donating a million books to students and US\$7.25 million to school and classroom libraries.

Parton, a fan of his Alex Cross novels, agreed to work with Patterson after he pitched an idea for a mystery about an up-and-coming singer named AnnieLee Keyes, who is mentored by the queen of country music, Ruthanna Ryder. Parton not only loved the idea, but sent him notes a few days later. Her 12-song album, *Run, Rose, Run* will be released March 7, the same day the book is published.

(This interview with the duo has been edited for length.)

**»» Rosemary Counter:** Good morning, everyone! How are you?

**James Patterson:** We're terrible, we both have the flu. No!

**Dolly Parton:** He lies! How are you?

**RC:** I'm wonderful, but very nervous. I thought I should confess.

**DP:** We can hear you real

good, can you hear us?

**RC:** I can, yes. Where are you guys in the world?

**JP:** We're in Nashville.

**DP:** We're in Nashville in the rain, and this is our first interview of the day so we're getting all revved up.

**RC:** Let's begin at the beginning and congratulations on the book!

**Both:** Thank you.

**RC:** Did you guys know each other before?

**JP:** We've been friends for a long time. We both do a lot for kids ... and I said I have this rough idea for a novel, but I don't know whether or not it's good. Dolly said come down and let's talk and see what happens.

**DP:** Well, we did talk and we decided that it might be a good idea, because I'm a Tennessee girl and know

all about what James was talking about. He had gone to school in Nashville, so he knew the city and the music, so it just seemed to be a perfect thing. Once he had a good story, I decided I might write some music for it. That was my idea and we collaborated back and forth.

**JP:** That's what's really different about this book: It's a novel about a young but very good country music





LOVE SEAT  
With Parton  
during press  
interviews for  
*Run, Rose, Run*



singer trying to make it and she's both a singer and a songwriter. All the songs in the book are also on the album. It's kind of historic. I don't think anybody else has done this before: a novel with a soundtrack. When I listened to the soundtrack, I thought, oh man, that's so cool! You can really hear the book in the music and vice versa.

**DP:** We're kindred spirits! All the songs are about situations in the book.

**RC:** It's almost like you've invented a new genre. The musical novel?

**DP:** It is, kinda! Jim, as I call him, or JJ - you can call him Jimmy - I forget what I was saying. Oh yeah, he had a great line: "It's a mystery and history." He said that yesterday.

**RC:** Can you tell me a little bit more about the process? James, you had the idea?

**JP:** For a book, yes. We really did collaborate. One of the things that separates this book is the authenticity; you really do get a feeling for what it's like for a young woman in Nashville to come in and feel that she has it, but you never know.

**DP:** I totally relate to both the younger character - having been young at one time - and the older woman who's out of the business. Both are writing songs and doing their thing. I loved to have input on both those characters.

**RC:** I read those characters as two sides of the same coin: you pre-fame and you post-fame.

**DP:** I'd like this to become a movie and hopefully I'll get to play the part of Ruthanna. That would be perfect.

**JP:** The interest from Hollywood has already been insane. We had, like, 70-something groups that wanted to do the movie and we're down to six now. Any of the six would be a terrific partner.

**RC:** I have to ask, who do you think should play AnnieLee?

**Both:** [laughing]

**JP:** I only know who should play Ruthanna.

**DP:** We don't know yet. Some people are saying we need a young singer in the business who's already famous, but we're kind of inclined to look for that character.

**JP:** I think I should be in the movie.

**DP:** He has to play my boyfriend, Jack. He can play that. He's a wonderful character too, so we're going to need a handsome fellow for that. Hopefully, we can really make some magic between the young girl and her love interest.

**RC:** I think I speak for the whole world when I suggest Miley Cyrus!

**DP:** Yeah, we've talked about Miley. I love Miley and she's my goddaughter and she's a wonderful girl.

**RC:** Is there any part of Miley Cyrus that inspired the character of AnnieLee?

**JP:** No. I know of Miley, but -  
**DP:** She's so talented, but we're not there yet! We're just getting the book out and the album. It would be a couple of years before a movie.

**JP:** I must say it's really a stunning experience to read the book and listen to the album.

**RC:** Dolly, how close are you to the Ruthanna character?

**DP:** I think I'm very close. There are differences, of course, mostly that I will not retire unless I'm forced to.

I would never tell a young person that bad advice to "get out of Nashville, now." I would never crush a young person's dreams. But I relate to her so much in so many ways. She has her own studio, she keeps a band, she writes songs on a daily basis. But I really relate to both characters a great deal.

**RC:** I see you're one of *People* magazine's 2021 people of the year and one of *Time*'s most influential people. Are you comfortable with all this or is it all very surreal?

**DP:** Well, it's all a great compliment and honour any time I get honoured for anything. But I don't take it for granted, and I always say, "I count my blessings more than I count my money or my awards." It's always nice and you just hope that they don't put you so high on a pedestal that they have to knock you off one of these days. I don't think I'm all that, but I appreciate the accolades and I work hard.

**RC:** And what can we look forward to in 2022?

**JP:** More books and more music.





and briefly considered suicide. “For about six months there I woke up every morning nearly dead,” she told *Ladies’ Home Journal*.

Then Parton packed up and went home again. Though her vast real estate holdings included a beachside Malibu house and apartments in Los Angeles and New York, the songstress chose Willow Lake, her secluded 25-hectare (63-acre) estate outside Nashville, to heal her soul. Parton spent weeks on end swimming, reading self-help books and strumming her guitar. She daydreamed of simpler times, specifically her childhood in the foothills of the Great Smoky Mountains near Pigeon Forge, Tenn.

In 1986, just 26 kilometres (10 miles) down the road from the house, where her family once lived, she built a meticulous re-creation of their one-room log cabin that would become the heart and soul of Dollywood, the theme park Parton had long imagined despite naysayers who opposed the grandiose idea. “I am prepared for success and braced for failure,” Parton once said, although the failure of Dollywood would have cost her an estimated US\$50 million.

**B**UT YOU CAN’T WIN if you don’t play, so Parton rolled the dice. On opening day in May 1986, 12,000 fans filled Dollywood’s Main Street. Later that month, traffic queued for 10 kilometres (six miles) along the highway. Even today,

Dollywood attracts more than 3 million pilgrims annually and employs more than 4,000 workers in Pigeon Forge.

I like to think the unlikely success of the fantastical Dollywood – which has a butterfly in flight as its logo, a wink to the power of transformation – is the moment Parton proved she was a businesswoman with vision. In 2021, she made *Forbes* magazine’s list of America’s richest self-made women, with an estimated net worth of US\$350-million. “Just because you’re famous doesn’t necessarily mean you can build a brand around you,” Krakower explains. “There needs to be talent, personality, authenticity, resonance across multiple categories and with a wide demographic.”

Although Parton prefers to say she is grateful for her good fortune, glimpses of her business strategy are there should you seek them. For a Squarespace ad during last year’s Super Bowl, for example, Parton reimaged her famed “9 to 5” song with a little ditty designed to encourage those who want to turn side hustles into legitimate businesses. “*Working 5 to 9, making something of your own now/And it feels so fine to build something from your know-how/Gonna move ahead and there’s nothing that you can’t do/When you listen to that little voice inside you.*” Parton alluded to the power of that inner voice in the 2019 Netflix special *Dolly Parton’s Heartstrings*. “Other people didn’t always believe in me, and in those times I had to believe in myself,” she says. Then, realizing she’s being pretty saccharine, she pivots devilishly: “Plus nothing’s better than proving people wrong.”

This is the thing about Parton. Every time I think I understand her, the script flips. For example, as I gush over a list of accolades and accomplishments – 25 No. 1 singles on Billboard’s Country chart, 10 Grammy Awards, and soon-to-be six-time bestselling author – she begins with a canned celebrity response. “It’s all a great compliment any time I get honoured for anything.” The minute I buy this familiar phrase, she yanks the rug from under me. “But I don’t think I’m all that.”

In the Dollyverse, everything is itself and also its opposite. Parton is at once an open book and notoriously private, somehow both rich and poor, and claimed by both Republicans and Democrats, even though she’s never publicly picked a side. She’s AnnieLee Keyes and Ruthanna Ryder from *Run, Rose, Run*. Her whole persona is over-the-top performance art and completely authentic. As the old Dollyism goes, “a rhinestone shines just as good as diamond.”

I haven’t even told her how “I Will Always Love You” is the only song I can play on the piano, and I’m just getting around to asking Parton about “9 to 5” when the Dollyclock dings and Dollytime is up, having passed at warp Dollyspeed. I still have so many big questions and no clear answers, but I do have a memory I will cherish of my brief time with the enigmatic superstar. As promised, it’s been minimum Dolly time, maximum Dolly exposure. **■**





HELLO, DOLLY! Parton during the publicity tour for *The Best Little Whorehouse in Texas*, 1982. Opposite: The shot that made it to Parton's 1986 *Think About Love* album cover



THE  
ZOOMER  
GUIDE



# YOUR MONEY

➤ STRATEGIES & SOLUTIONS

## *Saving* GRACE

The pandemic taught us to expect the unexpected. Financial resilience will help us ride it and other future economic shocks out

By Ellen Roseman





## ZEITGEIST

**M**ARJORIE HARRIS AND JACK BATTEN always dreamed of living in France. In 1983, the two freelance writers and authors rented a rural property near Nice for a couple of months, and financed their annual winter sojourns after that through a home equity line of credit (or HELOC) on the downtown Toronto home that Harris, 84, and Batten, 90, bought for \$25,000 in 1967. Now worth \$2.5 to \$3 million, the three-storey, semi-detached house is their nest egg, since they pay the bills with \$1,500 a month they each get in Old Age Security (OAS) and Canada Pension Plan (CPP) benefits.

“We live on the equity in our house for all the extra stuff in our life,” says Harris, former gardening columnist for the *Globe and Mail*, a specialty plant consultant and author of the 2010 book *Thrifty: Living the Frugal Lifestyle*. Batten, who had “a brief and unhappy career as a lawyer,” has written 45 books and is now working on a memoir about his love for jazz.

When travel time to the French Riviera became too onerous, they rented a flat in Le Marais, in the 3rd arrondissement of Paris, known for its shops and art galleries. But, “Paris was proving to be a hell of a lot more expensive than going to the south of France, where you could find a place for \$1,500 a month. Paris was, like,

\$1,500 a week,” says Harris, adding that they paid for it with a \$300,000 reverse mortgage to help cover the higher costs, including business class plane tickets. “It’s just one of the major extravagances of life.”

Just before the pandemic hit in March 2020, Harris and Batten repaid the reverse mortgage and took out a new \$600,000 HELOC, because interest rates were lower.

The couple put their trip to Paris on hold, and when their expenses dropped, they borrowed from the HELOC to enclose their front porch, adding adjustable windows, a storm door and a heater, to make it “toasty warm” for eating meals in the cooler spring and fall months.

Two years later, COVID-19 has left an indelible mark. Our social lives have been refocused on home and family – or moved online – and, when restaurants closed and flights were cancelled, the gap between wants and needs became glaringly obvious. A frugal lifestyle in their early years means Harris and Batten are able to enjoy their later years, largely financed by the equity they carefully built up in the home they’ve lived in for 55 years. They now have a network of neighbours who watch the house when they are away and bring over food if one of them is sick.

While a public health crisis of this size may have been unexpected, we should have been preparing for a future financial shock. They come around regularly – the last one was the global financial crisis of 2007-2008, which started when the U.S. housing bubble burst – and they are endemic to our capitalist system.

“The global pandemic has intensified financial challenges for many people and revealed a concerning lack of financial resilience,” the Financial Consumer Agency of Canada (FCAC) said in a July 2021 report on its new, five-year National Financial Literacy Strategy. Now that some of us have deflated our savings

cushions, the FCAC said it’s time to address that vulnerability.

The agency started surveying about 1,000 Canadians every month in August 2020 about their financial well-being. The data dashboard on the FCAC website, last updated in November 2021, has some good news. More than half of households – 57 per cent – reported using a budget, compared to 52 per cent in August 2020 and 49 per cent in the FCAC’s 2019 Canadian Financial Capability Survey; 46 per cent described themselves as financially savvy, up from 40 per cent in 2019.

In less encouraging news, 50 per cent of households reported a work-related financial impact from COVID-19, while 39 per cent said they used their savings to cope.

Meanwhile, the percentage of Canadians who reported spending more than their monthly income increased from 19 per cent in 2019 to 29 per cent by November 2021.

Much was made of the drop in household spending during the pandemic, when no one could dine out or go to a concert, and Canadians managed to save an unprecedented \$180 billion – roughly \$5,800 per Canadian – according to a March 2021 speech by Bank of Canada Deputy Governor Lawrence Schembri. While jobs were lost, government assistance like CERB managed to keep people afloat, and enforced saving meant household income increased, mainly for high-income earners. The bank’s Canadian Survey of Consumer Expectations backed this up, showing that 47 per cent of households that earned more than \$100,000 saved more than usual, while only 20 per cent of those making less than \$40,000 were able to do the same.

Most of that savings was sitting in bank accounts by March 2021, while data from the credit score company Equifax shows many Canadians – in all age groups – managed to pay down credit card debt. However, ➤



by November 2021, as Christmas approached and Omicron hadn't hit yet, Equifax reported Canadians had turned on the spending taps, "mostly driven by younger consumers under the age of 35."

**K**ELLEY KEEHN, 46, a personal finance educator and author who splits her time between Edmonton and Toronto, says a scarcity mindset can lead to what she calls revenge spending. "It's like being on a restricted diet you didn't agree to and now all the food is there and you can't contain yourself," she explains. "We say that we'll choose the fruit over the chocolate, but when we're stressed, when there's a number of things put in our path, it shows time and time again that we choose the chocolate."

As the federal government noted in its 2021 budget speech, younger generations were hardest hit by the pandemic, since many worked in high-contact jobs, like the service industry. Those who managed to hang on to their positions worried that they would lose them in subsequent waves.

And an online survey of 763 Canadians aged 18 to 25 by the Canadian Bankers Association in

June 2021 showed Gen Z wrestling with financial instability, with 51 per cent reporting they experienced anxiety related to debt during the pandemic and 52 per cent saying they would have been in trouble without government benefits, which 64 per cent received. Their average debt load was \$14,100, with 39 per cent reporting student loans and 49 per cent carrying credit card debt.

The association noted this generation "is keen to save" and the majority of respondents reported tracking their spending and using budgets. Their reasons for saving? For emergencies and financial independence, with most of it going to TFSAs (47 per cent), high-interest savings accounts (27 per cent) and RRSPs (20 per cent).

This is good news for parents, because Gen Z is likely relying on the bank of mom and dad to help finance their education, bail them out when they're short on rent or even help with the down payment on their first property. The reason older adults can do this is because they've had more opportunities to develop financial resources, according to a September report on Canadians' financial resilience and well-being during

COVID-19 by Statistics Canada and Seymour Consulting Inc. It notes retirees also benefit from regular government support through programs such as OAS, CPP and the Guaranteed Income Supplement (GIS).

Harris and Batten always had a plan for their money, despite their variable incomes as freelance writers, and it paid off. They agreed to build financial resilience by buying a worn-down house in an older area that was about to gentrify, borrowing against the home's rising equity to fix it up and increase its value, and then borrowing again from the home's equity to buy the things they had denied themselves earlier in life. "I bought the first really effective winter coat I've ever had in my life," Harris says of her late-2021 purchase. "I spent a fortune on it and paid almost \$1,000."

She sets out her motto in *Thrifty* – "never, ever borrow more than you can pay back" – and learned to be frugal growing up in a household where money was scarce. Then her father, a minister for the Royal Canadian Air Force, died in a plane crash 18 months after her mother passed away. Just 17, she learned that he had a no-flying clause in his life insurance. The CAF gave him a bang-up funeral, handed her the two weeks' pay he was owed and said, "No widow, no pension."

In her early 20s, her first marriage broke up and "I realized I was going to have to pay my own way, and learned never to count on anyone else for survival," she writes in her book. She went on a wild, credit-card spending spree when she and Batten, whom she married in 1967, hit a rough patch, a debt that took a couple of years to pay off and "a huge amount of discipline to retrieve my old frugal ways." Long since reconciled with Batten, "we've kept this old house going and have had a wonderful life."

They have proved you can count pennies and still have nice things, particularly when it comes to clothes. Batten, a sharp dresser, was buy- ➤

## MONEY-SAVING TIP #1

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options are available – are extremely large.

**> Bottom Line:**

Remember, the less you pay to invest, the more you get to keep for yourself.





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ing second-hand more than a decade ago, and sometimes buys women's shoes. It's remarkable that, in his 70s, Batten beat the cool kids to thrift stores and embraced both sustainability and gender fluidity before singer Harry Styles started wearing faux-fur boas.

In an essay he wrote for *Thrifty* about his buying secrets, he revealed he paid just \$14 for a much-coveted Harris tweed jacket at Value Village, a second-hand store. As for shoes, he admitted to buying them on sale in women's shoe stores. His feet are small, a size seven at most, and women's shoes fit him perfectly.

"It takes someone with a very keen eye for shoes, almost always a woman, to spot my bisexual footwear," he wrote. "Not that I feel uneasy about getting outed. Besides, two factors balance out any possible embarrassment: one is that women's shoes – flats, of course – offer more variety in design; and, second, for some reason unfathomable to me, the discount at women's shoe sales is much larger than at men's shoe sales. And saving money, after all, is what the exercise is all about."

Harris wrote *Thrifty* after her friend Margaret Atwood published *Payback: Debt and the Shadow Side of*

*Wealth* in 2007, and suggested to her publisher that Harris should write about the flip side of the coin. "You have to interview me," Atwood said, bringing out a big ledger from the 1930s, a daily record of every penny her mother spent. "This extraordinary document ... reinforced my own feeling that knowing exactly where you are at any moment financially is a healthy way to be," Harris wrote.

Twelve years later, they're still saving. They live on 80 per cent of their combined CPP and OAS benefits, give away 10 per cent and stash away the other 10 per cent.

I ask Harris how her four children and three adult grandchildren feel about the debt that encumbers the Toronto property they might inherit tax-free one day.

"We discussed it all at a family meeting," Harris replies. "Our kids said they don't care and never expected to get anything from us anyway. ... For the first time, we're not worried about money."

For Keehn, financial resilience means being able to sleep at night. She manages the finances for her business and her household, which also consists of Wyatt Cavanaugh, her husband of 20 years. A creative producer for a media company, he

supports her career and wants her to take charge of the money, but she struggles to keep him involved. "Super smart man, but he's like, 'You just do it.' I literally have to hold money meetings with him to say here's what I have, here's where I have it. Here's my stuff that doesn't even come in. So if I pass away, you wouldn't see a statement for it, unless you had the login to my email. I need you to know I have these assets." Her message to others: Talk to your family members. If you're the breadwinner, you want them to have some understanding of your financial situation so they know where the money is and what it is doing for you.

**A**S FOR Harris and Batten, they plan to make one more big trip to Paris and spend the rest of their lives travelling Canada to see family. "Knowing what I know now," says Harris, "I would advise any young person to live on about 80 per cent of what you make. ... Go through all your parents' and grandparents' stuff, learn to trade and repurpose the masses of clothes you've acquired."

Being thrifty means reusing, repairing and recycling rather than throwing out old things and making new purchases. This has increased in urgency because of the climate crisis. "Never make a move without considering the consequences: Even eyelid glitter ends up in the ocean," she says. "Think first of all and hardest about the planet."

Whether saving is enforced by circumstance or a conscious decision, it is central to financial resiliency, which is the ability to roll with the punches and carry on, despite setbacks. Although we're all tired of the pandemic, hopefully it will ingrain new spending and saving habits. With any luck, financial resilience won't be a new catchphrase, but the foundation for a new era of money management. **Z**



# EVER THOUGHT ABOUT YOUR KIDNEY HEALTH?

There's Never Been  
A Better Time.

Highly prevalent, underdiagnosed, and treatable at an early stage,  
everyone should be screening for kidney disease

**DID YOU KNOW** that Chronic Kidney Disease (CKD) impacts 1 in 10 people globally? An estimated two million Canadians have CKD – but surprisingly, most are unaware of their disease.

Despite its prevalence, CKD is greatly underdiagnosed. Studies suggest that fewer than half of all CKD cases are diagnosed.

Kidneys are critical to your health. The bean shaped organs “clean” your blood by removing waste from the body through your urine, help make red blood cells, and regulate blood pressure. Every minute, your kidneys filter about one litre of blood.

Chronic Kidney Disease is the presence of kidney damage, or a decreased level of kidney function, for a period of three months or more. It can range from mild to severe and in some cases, lead to kidney failure. Fortunately, most people do not progress to end-stage kidney disease, especially if they are diagnosed early and able to take steps to preserve their remaining kidney function.

There are a variety of factors that increase risk of CKD. Hypertension and diabetes are responsible for more than half of all CKD cases, and cardiovascular disease is also a significant risk. Other risk factors include older age, family history, obesity, and substance abuse.

With new treatments for early-stage kidney disease that

## TESTS FOR KIDNEY HEALTH

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A urine test that assesses kidney damage by determining whether albumin, a type of protein normally found in the blood, is in your urine.

can slow disease progression, preserve kidney function, and improve patient outcomes, early intervention has never been more important.

However, early stage kidney disease can be difficult to identify as it's often asymptomatic. The signs and symptoms associated with kidney dysfunction, such as increased urination, insomnia and fatigue, poor appetite, shortness of breath, muscle cramps, nausea, or dry or itchy skin often do not appear until kidney disease has progressed.


But there's a simple solution to protecting your health. Asking your doctor for a simple blood (eGFR) and urine test (uACR) (see box) can reveal kidney dysfunction you didn't know was there.

KDIGO, a non-profit organization focused on evidence-based clinical practice guidelines in kidney disease, recommends screening in high-risk individuals, such as those with hypertension, diabetes, or cardiovascular disease as well as those with other factors that increase risk.

Despite these guidelines and new effective treatments for kidney dysfunction, many Canadians simply don't know to self-advocate for kidney screening, resulting in preventable progressive kidney disease that goes unnoticed. When it comes to protecting your kidneys, self-advocacy can be critical: ask your doctor for an eGFR blood test and uACR urine test for a window into your kidney health.



YOUR  
MONEY



# *The* COST *of* AGING *in* PLACE

If you want to live in your own home for as long as possible,  
planning – and budgeting – for renovations starts now **By Andrea Yu**





## REAL ESTATE

**W**HEN CUSTOMERS contact Owen Barclay, it's usually too late. "They end up calling us, urgently needing a bathroom renovation because they've had a mobility event," says Barclay, owner of a Surrey, B.C.-based home-adaptation company, Accessable Home & Property. "Despite people's intentions to get ready for aging, people procrastinate ... we end up doing expensive renovations for people who should have started the process anywhere from five to maybe even more than 10 years earlier."

Aging in place is taking on new urgency for older Canadians who watched COVID-19 run rampant in nursing and retirement homes and cause 80 per cent of deaths in the first wave, according to Ryerson University's National Institute on Ageing (NIA). In July that year, the NIA, along with Telus Health, surveyed more than 1,500 Canadians about their perspectives on aging, and almost 100 per cent of those 65 and older said they intended to stay in their own homes as long as possible. The report noted a "disconnect" between the desire to live at home and the reality, after just 30 per cent said they don't feel prepared to handle a medical emergency.

The report also pointed out that

more than half of all injuries to seniors happen at home, 80 per cent happen during the day, and almost a third of those 65 and older will fall at least once a year. These accidents can start a cascade of medical issues that often end in admission to a seniors' home.

Joanie Sims-Gould, an associate professor in the Department of Family Practice at the University of British Columbia and part of the university's Active Aging Research Team, encourages seniors to think proactively. "I think that it's always more challenging when you are in a place of reactivity," Sims-Gould explains. "The more that you can prevent and anticipate, the more it enables people to grow old with choice."

Age-proofing a home can cost as little as \$50 to install a grab bar to \$35,000 for a home elevator, to as much as \$250,000 for an outdoor lift to bypass steep, rough terrain. Barclay says it's not uncommon for customers to do the work piecemeal, starting with things like handrail and grab-bar installation, before tackling larger projects such as a shower conversion or elevator installation.

Seniors may be eligible to recoup some money through federal and provincial tax credits and grants. In Ontario, people 65 and older can claim a tax credit – 25 per cent of up to \$10,000 – to make their homes safer and more accessible. Eligible expenses include grab bars, wheel-in showers, non-slip flooring and motion-activated lighting. Home accessibility expenses of up to \$10,000 can also be claimed on federal income tax returns. "We get a lot of requests early in the new year for

people that have lost invoices or lost receipts because they want to claim things," he explains.

Low-income seniors may qualify for grants like B.C.'s Rebate for Accessible Home Adaptations, which offers up to \$17,500, but Barclay says qualification guidelines can be tricky to navigate. For example, large-scale projects, like a \$5,000 wheelchair ramp, require contractors to complete an assessment and an estimate, although he warns that the approved grant may not cover the full cost. Smaller renovations, like upgrading a regular toilet to a "comfort height" model for less than \$1,000, wouldn't require an assessment.

Here are a few home modifications to consider for aging in place.

### ▶ HANDRAILS

Most stairwell handrails in homes are insufficient for aging seniors, according to Rob Geller, VP of corporate relations for Promenaid, a Montreal-based, accessible handrail company. "The optimal shape is round," Geller explains. "You can get your hand around it [with] a firm grip." The more common "bread-loaf" style, with a rounded top and wide base, often has posts or brackets that require the user to take their hand off to get around them. "You [should] have a continuous grip, meaning the railing is unobstructed as you move your hand along it," says Geller.

Upgrading handrails begins at the stairwell, where most falls occur. But Geller has also seen customers use them in garages, hallways and basements. Adding an accessible ▶

**More than half of all injuries to seniors happen at home, 80% happen during the day, and almost one third of those 65 and older will fall at least once a year**



handrail to one side of a hallway or stairwell is a good start, but Geller advises installing them on both sides where possible. “As we age, maybe one side [becomes] weaker than the other,” he explains. A handrail or a grab bar near exterior or side entrances – any threshold with a step or two – can help. Promenaid has grab bars that look like a decorative handle. “We can attach it to the door frame and it looks like a little esthetic handle,” Geller explains.

To improve visibility, handrails can be upgraded with LED lights. Promenaid’s handrails accommodate lights that snap into the base – Geller recommends having one every two or three feet (0.6 to 0.9 metres) – and the system can be used outdoors. “They can also be hooked up to [smart speakers, such as] Alexa and Google Home,” says Geller, allowing users to use voice commands to turn on handrail lights. Standard straight handrails cost about \$20 a linear foot (0.3 metres) while a wood-wrapped design costs about \$35 a foot. Handrails for stairways that have curves and bends are custom-made and priced accordingly. LED lights cost \$90 each.

### ► **DECORATIVE GRAB BARS**

One way to combat the stigma around supportive accessories like grab bars is to disguise them as something else. The Invisia line from HealthCraft, an Ottawa-based home safety and fall prevention product company, aims to do just that. “You’re not putting in a grab bar; you’re putting in a towel bar that just so happens to support 500 pounds,” explains national sales director Jason St-Amant. Invisia’s support accessory line in-

**WHETHER YOU PAY** separately for internet, TV and cellphones or have a bundle, it’s a smart move to ring up your service provider to ask for a better deal. Life gets busy, so it’s easy to coast with the same telecom provider and pay non-competitive rates for

years. Clever negotiation may be needed, but rate cuts are often offered to those who want to leave due to escalating costs. Researching a competitor’s introductory offer is your proof that there are better deals.

► **Bottom Line:** Avoid bill creep by negotiating

your services and save anywhere from \$25 a month to more than \$1,000 a year, depending on your telecom needs.



cludes grab bars that act as shampoo shelves for the tub, and toilet roll holders. These functional items further camouflage their secondary use as a support accessory compliant with the Americans with Disabilities Act Standards for Accessible Design.

Another way that the Invisia line eschews the look of traditional grab bars is by using a stem-mounted design as opposed to flanges, a protruding lip or rim at contact points to the wall. “Those circular flanges are the thing that screams to people, ‘I’m a grab bar,’” St-Amant says. “If you were to show people our shampoo shelf [and they] didn’t have any prior knowledge of what it is they’re looking at, most would not think, ‘Oh, that’s a grab bar.’” Invisia’s curved designs are ergonomic, according to St-Amant. “If you’re grabbing one of our rails from the side, it’s meant to engage your top two fingers and your bot-

tom two fingers, so you’re getting the most amount of grip.”

Pleasing design does come at a premium. Invisia’s shampoo shelf starts at \$270 while its towel bar costs \$189, compared to a standard grab bar that costs \$50 to \$75. But St-Amant encourages customers to see the value in the products’ dual purpose as a support accessory and a shelf (or a toilet roll holder, or a towel bar).

### ► **ACCESSIBLE SHOWERS**

These days, accessible showers are preferable to walk-in tubs, says Joselle Stringer, a sales and customer service representative from the Vancouver-based, safe-bathing solutions company ORCA HealthCare. “With a shower, a person can feel safe by holding onto the grab bars while stepping in,” Stringer explains. “It is so much easier to transfer from wheelchair to the shower seat than getting into a walk-in tub.” Tubs are less environmentally friendly since they use more water – they also take longer to fill – although some seniors prefer the therapeutic benefits of a bath, especially if it has air jets, to alleviate pain. ►

“The more that you can prevent and anticipate, the more it enables people to **grow old with choice**”



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*Mark Halpern, Certified Financial Planner, Trust & Estate Practitioner, Master Financial Advisor-Philanthropy and CEO of WEALTHinsurance.com and ZOOMER Media partner, shares his knowledge*



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Sue and Al, both 65, are married. Each receives \$1,100/monthly in CPP benefits, for a total of about \$26,000 a year. They live in Ontario and pay tax at the highest marginal tax rate, 53.53%.

### **Strategy #1: Life Insurance Policy Owned by Charity, Tax Savings**

**Now** Create a charitable gift of \$1.5 million using joint-and-last-to-die Life Insurance, with the charity as owner and beneficiary of the policy.

Use the CPP benefit to pay the policy premiums and receive an annual charitable donation receipt of \$26,000, mitigating the tax payable on the pension benefit and replacing it instead with a large gift.

### **Strategy #2: Life Insurance Policy Owned Personally, Tax Savings**

**Later** As above, use the CPP benefits to pay the premiums on a joint-and-last-to-die Life Insurance policy for \$1.5 million. The charity, as beneficiary, will receive the insurance payout on the death of the second spouse. Their estate will receive a donation receipt for \$1.5 million and save the family about \$750,000 in estate taxes.

### **Strategy #3: Donate RRSP/RRIF By Will or Beneficiary**

**Designation** RRSP/RRIF will be fully taxed as income (53.53% in Ontario) on the second death.

A \$1 million RRSP/RRIF will be worth only \$460,000 to their family.

This strategy designates a charity as beneficiary of the RRSP/RRIF which mitigates the RRSP/RRIF taxes. Use the CPP benefits to buy a \$1.5 million joint-last-to-die insurance policy, naming the family as beneficiary.

On the second death, the family receives the \$1.5 million tax-free. This produces an additional \$940,000 for the family (compared to \$460,000) and a \$1 million gift to charity!

### **Strategy #4: Charity begins at home. Create a "pension" for your children and grandchildren**

Use the CPP benefits to buy a \$1.5 million joint-last-to-die insurance policy. Designate your children and grandchildren as beneficiaries. Assuming the insurance proceeds earn 5% annually, your descendants will receive a \$75,000 "pension" every year in perpetuity.

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Walk-in baths cost up to \$22,000, while a walk-in shower costs around \$10,000 to \$12,000, including installation. “A walk-in tub still has a four-inch to six-inch (10-cm to 15-cm) step to consider,” Stringer explains. “The door will also be more narrow.” Roll-in showers, in contrast, have a half-to one-inch (1.2- to 2.5-cm) curb and cost \$11,000 to \$13,000. ORCA also offers a “Lifetime Shower” design with a \$300 mini-curb that can be removed to convert a walk-in shower to a roll-in. “Some very mobile seniors don’t like the idea of needing an accessible shower at the beginning,” says Stringer. Safe bathing accessories, like grab bars and handles, are included in the cost estimate. Tubs can be upgraded with premium finishes on fixtures, like oil-rubbed bronze or satin nickel, and rain-shower or handheld showerheads, increasing the price by another \$1,000 to \$2,000. Adding a teak shower seat would cost

## Another style growing in popularity is the vacuum elevator – a round glass tube reminiscent of the pneumatic mail tubes of old

another \$1,500. ORCA can create custom coloured-tile patterns to suit the user’s tastes. For those on a budget, and with more mobility, the company offers a tub-cut service to convert an existing bathtub into a walk-in shower. It costs about \$1,000 and takes a few hours to install.

### ► ELEVATORS

Traditional elevators – similar to what you’d see in an office tower or condo building – are not as popular as are home lifts, according to Steve Reid, the owner of Kingston, Ont.-based Home Elevators, because the cabs run along support rails through cut-outs in the floor. Most traditional elevators require a

machine room, as well as overhead and underground clearance for machinery, which can require excavation below the basement. “[Lifts are] designed for retrofits, so they’re ideal for people who are retiring and wanting to stay in their home,” Reid explains. “[There’s] very little construction involved,” and installation takes about three days. A two-floor, two-person lift costs about \$30,000, while a three-person lift, which can accommodate a wheelchair and move between as many as three floors, costs about \$35,000.

Another style growing in popularity is the vacuum elevator – a round glass tube reminiscent of the pneumatic mail tubes of old. “[They’re] sharp-looking elevators,” Reid says. “People love them, [but the] price point is obviously a lot higher.” They start at \$45,000 for a small, two-floor model and can go up to \$100,000 for a larger design with multiple stops. The vacuum elevator’s operation is just as nifty as its design. “[It] has a turbine unit on top of the elevator that draws the air out from above the cab,” Reid explains. “The cab has a seal around the top and it creates a vacuum above the cab and draws it up. When it gets to the floor, it locks itself onto the rails. Although there are no cables, it can’t fall. [It’s] very safe, very efficient.” Vacuum elevators are suited to retrofitting and are quick to install over two to three days.

### ► OUTDOOR LIFTS

Renewed interest in rural living during the pandemic has spiked interest in John Weinstein’s lift business, based two hours north of Toronto in Bracebridge, Ont. Seniors ►



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We produced a booklet summarizing our petition results and making specific demands for future action.

We presented it to the Premier and all MPPs. You can download a digital copy at [CARP.ca/MinisterPhillips](https://CARP.ca/MinisterPhillips).



The government responded. In a cabinet shuffle, the Minister was replaced. So was the Deputy Minister. Then the new Minister announced a doubling of nursing home inspectors and increased fines for homes that failed inspections – two actions we had specifically demanded. There were also commitments to increasing staff and guaranteeing more hours of personal care for residents.

## Here's what's next for 2022:

### • Fixing the healthcare system

Covid ruthlessly exposed the weaknesses in our overall healthcare system – hallway medicine, long wait times, uneven access to best-in-class medicines, lack of full funding of the most effective vaccines. Enough is enough. No provincial government should feel safe from the dissatisfaction of C.A.R.P. and our members!

### • Making home care a priority component of long-term care

It's time to get serious about home care. We want to see more financial support for caregivers (like a Caregiver Tax Credit or rebates to ensure all caregivers are treated equally), plus more investment in "living in place" technology and telehealth.

### • Improving financial security

Even without the terrible effects of inflation, there are weaknesses all over the financial landscape. We want increased protection for defined benefit pensioners, enhanced pension protection to reduce the risk of pensions failing, and more attention to housing affordability.

**C.A.R.P. fights for meaningful action now.  
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One way to **combat the stigma** around supportive accessories like grab bars is to disguise them as something else

make up the majority of Inclined Elevation's clientele because they face challenges traversing steep, rocky cliff faces to their homes and cottages. "Sometimes, people buy them because they have really extreme situations, like it's half an hour to get to the water and they have to go some circuitous route," Weinstein explains.

Inclined Elevation's outdoor tracks run from 40 feet to nearly 346 feet (12 metres to 105 metres), lifting passengers up to 20 storeys, about 216 feet (65 metres) or more. Carriages look similar to the cabin of an amusement park ride and can seat up to four people, or accommodate a wheelchair user and an attendant. While Weinstein used to build two or three a year, the pandemic has brought unprecedented interest. By the end of 2021, Inclined Elevation booked contracts to construct nine lifts in 2022.

Each lift is custom designed and installed over two to three weeks. But they don't come cheap, with a typical price of \$100,000, while lifts that require longer tracks, higher elevations, multiple stops or changes in pitch, cost more – his priciest lift to date came in at about \$250,000, and he's built about 100 since he started the business in 2006. "I'm fond of saying that people don't buy inclined elevators, they buy their property for the rest of their lives," says Weinstein. "They're buying access to the water, or maybe to the property itself, because sometimes the lift goes from the parking area to the cottage." 

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# *There's an APP for THAT*

Smart use of technology can help you find the best price

**By Marc Saltzman**







## THRIFT

**G**IVEN SIGNIFICANTLY higher prices on everyday essentials, your wallet could use a break. Due to pandemic-related supply chain disruptions and pressing labour challenges, inflation reached the highest it's been since 2003, according to Statistics Canada.

That's where tech comes in. Here are six free digital solutions to help you save.

### ► SAVE LOCALLY

A website and app (iOS, Android), Toronto-based **Flipp** aggregates all those paper flyers delivered to our doors and highlights nearby deals. Type in a keyword, like "chicken," and it will show the best prices at local supermarkets. You can browse by store, flip through ads or clip a deal on your built-in shopping list. A Watch List feature tracks items and sends alerts when they go on sale. While Flipp is primarily for retail shopping (it stores digital loyalty cards so you can flash the app to a cashier to scan), it also flags online-only deals.

### ► WASTE NOT

Another Toronto-based company, **Flashfood**, has a free app that helps you save on about-to-expire grocery items. Use it to browse discounts at nearby stores (via an

overhead map), pay for items and pick them up in store. The platform currently works for Loblaw stores – Loblaws, No Frills, Real Canadian Superstore and Provigo. The company says it has diverted 30 million pounds of food waste from landfills, saving 2.49 million pounds of methane gas emissions from entering the atmosphere.

### ► PAY YOURSELF

**Rakuten** (formerly eBates) pays members cash back every time they shop online at more than 750 supporting stores. Sign up for a free account and launch the app or website. When you want to shop, tap on a store logo – such as Canadian Tire, Sephora, Indigo, The Bay, Walmart, Well.ca and Old Navy – to search for products, or type in a keyword in the search bar at the top. Once you buy, you'll start earning cash that will be sent to you via cheque or deposited into a PayPal account. The percentage you get back varies, up to 10 per cent, according to the company. Aside from meal kits like HelloFresh, you can shop fashion, beauty, tech, travel and streaming services (Apple Music and DAZN). There is also a free browser extension if you want Rakuten to automatically find and apply coupons (and compare prices).

### ► ON A MISSION

Canada's **Shopper Army** website offers as much as 13 per cent cash back at more than 80 participating online retailers. The company says its cash-back rates are often higher than other services because they share most of the commission with members, and the money is deposited into their account, usually within 48 hours. Once the return period is over, cash back is available in the form of an Amazon Gift Card or via PayPal. Members can also complete "missions," which

are generally product-testing opportunities. The item is either mailed out or the purchaser gets a rebate after they buy it. In exchange, Shopper Army asks for an honest review after it has been thoroughly tested.

### ► SWEET DEALS

Click to add **Honey** to your favourite web browser (Google Chrome, Safari, Edge, Firefox or Opera) and start shopping online. It will sense where and what you're shopping for, and let you know if there are coupon codes available to apply to your cart or if it finds a better deal. For example, if you're about to buy a box of 100 N95 masks on Amazon.ca, click the icon in the top right of your browser and it'll show you if it's a good price and where you might get it cheaper. Honey Gold Rewards is similar to Rakuten, where you can earn points for shopping on participating sites and get, for example, five per cent back on your purchase at DavidsTea or eight per cent at H&M, and then redeem it for gift cards.

### ► SPREAD THE SAVINGS

A website, app and browser extension, **Slickdeals** is a community-based hub that shares savings on products, services and travel. The community then votes on all online or retail deals, and the hottest ones (such as 70 per cent off an air fryer) move up to the Popular Deals section. These are screened by the site's editors, who determine if the bargain is good enough to graduate to the coveted front page of the app or website. If you want to price-watch an item, you can sign up to be notified when a bargain is posted. There's also a browser extension that will automatically flag available coupons and promo codes upon checkout. 

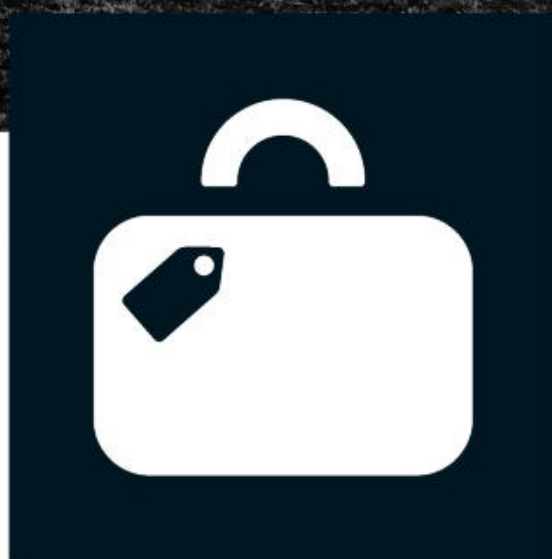




# *Proceed with* CAUTION

Informative tales from snowbirds and advice from experts help you stay on track, as travel remains unpredictable **By Linda Barnard**

**A**NYBODY WHO HOPED COVID-related travel disruptions would be sent packing in 2022 was sorely disappointed. “If COVID has taught us anything, it’s to always expect the unexpected,” says Barry Choi, whose Money We Have blog offers both travel and personal finance advice. He advises travellers to be prepared to alter their plans, or book travel for the second half of 2022 in the hope that the pandemic dies down, rather than focusing on good deals for travel dates now.



## TRAVEL

And industry experts say travel deals are waning for sun-seeking snowbirds who benefited when demand dropped, early in the pandem-

ic. Now that the Omicron variant of COVID-19 is causing travel chaos, finding a seat on an airplane headed south is more challenging than landing a deal. At the start of the year, airlines lowered some prices after travellers cancelled trips, and travel insurance prices have actually dipped, with COVID-19 medical riders now rolled into standard policies.

The ever-changing COVID-19 situation is also prompting changes to rules around government-mandated tests and quarantines, which can ►



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add hundreds of dollars to a trip. As travellers discovered over the busy holiday period, you could be stranded if flights are cancelled.

At press time, Air Canada had halted service to more than a dozen Caribbean destinations until April 30, while WestJet cancelled hundreds of scheduled flights until the end of January after too many employees called in sick with COVID-19. Charter airline Transat A.T. cut about 30 per cent of its flights until late February, as passengers began to cancel.

At the tail end of 2021, travellers were complaining about sticker shock as they booked winter get-aways, but – aside from eye-watering rental car prices due to supply chain issues – hotels and flights cost about the same as they did in 2019. Peter McGuire, 70, was so shocked by car-rental rates when he and his partner flew down to their Palm Springs, Calif., home in January 2021, that the retired federal government economist bought a US\$8,000 2004 Mercedes convertible and drove it home to Saanich, B.C., a month later to avoid government-man-

dated quarantine for air travellers. McGuire also thought motel prices seemed higher when he drove the convertible back to Palm Springs in April 2021.

Canadians who were used to spending the winter in the southern U.S. couldn't wait to hit the road when the U.S. border opened in November, even if their time in the sun cost more.

### ► PAIN AT THE PUMPS

Diane Berg, 73, a retired bookkeeper from Comox, B.C., also bought a car when she flew to her vacation home outside Phoenix, Ariz. She paid US\$2,000 for a 2003 Buick Century and will leave it behind when she flies home to Canada this spring. While gas still costs less in the U.S., it has jumped by about \$1.30 a gallon from last year, Berg says. Grocery store prices are more expensive and she's noticing staff shortages and empty spots on shelves in markets and pharmacies.

When Donnie and Cindy Ross of Trail, B.C., hit the California border in November 2021, gas was \$5.59 a gallon (\$1.48 a litre), and even in the

states they drive through where gas is usually cheaper, the price at the pumps was about 50 per cent more than in 2020.

The fees at the RV resort where they park their eight-metre (25-foot) trailer are the same, but they got a month free last year by purchasing a four-month package rather than paying month to month. "Travel insurance is the biggest hurdle," says 71-year-old Donnie. "Cost-wise, you can pay monthly for your resort, but when you pay for health insurance, you have to pay the works."

### ► INSURANCE

Travel insurance broker Martin Firestone of Toronto-based Travel Secure Inc. says there are no more caps on COVID-related emergency medical costs or coverage riders, which were previously tacked onto policies at an additional cost. That means travellers could be saving as much as 25 per cent. "You're fully covered for COVID, assuming you're fully vaccinated, and up to the contractual amount of the policy, which could be \$2 million, \$5 million or \$10 million," he says.

No COVID vaccinations? You'll be buying that rider.

Firestone cautions that travellers aren't covered for bailing on their holiday if they're nervous about COVID risk, new variants or a rise in number of cases. All insurance companies make that clear on their policies. "The pandemic itself threw a wrench in trip cancellation interruption, so [the insurance industry] covered themselves by going, 'we will not pay a claim if the reason for cancellation is because of a pandemic,'" he says.

### ► CARMAGEDDON

We've all heard the stories about \$500-a-day car rental rates in travel hot spots. Don't expect those absurdly high prices to level off any time soon, says Jonathan Weinberg, CEO of ►

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called asset allocation ETFs or one-ticket ETFs – where the costs are about 0.25 per cent. To purchase ETFs, you would open a discount brokerage account. If you want advice and financial planning, you can look to Canadian robo advisers like WealthSimple or Justwealth, where the portfolio options range in price from 0.40 per cent to 0.70 per cent.

> **Bottom Line:** Thanks to ETFs, you can own a well-diversified, global portfolio for about 10 per cent to 40 per cent of the cost of traditional mutual funds.







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Pour une mise à jour sur l'état de la caisse du RPC, consultez le site [investissementsrpc.com](https://investissementsrpc.com).





## TIMELY ADVICE

**J**ASON NAGY, director of operations for CanAm Insurance, the travel insurance partner for The McLennan Group Life Insurance (C.A.R.P.'s recommended insurance partner), offers these tips to Canadians who need or choose to travel as the pandemic carries on.

**1** Always keep up to date with the latest Government of Canada travel advisories. These have a great impact on your travel insurance, as some companies will refuse to cover COVID-19 when the government says you shouldn't be travelling. Other companies have special policies or ways of handling COVID coverage, even when there is a travel advisory.

**2** Not all insurance companies will cover COVID. Those that do will either roll their coverage into one bundle or add separate policies that cover travel and health costs related to the virus. Expect to pay more for plans that cover COVID – these can cost anywhere from five to 30 per cent more than plans that don't.

**3** If you test positive for COVID while travelling, you're not going to be able to get on that plane home. Can you afford to cover the cost of staying at your location for an extended quarantine? Some policies will cover quarantine costs, while others won't. Make sure you know exactly what your plan offers and are aware of its caps, exclusions or limitations.

> For a complete list of all benefits that are available to C.A.R.P. members, visit: [carp.ca/member-benefits](https://carp.ca/member-benefits)

AutoSlash, a New York City-based website where you can search for discount car-rental rates.

When demand dropped 90 per cent at the start of the pandemic, companies sold off their fleets to try to recoup losses, Weinberg explains. Global shortages of microchips have impacted vehicle production, so companies can't restore inventory now that travel demand has returned.

"Not only do I see it extending into early spring, but I see that the problem is going to get worse," says Weinberg, who thinks the auto industry's supply chain issues won't ease up until later in 2022.

"The number one thing, far and away, that consumers can do is to plan as early as possible," he says. Book a pay-later rate, shop around and use memberships like CAA and loyalty programs to help lower the price. "Rental car pricing can sometimes change multiple times a day," he points out.

### ► CHECK IN TIME

AutoSlash will be launching a new site called HotelSlash in March that will help consumers find the best deal on hotel stays. "We're seeing much higher hotel rates than we were seeing just a few months ago," says Weinberg.

Hotel deals are going to be harder to come by, confirms Alison Hoyt, senior director of consulting with STR, the global hospitality data and analytics company.

Travel boomed last summer with increased vaccination rates, and demand shows no sign of slowing down. Combine that with labour shortages and staff illness that limit hotels' ability to operate at capacity – and rising inflation – and prices started inching closer to pre-pandemic levels last fall. Hoyt says to expect U.S. rates to go up 5.7 per cent in 2022. For the week ending Jan. 1, U.S. average room rates were more than 20 per cent higher compared to the same week in 2019. In

Canada, where travellers were getting good deals last summer and fall, STR forecasts a climb of 14.2 per cent, nudging room rates close to 2019 levels.


### ► FLIGHT PLANS

Choi said low-cost carriers like Flair Airlines, Lynx Air and WestJet's Swoop are changing the game with lower prices. Be mindful of extra charges for carry-on baggage, seat selection, in-flight snacks (including non-alcoholic drinks) and checked luggage.

Smart travellers shop around for package deals, hotel promotions and airline seat sales, but the key is being flexible about the destination. Just don't get so caught up in the chase that you squander time to save a few bucks. "I tell people, if you're only getting that fifth [hotel] night free and you're going to spend 10 hours searching, your time is more valuable than that," said Choi. A travel agent or a guided tour can take over the work of the deal hunt, while giving clients the latest news on restrictions and test requirements, Choi added. "It all depends on your comfort level."

No matter what airline you book with, always check flight cancellation policies carefully, and confirm before you book whether you'll get a refund or a credit. Because COVID can cause last-minute changes, it's worth it to pay a bit more for a fully refundable ticket, said Choi, who no longer uses third-party booking sites and reserves his hotels and air travel direct with the provider to make it easier to get a refund or cancel.

Far from being put off by extra costs or challenges, intrepid seniors treated the border like a starting line late last year.

"They are not backing out at all," says Travel Secure's Firestone. "They left en masse to the point where the numbers were higher in my business in November [2021] than they were in pre-pandemic November." 





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# *Face* VALUE

We asked three dermatologists to give us the latest on “lunchtime” treatments, new ways to use old faithfuls, what they cost and how long they last

**By Vivian Vassos**





## UPKEEP

**T**HE FIRST TIME Charlene Linzon tried fillers, she was in tears. “My experience was not great,” she tells me when we meet at her Toronto clinic, Forest Hill Dermatology. “My ex-husband did it, and it didn’t turn out so well.” Linzon’s ex, a dermatologist like her, did the procedure when fillers such as Juvéderm and Restylane were first making waves, a little more than 10 years ago. “He was being constrained to follow a formula, and trained by the company that made the fillers,” she says, “but faces don’t fit every formula.” The protocol then was to put it in three places in the apple of the cheeks. “It just made me look fat!” she recalls. “Inject here, there and there. [It was] bad, scary, and I was very upset. Even my kids noticed. ‘Mum, you have a fat face!’”

### ► FILL ME IN

It prompted Linzon to tweak the tools, experimenting on “long-time patients who trusted me.” Rather than needles, the dermatologist trained herself to use thin tubes, called cannulas, which minimizes pain and bruising. Using one entry point, Linzon manipulates the cannula to reach many areas “without poking all over the place,” she says. “I take an hour with a face. It’s a process of sculpting. You put a little in

and step back; you put a little more and step back; really treat the face like you’re sculpting, little by little.” The goal is to create a less angry look. “Lighter, happier, refreshed, in a way that’s completely natural,” she says. The greatest compliment? When patients say people tell them they look better, not different. “Filler done properly shouldn’t even be noticeable.” The worst outcome, she adds, “is if someone asks, ‘Who put your filler in?’”

Most practitioners are still trained to use needles, but Linzon says cannulas allow her to put filler in areas, such as closer to the ear and hairline, that she wouldn’t touch with a needle.

**THE INJECTABLE** Juvéderm’s Volux, Voluma, Volift and Volbella

**THE COST** \$850 per syringe

**THE UPSHOT** According to Linzon, fillers can last more than two years, and maybe three.

### ► THE ENHANCEMENT BUMP

As Canadians spent more time at home during the pandemic and less time socializing, Katie Belezney noticed an uptick in self-care. The dermatologist and clinical instructor at the University of British Columbia’s dermatology department, who also practises at Humphrey Cosmetic Dermatology in Vancouver, writes in an email that patients are embracing non-surgical aesthetic procedures such as injectables and lasers, and that cosmetic treatments have become more socially acceptable.

An often overlooked benefit is the correlation with attractiveness, youth, social status and even health, borne out in a 2019 on-

line survey of 2,000 American men and women aged 18 to 65 on the social perceptions of facial aesthetic treatments. Asked for their first impressions, the authors, writing in the *Aesthetic Surgery Journal*, reported both groups had a more positive perception of those who had work done. “The results suggest that the positive impact of minimally invasive pan-facial treatment extends beyond enhancing physical appearance and highlights the importance of social perception and observer-reported outcomes in aesthetic medicine,” the study concluded.

Belezney says customers now favour more subtle enhancements like smaller doses, called “baby Botox,” to reduce lines and wrinkles. “Another treatment that may not be as familiar is the injection of microdroplets of hyaluronic acid into the skin, which can help make the skin more hydrated, smoother, firmer and more elastic.” The microdoses, which contain fillers such as Juvéderm Volite or Restylane Skinboosters, are injected just under the surface, rather than the usual depth of the full length of the needle (about 1.3 centimetres).

Then there’s cause and effect. “One of the problems of being on our devices all day is what is called tech neck,” says Belezney. “This happens when wrinkles begin to form as a result of the repetitive movement and neck-down looking at our devices.” The dermatologist suggests a number of treatments to address it. “Strategically placed Botox can help to reduce platysmal banding [the vertical neck muscles that can become more pronounced with age], while filler can be used to eliminate ►

“The positive impact of minimally invasive pan-facial treatment **extends beyond enhancing physical appearance** and highlights the importance of social perception”



horizontal necklace lines.” Treating the neck area with microdroplets of hyaluronic acid can also help to improve skin quality.

**THE INJECTABLE** Botox

**THE COST** It depends on the area to be treated and the person delivering it (nurses may be cheaper than dermatologists or cosmetic surgeons). One Toronto clinic, MedLaser, says on its website that it can cost between \$10 and \$17 a unit, and men generally require more than women. In 2016, a global aesthetics consensus group noted the typical dose was eight to 25 units for horizontal forehead wrinkles, six to 15 units for crow’s feet, and between eight to 40 units for the angry “elevens” between the eyes.

**THE UPSHOT** Botox, which relaxes muscles, lasts three to six months, Beleznavy says.

**THE INJECTABLE** Hyaluronic acid

boosters, such as Juvéderm Volite or Restylane Skinboosters

**THE COST** \$850 per syringe

**THE UPSHOT** Can last six to nine months.

► **THE NECK’S BEST THING**

“Much like the neck, the décolletage is a giveaway of our real age, and an oft forgotten area, when it comes to regular skin care,” says Dr. Julie Khanna, as she takes me on a tour of her clinic, ICLS Dermatology & Plastic Surgery, in Oakville, Ont. As for the chest, “This is one area that can’t be addressed with surgery, so our approach is always a combination, with products and procedures that improve skin quality and elasticity.”

To treat deeper wrinkles and lines, Khanna uses diluted fillers, because the skin here is thinner than that of the face, while neurotoxins minimize vertical neck bands.

“We also address loose skin in the face and body through non-invasive, skin-tightening technologies: Thermage, which uses radio frequency; Ultherapy, which uses ultrasound; or radio frequency combined with microneedling treatments like Profound or Fractora.”

Khanna can’t help but mention a true sign of the times. “Since masks have become an important part of our daily lives, we have become hyper-aware of our own eyes because that’s all we’re often seeing of other people.” Neurotoxins like Botox can minimize fine lines and deeper wrinkles. They can also lift the brow, making the eyes appear more awake and alert.

One of Khanna’s most popular surgical procedures in the last year is the mini neck lift, where she removes skin as well as fat from under the chin, and uses skin-tightening technologies to contour the jawline



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and neck. Since it's done under local anesthesia, patients recover quickly and, thanks to the pandemic, have more opportunity to do so at home.

She has also had a lot of requests to fill in hollows under the eyes, "which can be addressed with hyaluronic acid fillers. We love to use the body's own natural substances like PRP [platelet-rich plasma] or fat [via fat transfer] as filler as well."

**THE INJECTABLES** Botox, \$250 and up; fillers, \$900 and up; and PRP, \$700 per treatment (Khanna recommends four treatments to start, four to six weeks apart). Editors' note: Many clinics offer discounts when treatments are purchased in advance, as a package.


**THE UPSHOT** "How long a treatment lasts is quite individual to each patient, as we all experience the effects of aging differently," says Khanna. On average, she says neurotoxins

can be repeated, as needed, every three to six months. Fillers last six to 18 months.

**THE TECH TREATMENTS** Skin tightening, such as Thermage

**THE COST** Face, \$2,750; eyes, \$1,980; face and eyes, \$4,300; body, starts

at \$2,800 to treat about 38 square centimetres (six square inches).

**THE UPSHOT** Results are noticeable within two to six months and can last a year, depending on skin condition and aging process, according to the Thermage website. 

## TREAT YOURSELF: SELF-CARE AT HOME

**\$92** > FOR THE EYES: Clarins

**Total Eye** uses plant-based ingredients such as extracts of kangaroo flower to firm and fill in lines, horse chestnut for dark circles and caffeine to alleviate puffiness.

**Triple Serum**, updated after 30 years from its initial release, delivers hydrating hyaluronic acid, brightening vitamin C + niacinamide and regenerating ferulic acid.

the company that patented the term "tech neck." Its bestselling cream addresses hyperpigmentation, crepey texture and loss of firmness.

Apply it like a pro: Massage in an upwards motion from chest to neck, says Shawn Carroll, StriVectin's national trainer.

**\$165** > FOR THE FACE: Lancôme Rénergie H.C.F.

**\$95** > FOR THE NECK: StriVectin TL Advanced Tightening Neck Cream Plus, from

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# Sweat EQUITY

What is your sanity worth? From \$0 for virtual classes to \$2,000 for Peloton bikes, the value of physical and mental fitness during the pandemic is priceless **By Lisa Bendall**

**A**RE YOU ITCHING for time on the elliptical? Pining for the pull-up bars? Longing for the leg press? If you were a gym regular before the COVID-19 pandemic and have yet to return, you're probably yearning for more than just premium fitness equipment. "Most people are coming back for their mental health," Rhonda Blewett, a long-time personal trainer and instructor at Anytime Fitness in Vancouver, said in November. "They've been locked up so long."

Anytime Fitness closed in March 2020, reopened with capacity restrictions that June, and operated as normal – with safety protocols like disinfection of gym equipment – until B.C. shuttered gyms again on Dec. 21, 2021, due to the new wave of Omicron infections. (That month, they were reporting exposures at a



## FITNESS

fitness centre in Ottawa, a gym in Clarendville, N.L., and a racquet club in Yellowknife, to name a few.) But if attendance in the fall was any indication, many gym members will return as soon as possible. "Some people do really well with at-home exercise, but not everybody can get motivated," said Blewett.

Throughout the pandemic, gym

re-openings have varied depending on the province and even the municipality, but by late 2021 and early 2022, they were shut down again in Ontario, Quebec and B.C., while Nova Scotia and Manitoba had imposed capacity restrictions.

When gyms closed during the first wave, many offered online classes and personal training. "I was thinking, I've got to do something to help these clients," said Nadia Bender, owner of Fitness that Fits, in Toronto. She loaned out hand weights and gliders, and has been leading training over Zoom for 22 months, through three separate shutdowns. If people didn't have fitness equipment at home, it didn't matter. "I did workouts with a chair, or a broomstick." When Omicron shut her studio down in January, Bender started renting out equipment. ➤





**“It felt like molten lava flowing over my skin...”**

## **SHINGLES DOESN'T CARE**

**It didn't care about her. It won't care about you.**

Shingles is a serious disease that can cause a blistering rash resulting in severe pain which has the potential to linger. No matter how healthy you feel, as you age, the risk of developing shingles increases.

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04/21



Home exercise is better than no exercise. In an April 2020 online survey of more than 1,000 Americans and Canadians over 50, by researchers at the University of Maryland, those who were most physically active during the 2020 lockdown were least likely to feel depression-like symptoms.

Chris Ince, owner of Entrainement U.N.I. Training in Montreal, said there were a few hurdles to moving online. “Our older population had to get up to speed, if they weren’t so tech savvy.” It also meant taking a hit in fees, as people normally paid an average of \$10 a class. “We offered group classes for free, and we reduced the price of one-on-one training sessions by 30 per cent. It was hard work and sacrifice, but ultimately, our goal was to make sure people continued staying healthy.” The investment paid off, because existing members who had previously exercised on their own gravitated toward online personal training, and kept it up in person when they came back to the gym.

Bender has clients who stayed online even during reopenings, because it was safer or more convenient. “Obviously, the price points are different, so it also helps people who have financial issues,” she noted. She charges \$80 a month for online classes at Fitness that Fits, about 60

“We’ve always tried to **stay three steps ahead** of whatever regulations are announced”

per cent of the regular rate.

All gyms are subject to safety regulations when they are open, which may include proof of vaccination, reduced capacity, physical distancing and mask-wearing when not at a workout station. Many gym owners said they went above and beyond these government mandates. “We’ve always tried to stay three steps ahead of whatever regulations are announced,” said Hayley Flegel, co-owner of Opex Fitness Regina. While she once had an open-gym format, now her space is transformed into individual stations, with barriers in between. “Our clients love it! They’re like VIP spots.”

Her facility did lose members when they closed, despite offering remote coaching. But when she reopened, new clients streamed in. Thanks to the care she has taken – her staff are required to be vaccinated – her revenue increased by about 20 per cent in late 2021, compared to pre-pandemic times. Flegel recommended asking gym operators what steps they’re taking to reduce the risk of exposure. “If you’re still unsure, talk to somebody who already comes here.”


For evidence that people grew tired

of exercising at home, look no further than Peloton Interactive Inc.’s rocky road. When the first lockdown hit, there were weeks-long wait lists for the company’s stationary bikes – which started at \$2,950 for the basic model (now \$1,895), not including the \$50-a-month fee for live, online classes and the \$100-plus shoes. The New York-based fitness equipment company’s sales were up 250 per cent in early 2020. But as gyms reopened, shares plummeted and, in November, the company estimated that 2022 revenue would be down by as much as a billion dollars.

Ince said the over-45 age group was least hesitant about coming back, and noted few people have the setup at home to progress with their fitness goals. “Everybody else is just maintaining – or regressing. There’s much more benefit to going to a location.”

If you live in a place where gyms are open, Blewett suggested going during off-hours. “Obviously it’s still a bit scary,” she added. “But this is going to keep going on for a while. And at some point, you’ve just got to live.”

If in-person workouts aren’t an option and you’d rather invest in basic home equipment, budget between \$190 and \$400 to buy essentials like hand weights, strength bands, a stepper, a stability ball, an exercise mat and a pair of gliding discs.

Regardless of what the pandemic throws at us next, home fitness equipment will see you through any subsequent waves of COVID-19. When gyms reopen, you may decide to wait it out a bit. The opportunity and cost of exercising at home or in a gym is different for everyone. The most important thing is to keep fit, so make sure that Peloton doesn’t turn into the most expensive clothes rack you’ve ever purchased. 

## MONEY-SAVING TIP #4

**MARK SEED** > SELF-TAUGHT FINANCIAL ADVISER  
BLOG: MY OWN ADVISOR | [MYOWNADVISOR.CA](https://myownadvisor.ca)

**CHANGE IS HARD**, and can get harder as we get older. We’re stuck in our ways and that can create more biases and blind spots. Plus, there’s inertia to overcome. What I tell others is to focus on one area of personal

finance and do it well – learn about a new form of budgeting, tracking expenses or delving into a particular finance topic – to become savvier. This way you start small, and it’s far more manageable and less overwhelming.

> **Bottom Line:** Once you

focus, practise, test and learn, change is more attainable.





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# A Life's MEASURE



As baby boomers retire and redefine how they spend their time and their money, **Michael Harris** says they will find purpose in small pleasures – and help save the planet



## MINDFULNESS

**O**VER THE LAST TWO years, I've been writing *All We Want: Building the Life We Cannot Buy*, about the damage consumer culture does to ourselves and to the planet. But, all the while, I was still enmeshed in the very culture I was critiquing. I'd sit at my desk to compose an argument against shopping and then step away to buy groceries, pay the electric bill, or pick up some new jeans. I have been living in a state that some call "cognitive dissonance."

But I'll just call it hypocrisy.

We all have to live with a certain amount of hypocrisy these days. No matter how much we care about cli-

mate change, we still must, to some degree, live our capitalist, carbon-spewing lives. Icebergs four times the size of Manhattan calve off an Antarctic glacier; then we drive to the mall to get some Christmas shopping done. We read that three billion birds have disappeared from the skies of North America; and then we order duck confit for dinner. That cognitive dissonance grows harder and harder to handle as the gulf between our daily lives and the fate of the planet grows more difficult to bridge. ►



After being held  
in check for  
decades, inflation  
is once again  
threatening to erode  
the purchasing  
power of Canadians.

# LONGEVITY

## SHOULD BE THE SOLUTION, NOT THE PROBLEM

According to the Bank of Canada, Canada's rate of inflation hit an 18-year high of 4.7 per cent in the fall of 2021 thanks to higher fuel, food, and housing prices. You don't have to look far to find the culprit. Pandemic-related supply-chain hiccups and labour deficiencies have resulted in shortages across the board, and there's nothing like increased demand for limited resources to push up prices.

This is a concern to Canadians in retirement or those planning to hang up their work spurs in the near future. More are asking, do I have enough money to get through my retirement? The question is encouraging many to re-examine their retirement plans, and an increasing number are finding their portfolios wanting. Part of the problem is that many of those portfolios were not designed to address inflation or provide sufficient income to last for the kind of extended retirements Canadians could enjoy.

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### “INVESTORS GET INCOME FOR LIFE”

received, giving the freedom to adjust to life's little surprises.

To help combat inflation, the fund is designed so that payments are likely to increase over time. This is possible because as the number of investors in the original investing pool declines (some will pass away, while others will redeem their capital), those who remain in the fund benefit from mortality credits. When members die, their

estate receives either any remaining unpaid capital or the net asset value if lower.

The amount of income generated depends on how much is originally invested. At today's distribution levels yielding 6.21% for people currently aged 65-67, an investment of \$100,000 will provide an initial monthly income of about \$518 (or \$6,210/year), an investment of \$500,000 will provide about \$2,590 a month (or \$31,050/year). And again, that's for life. (While distribution levels are expected to rise over time, they are not guaranteed and can rise or fall depending on market conditions and experienced mortality.)

The Longevity Pension Fund also addresses the problem market variability by focusing on a conservative investment portfolio and pooling benefits, which minimizes risk. And thanks to a partnership between Purpose Investments and C.A.R.P., members who invest in the Longevity Pension Fund qualify for a 15 per cent reduction on the company's already low management fees. The late, great Betty White said the way to live a long and happy life was to focus on the positive, and it's a lot easier to do that if you do not have to worry about money. With the Longevity Pension Fund by Purpose, you don't.

LEARN MORE ABOUT THE LONGEVITY PENSION FUND AT [RETIREWITHLONGEVITY.COM](https://retirewithlongevity.com)

**Longevity**  
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## Massive change is upon us – whether we want to be climate warriors or not – and that means we, individually, will have to reimagine “the good life”

Are we simply condemned to fiddle while the world burns, then? The necessary changes debated at climate-change events like the United Nations’ COP26 in Glasgow, where world leaders hammer out emissions targets, can feel so massive and abstract that our personal actions seem insignificant. Who cares if I fly to Maui for the weekend? Who cares if I buy organic or recycle? It’s policy and collective action that matter.

And yet. Massive change is upon us – whether we want to be climate warriors or not – and that means we, individually, will have to reimagine “the good life.”

While younger generations are (rightly) celebrated for their climate activism, a generation of baby boomers is pioneering this shift in fascinating ways. Five million Canadian boomers will become senior citizens this decade. And as they retire, those millions will leave the capitalist game. No longer will they be tied to an earning-and-spending rat race. Instead, boomers will increasingly live on fixed or reduced incomes. Many will downsize. Spending habits will evolve to meet a slower pace of life. But will they feel lost, then? Purposeless? More likely, boomers will redefine retirement, just as they’ve redefined every other stage of life.

Temporarily, at the start of the COVID-19 pandemic, we were all forced to cool our consumer jets. Spending levels crashed, saving levels jumped, and we enjoyed a baking renaissance as we were forced to contemplate quieter pastimes from our respective quarantines. But the bit of change in global carbon emissions was short-lived. Clear skies were smeared again as consumption lev-

els heartily rebounded. So much for the ecological benefits of pandemics.

COVID was a speed bump in the consumption lives of most people. But, for those of us entering retirement, the change will be far more profound – and far more lasting. When boomers retire, they aren’t merely looking for sourdough recipes and puzzles to pass the time; retirees have the chance to redefine life’s central meaning and purpose.

While researching my book, I encountered three arenas where that new meaning and purpose can be discovered. And, to my surprise, all three options can come alive during retirement.

► **CRAFT** Where consumer culture gives us something finished, Craft offers something coming into being.

A quilt. A canoe. A simple walking stick. The value of making things for ourselves has receded in an age of automation. Machines cycle through material at a blistering pace. And yet handmade items have, for millennia, been at the centre of human lives. We can, with a little time and effort, make things for ourselves again; we can enjoy the aura that materials gain when worked on, the value they accrue when we commit ourselves to some small act of creation. We can build labour back into our lives, even after retirement. After all, to strive for endless leisure would be to miss out on the fullness of experience. Work and leisure are complementary; neither end of the scale should be abandoned.


► **THE SUBLIME** Where consumer culture offers something you can own, the sublime offers something

beyond your grasp.

A visit to the seashore. A walk on a mountain trail. A bit of nature may lower heart rates and cortisol levels, and it can be so much more than a bubble bath. Nature can ravish us, bowl us over and dominate the senses. Taking a dose of the sublime – even by standing beneath the stars and contemplating infinity – can remind us that we’re part of an extraordinary universe. Anxieties fall away as we recall our place among myriad miracles. In our cynical times, an encounter with the sublime can sound like a romantic indulgence. But – particularly for the irreligious among us – the natural world’s wonders can be a balm for our little troubles.

► **CARE** Where consumer culture offers satisfaction, care invites devotion.

A delivered meal. A helping hand. Caring for others can bond us to a lasting and profound community of human concern in a way that the shopping mall never could. All social animals are attentive to each other’s needs and – especially when dementia or some other crisis strikes a loved one – humans learn that we, too, are designed to survive in groups; we survive by sticking together. When we take care of our husbands, our wives, our friends, we have a chance to become our better selves.

These are just a few of the places where life’s worth is measured by doing and not by getting. Once we stop focusing on consumption, these new options appear, offering a richer lived experience. And that’s the great treasure we can all look forward to if we allow the climate crisis to inspire real change: a life fuelled by our fully engaged humanity, and not simply by cheap fossil fuels. In the meantime, retirees are pioneering those possibilities. 

*Michael Harris is an award-winning Vancouver author of three books.*







CAREER

# A JOB WELL DONE

When work becomes more about money and less about meaning, it may be time to consider a pivot. **Leanne Delap** talks to three people who changed tack and found their calling

**T**HERE COMES A moment in our lives when we do a gut check. We take stock of what we do all day, and determine its value to ourselves and to the world. Legacy is too loaded a word, and too grand a concept, to parse. What I'm talking about is simpler: The good feeling we get from our work, weighed against the time and energy it takes to do it.

During the pandemic, many Americans decided their jobs were exacting an emotional toll, leading to what economists have dubbed "the Great Resignation." The

stampede for the office door wasn't as prevalent in Canada, since our "quit rates" were essentially unchanged compared to pre-pandemic levels (according to a November report from CIBC economist Avery Shenfield).

But a November 2021 Statistics Canada Labour Force Survey showed more Canadians reported leaving their jobs because they were "dissatisfied" than at the beginning of the pandemic, although it was still fewer than those who cited the same reason in 2019. It somehow feels true, though: Even Prince Harry, in an interview with *Fast Company* magazine, applauded the Big Quit as "something to be celebrated," because "many people around the world have been stuck in jobs that didn't bring them joy, and now they are putting their mental health and happiness first."

While quitting may sound tempting, most of us are not to the palace born and have bills to pay, so we have to consider the repercussions. If your reckoning happens in mid-career and leads to the realization that meaning has more merit than money, two experts say it's not only possible, but important, to forge a deeper connection between your principles and your work. "We see people 45-plus who are looking to find purpose and live their best life," Mark Brion and Krista Roesler write in a joint email.

"At middle age, people know more about themselves, because they have experienced a lot of life," say the co-founders of Toronto's Psych Company, which offers psychotherapy and life coaching. "They also have a lot more confidence in their capabilities."

They reference U.S. psychologist Abraham Maslow's hierarchy of five basic human needs, from his seminal 1943 paper "A Theory of Human Motivation." By 45, most people have satisfied the more concrete needs at the base of the pyramid – physiological (food, shelter), safety (money and health), love and belonging (family



and friends), and esteem (self-confidence and feeling valued) – and they are ready to fulfill the more abstract need for self-actualization. “At this point in life, one is best prepared to start more in-depth investigations into what purposeful career may be lying around the corner, to fully engage them for the latter half of their careers,” Brion and Roesler say.

They have a few solid recommendations to get you started on a new path. First, do a cost-benefit analysis of the life change you are considering, and weigh the pros and cons. Next, do some experiential learning to figure out your new calling. “You can job shadow, volunteer and begin to do some informational interviews to get the process started. You can also learn more about what your life purpose is by paying attention to what makes you jealous of others.

This is a sign you would like some of it in your life too.”

Finally, envision how you want to feel in your new job. “Visualization is scientifically supported – in fact, when we properly visualize our goals, new neural pathways are created to support the new realities that we create in our minds. If there’s anything worth being creative about, and trying to imagine, it’s what we want in and out of our careers.”

What you gain from finding your purpose is passion and fulfillment: “You get to live a life of peak experiences,” they say.

Here, three case studies of Canadians who followed their hearts to seek deeper meaning in their work lives.

## #1 THE IMPACT PRODUCER

**SHOLEH FABBRI** remembers how great she felt when she was working on a couple of fundraising projects before she made her big pivot. “There was an opportunity for me to help with a silent auction for victims of the bushfires in Australia,” where she had lived and worked before her 13-year stint at Global TV’s *Entertainment Tonight Canada*. Then, as everything shut down in early 2020,



Fabbri, in production during a virtual case-study panel

**SHOLEH FABBRI**

Fabbri, the show’s executive producer, pulled together a five-night fundraiser “Canada Together: In Concert,” featuring Shania Twain, William Shatner and Christopher Plummer, which raised \$300,000 for Food Banks Canada.

“Those two things began to land for me,” she says. “In my head, I started to explore what I was going to do.” Still, breaking away from her fast-paced life was hard. “I’d covered Cannes, the Oscars, the Grammys, cool things to talk about at cocktail parties. But, what was I doing with all that glamour and excitement?”

“It took the wall falling down on my head,” the 44-year-old says about leaving her big TV job after a management change. “I was super scared – what was I outside of that? – worried and nervous and anxious. I went from having a team of 70 to just me.”

She took a few months off, completed some online courses and volunteered with Native Child and Family Services in Toronto, all “things completely unrelated to producing television.” Fabbri saw a therapist, too. “That was crucial. I wanted to really figure out where my head was at, do a bit of grieving around leaving a job, figure out who am I outside of that space and start paying attention to what lights me up. Where was I most excited?”

She also saw a career counsellor and started taking ►





Peake, working with local artisan Zaitun Ayiru in Uganda

TREANA PEAKE

people out for coffee. On one coffee date, a peer asked, ‘Have you ever thought about impact producing?’ Fabbri had never heard of it.

“I was about to walk away from my field, but that made me think I could evolve my job in a whole new way,” she says. “The breadth of my experience had value.” It recharged her, and made her think about how to make impact producing her job. After getting feedback from her peers on Clubhouse, the audio-based social media app, she launched Good Measure Productions in February 2021.

So what is impact producing? It is about “transforming inspiration into impact,” she says. In other words, building the infrastructure for people to engage in activism by connecting them with concrete, real-world steps. She cites a documentary she produced about endangered cetaceans on the Atlantic coast called *The Last of the Right Whales*, which launched in Canadian theatres in January and will air on CBC in the fall, as an example. “We are building screenings, community panels, education guides, discussion guides, letter-writing campaigns, an active social media campaign to build momentum of the conversation.”

There are lots of details to be worked out, but Fabbri is happy she “paid attention to the whispers” urging her to make a change. Today, she is in a completely different headspace, fuelled anew by building something meaningful from the ground up. Before that, “I was running on fumes.”

## #2 THE DESIGNER WHO GIVES BACK

Vancouver-based Treana Peake, 48, launched her fashion label, Obakki, in 2005, and showed her collection of made-

in-Canada, award-winning sustainable clothing, selling all over the world, from New York to Paris to Japan. She had been doing development work since high school, and launched a foundation of the same name that drills water wells and provides medical care, educational support and livelihood initiatives in vulnerable areas of Africa, funded with sales from her label. She integrated the experience into her fashion work as a way “to talk about hardship in the world, philanthropy and development issues by using a different creative medium.” She told stories, for example, by incorporating prints made by refugees in settlement camps in Uganda.

But Peake, who met Nickelback rocker Ryan Peake at a Grade 9 dance in their hometown of Hannah, Alta., and married him in 2000, says there was still “a

detachment between what I wanted to be doing and how I was making an impact.”

In 2019, she stopped “doing fashion the way the industry wants it to be done,” and got off the hamster wheel of producing multiple collections, co-ordinating large wholesale buys and producing all that speculative inventory. She realized, “I can have more than fashion in Obakki; it can be more than clothing.” Other than a showroom in Vancouver, Obakki is now sold online, direct to consumers, and the website is a platform for customers to give back.

The new version of Obakki is a high-end housewares line with a mix of prices and international sourcing, and she does small, capsule fashion collections only when it feels right. The website features “purpose-driven” items by artisans Peake works with in Uganda, Kenya, Mali and Mexico, and the profits from their sale are reinvested in community development projects. “We work with the whole community on their goals.”

These giveback pieces are shown and sold alongside those by more established artisans from countries such as Italy, Japan, Belgium and Australia. The juxtaposition, she says, “elevates everything.” It also enables her to charge what the purpose-driven pieces are worth. “We can assign the value,” she says, “and a pot from Uganda is \$200, because that is what it is worth in this market.”

Looking at retailing “through a development lens,” Peake says, “allows me to put people before profit.” This approach reaps rewards for her, as well. “I get asked a lot, ‘You are such a happy person and why is that?’ It is not that I don’t have stress or conflict in my life, I do. Life is a mixture of happy and sad. But what really makes me happy is that I have purpose: I know exactly what I’m doing and what I’m doing it for.” ➤



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Melhus with his local guides, post-tour of the Great Wall in China



DAVE VINCENT & PAUL MELHUS

### #3 THE TRAVEL CONNECTORS

Paul Melhus took a career leap when he was in his mid-50s. He and his life partner, Dave Vincent, have been software entrepreneurs and business partners since they graduated from Montreal's McGill University in 1983.

At the end of a trip to Beijing in 2006, they realized they hadn't seen the Great Wall. They didn't want to do the so-called Disney version and join flocks of tourists who go to see the part of the wall closest to the city, so they hired someone to drive them two hours out of town. "We passed this group of 20 women. Two of them came after us, and offered us an impromptu tour, something they do when there isn't any farming. We were skeptical, but they spent two hours with us, and we learned something about the history and their lives." At the end, there

was an imperative to buy tchotchkes to pay for the service.

The idea for Tours By Locals came to Melhus and Vincent on the plane ride home, and they continued to talk about it for two years. The 2008 recession gave them the opportunity to build out the business, which connects travellers with locals for a more uncomplicated experience. "It was a stressful time, with the world crashing down around our heads, but exiting from another business in the end freed us up to build up the content."

Their insight paid off. "It was how I want to travel," says Melhus. "To choose who I want to do a private tour with, to not have to worry about carrying money." Tours By Locals takes care of the payments online, with a team to vet guides and to troubleshoot. "It doesn't feel like such a commercial transaction."

In 2019, when some 5,000 guides around the world gave 123,000 individual tours, a big chunk of investment capital came in. Then in March of 2020, bookings dropped by 98 per cent. Melhus, the CEO (Vincent is CTO), refocused on Canadian domestic tours, and kept as many staff as possible. They also set up a \$500,000 relief fund to keep local guides afloat around the world. "In Madagascar, they didn't have CERB," says Melhus. "I'm an

optimist. I made the call to keep it going. This is about travelling slower."

The traveller benefits, because they "actually interact with a local person to get to know them," and, for the guides, these are good-paying jobs. The average tour costs \$650, but guides set their own prices, ranging from \$100 to \$1,000 a day, depending on the country, and take home 75 per cent of the fee. "I want to create a business that is ennobling for the tour guides," he says, noting that many people who depend on tourism in developing countries live on the margins, where "the tourism sector means hanging out outside cruise ship terminals."

For Melhus, it's also about legacy. "At some point, I'm going to be eaten by a bear," says the 69-year-old. "I want to create an entity that lives on after I leave." ■



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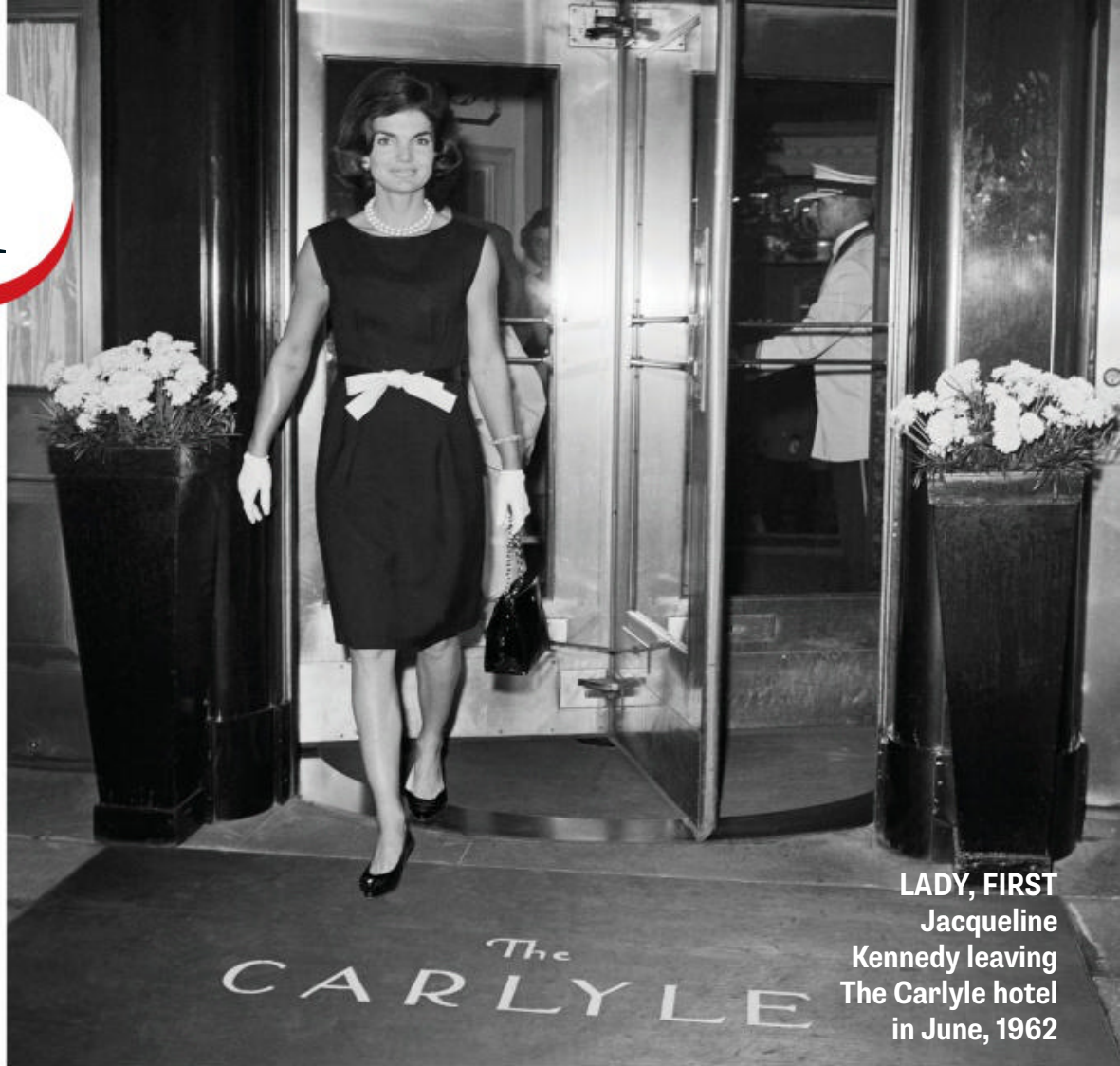
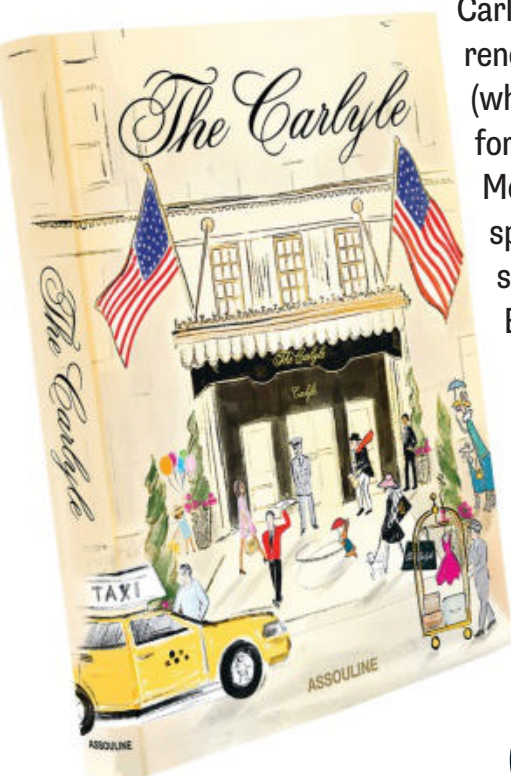


## AND JUST LIKE THAT ...

# 1

**NEW YORK CITY** is back. Armchair travellers can do the Big Apple with Carrie Bradshaw et al., in the *Sex and the City* reboot, while Assouline has published a coffee-table book for the 90th birthday of the storied Carlyle hotel – fresh off a reno. A fave of Lenny Kravitz (who wrote the book's forward), Prince Harry and Meghan Markle have also spent the night, and were spotted in the legendary Bemelmans Bar. Indeed, its murals painted in the 1940s by *Madeline* author Ludwig Bemelmans still draws the glam set.

—Vivian Vassos



LADY, FIRST  
Jacqueline  
Kennedy leaving  
The Carlyle hotel  
in June, 1962

### DESTINATIONS

# Closer to Home

Dreaming of your next trip? Get inspired with these ideas

## CHECK IN, HALIFAX

**STAYCATIONS ARE** the new normal, and Halifax, a city of 400,000 people, has seen a new hotel open every year in the last three years. The latest is the Muir, Autograph Collection Hotels' first foray into Nova Scotia, an example of the "born of this place" design movement. The goal, according to MacKay-Lyons Sweetapple Architects, is to honour local character, materials and heritage. Located in the new Queen's Marque district on the city's scenic waterfront, the hotel's wharf-like elements seamlessly connect it to the historic harbour. [muirhotel.com](http://muirhotel.com) –VV



# 2

### QUAY TO THE CITY

The bar at Drift, in the Muir; harbour views at Queen's Marque (right)





## TAKE A HIKE

**T**HE SMOOTH RED and grey walls of the canyon reach 500 metres above my head. I secure my footing on loose stones at the bottom of the Virgin River. It's a calm, green, shallow stream right now, but its water carved out this part of the gorge - called the Narrows because it is just six metres wide in places - sculpting the compressed sandstone over millennia, here in southern Utah's Zion National Park.

I plant my wooden walking stick in the river and reach out to touch the pitted and grooved rock face. A tiny stream flows from a hidden crevice, while bright green, miniature ferns form vertical hanging gardens. I feel as if I'm wading through a temple of stone, a monument to nature's awesome power. Fortunately, the probability of flash floods is low at this time of year.

Hiking the Narrows fills my soul with that blissful peace nature bestows on those open to its reception. I smile at my guide, the mustachioed Wil Donohue, and tell him that there's no place I'd rather be at this moment.

Donohue tells me I'm experiencing what he calls "Type 1" fun - participating in an activity that is enjoyable during and after its completion. (In case you're curious, "Type 2" fun is painful in the moment - think bike-packing uphill or canyoneering out of steep, natural potholes - but fun in retrospect.)

It's a glorious fall day, and the tall cottonwoods dotting the valley floor are in full, golden splendour. The cloud cover that dulled the sky earlier has lifted, gracing us with sunshine; Zion gets more than 300 blue-sky days a year.

The absence of crowds contributes to my joy as I walk in the serene surroundings. Utah's Indigenous Paiute Indian Tribe consider the canyon a spiritual sanctuary, and I couldn't agree more. [greaterzion.com](http://greaterzion.com) -Claudia Laroye

**GOLDEN HOUR**  
The Narrows, in Utah's Zion National Park. Hiking this area ranks in the top five American adventures, according to *National Geographic*.





# STATES

# OF

# THE

# UNION

When a marriage flags, don't just push the escape button. As **Gabrielle Bauer** writes, some partnerships may thrive and survive if couples agree on unconventional arrangements



**W**ANT YOUR marriage to stay strong? The script goes something like this: Spend lots of time together, keep talking, keep touching, and all will be well.

The scriptwriters don't tell us that our appetite for sexual variety may drive us to distraction. Or that we may lose our taste for sex altogether, even if we still find our spouse hot. Or maybe our partner continues to enchant us in the bedroom, but gets on our nerves in the living room. Or we simply can't endure yet another week-end of antiquing.

When these all-too-common curveballs slam into a long-term marriage, many people blame their partners – or themselves. But some couples find a different way: Instead of trying to change each other, they change the terms of their marriage.

This fluidity hasn't always been an option. As recently as 50 years ago, "couples prioritized stability over fulfillment, because their survival – especially the woman's – depended on it," says Leah Carey, a sex and intimacy coach based in Oregon. "Leaving a marriage was a huge risk if you couldn't support yourself, so women took pains to avoid introducing instability into their marriages," she says. When both partners can support themselves separately, "it becomes possible to explore activities that lead to greater fulfillment for both, rather than preserving the status quo for the sake of survival." According to Carey, "it's no coincidence that the rise of 'swinging' tracks closely with women's right to have bank accounts and credit cards in their own names."

This sea change soon found its way into popular culture. In 1969, the movie *Bob & Carol & Ted & Alice* took a lighthearted poke at open marriages and orgies. The 1997 film *The Ice Storm*, based on the Rick Moody novel of the same name, shone a lens on the 1970s swinging culture. More recently, the 2019 series *The L Word: Generation Q* featured a storyline in which a lesbian couple agreed to ex-

plore polyamory (a.k.a. consensual non-monogamy).

The idea of loosening the ties that bind evidently resonates with many long-standing couples. In the online communities I visited to solicit interviews, members responded with intense curiosity. The vibe was, "we need to talk about this." For all that, it was difficult to find people willing to discuss their own off-script marriages. Of those who generously agreed to do it, all but one insisted on a pseudonym. This striking polarity – the curiosity and the reticence – speaks to the power of lingering myths about what marriage should and shouldn't be.

It stands to reason that same-sex couples, who don't bring the same marriage template to the altar, would have an easier time escaping this trap. In fact, the 2012 U.S. National Survey of Sexual Health and Behavior found more LGBTQ couples reporting open relationships than their heterosexual counterparts. (Similar Canadian data are not available.) But Dianne Gilmour, a Vancouver relationship therapist, has "not found any marked differences in how LGBTQ couples navigate the decision to embark in non-traditional relationships" – perhaps because "many have waited a long time before gaining the right to legalize and legitimize their unions." It seems that the cultural baggage around marriage weaves its way into same-sex unions as well.

## • TAKING IT OUTSIDE •

One of our most cherished cultural myths is that happily married people have no urge to "step outside" for sex. Belgian psychotherapist Esther Perel, one of the world's most respected voices on eroticism and author of the 2006 international bestseller *Mating in Captivity: Unlocking Erotic Intelligence*, calls out this shibboleth. "If intimacy grows through repetition and familiarity, eroticism is numbed by repetition," she writes in the book. It's a feature of marriage, not a bug.

Erica, a 55-year-old Toronto teach-

er, ran into this conundrum after three decades of marriage, when she became intensely curious about connecting physically with other men. At this point, she might have asked her husband for a separation, but she loved him as much as ever. "I didn't want our marriage to end because it couldn't weather some curiosity," is how she puts it. When she took the idea to her husband, he initially felt hurt at the idea that he "wasn't enough," although he listened respectfully when she broached the topic again. And as they kept talking, he became interested, too.

Since then, Erica and her husband have both found partners who share their curiosity, although they also continue to have sex with each other – with condoms, STI testing and COVID-19 precautions (like avoiding all contact with their "others" during lockdown). While they don't ask each other for full accounts of their "weekends away," they do share some deets, often playfully. "If he's been with his partner and they tried a new restaurant, he might tell me I would have loved the menu," says Erica. While she concedes their arrangement carries the risk of forming emotional attachments, the opportunity for growth has made the gamble more than worthwhile. "What makes our marriage vital is the willingness to talk about anything, no matter how uncomfortable." ➤





Dr. Cheryl Fraser, a registered psychologist and sex therapist on Vancouver Island, has “no ethical or philosophical problem with open marriages,” although she encourages couples to do some work before taking this step. Through focused exercises, “I teach people how to find each other interesting again,” she says. “I have clients who are rediscovering each other sexually in their 70s, after three decades of nothing.” For couples with fundamental sexual differences, though, “consensual non-monogamy can work for a small proportion, as long as you establish crystal-clear boundaries.”

It’s not perfect, but neither is divorce.

### • LOVE MINUS SEX •

If society still squirms at such arrangements, it also frowns on couples who stay together when desire has flamed out. We pull out the pop-psych catchphrases: Follow your bliss, don’t settle, the kids will be happier if they see you happy. But marriage is deeper and wider than any cliché thrown at it, and some couples find a new kind of freedom when they put sex behind them. “It is absolutely okay to take sex off the table if both people are satisfied,” says Carey. “There’s no one-size-fits-all.”

More commonly, the sexual flame goes out for only one partner. Even then, a marriage can thrive as long as both parties share a passion for staying together. Such was the case with Colette, 57, who works for a content marketing agency in southwestern Ontario. About 12 years ago, two decades into her marriage, her husband admitted he had lost interest in having a sexual relationship with her. While it stung, Colette “didn’t let it crush my self-esteem. It was about him, not me.”

Colette and her husband decided to stay together, in part because of their then-teen boys, but also because “we still loved being together. We still talked, laughed and had a great time.” They agreed to meet

their sexual needs elsewhere, and the boys would never need to know. As it turned out, this arrangement lasted about 10 years. (They eventually separated after their children were grown.) “Our agreement took the sexual pressure off, so we were able to maintain a generally happy family life,” says Colette. “I don’t regret our decision for a minute.”

### • YOU CAN DO THAT? •

It’s the monotony outside the bedroom that wears them down. Rather than grit their teeth and endure, some of them opt to live separately, knocking down another sacred cow of marriage: making a home together.



Known as “living apart together” (LAT), this option has been gaining ground in Canada. According to Statistics Canada, the proportion of Canadian couples between the ages of 25 and 64 in LAT relationships increased from six to nine per cent over 11 years ending in 2017. While some arrangements spring from life circumstances, such as jobs in different locations, the LAT lifestyle represents a deliberate choice for many couples – unlike, say, the decision to live apart that helped same-sex couples in earlier generations evade some of society’s judgment.

## IF INTIMACY GROWS THROUGH REPETITION AND FAMILIARITY, EROTICISM IS NUMBED BY REPETITION

Hollywood on the mores of swingers (*The Ice Storm*), openly married couples (*Bob & Carol & Ted & Alice*), and the polyamorous (*The L Word*)

Today, LAT couples can swap stories in a private Facebook group called Apartners, founded in 2015 by Montreal filmmaker Sharon Hyman, who has been in a LAT marriage since 1999 and is making a documentary about it. The Facebook group currently boasts more than 3,000 members.

For Carol Perehudoff (who agreed to use her real name), LAT proved a natural fit. Now 60, the Toronto travel blogger got married eight years ago to a facilities management director. “For us, it seemed so normal to keep living apart, we never even talked





PHOTOGRAPHY, BARTHOLOMEW COOKE/TRUNK ARCHIVE (RINGS)

about it,” she says, adding that marrying later in life may have facilitated this choice. “I had been independent for decades when I got married and saw no reason to give that up.”

She lives in her new downtown condo, her husband lives with his son, and they spend weekends and a couple of weeknights together. “It just works,” she says. “It’s like we’re perpetually dating, but committed. It’s been that way since our first date.”

Perehudoff enjoys showing people that marriage need not follow a template. “I was at a travel event, describing my marriage arrangement, and someone asked me, ‘You can do that?’ It’s like people are waiting for permission.”

In a variation on this theme, some partners de-couple only part of the time. After years of slogging through “compromise activities” neither one enjoys, they split off to pursue their own hobbies, sometimes for months. They may even put sex on the bargaining table, as did Charles, 63, who

lives in Montreal with his wife. She loves travel, while he has a sexual interest – “think: light BDSM” – that she doesn’t share. “Nothing way out there, but I’m not into pressuring my wife,” Charles explains.

Over the years, their disparate passions exerted a subtle strain on their union, so they hashed out a deal: When she goes off on a long trip, he has permission to explore this interest – but only with professionals, to keep feelings out of the equation. “Our marriage is as strong as ever,” he says.


## • NO JUDGMENT •

Imagine if we could talk openly about such arrangements: “Vijay’s at a leather party tonight, so we’re not available for dinner.” But society hasn’t caught up with these marriage styles. Tongues continue to cluck, fingers to wag.

Such tinges of disapproval followed Erica after she and her husband opened their marriage. “We’ve

discovered that our friends are very conventional,” she says. “We don’t want to endanger our friendships, so we’ve learned to keep this to ourselves.” After a pause, she adds: “But I think it’s sad.”

Carey, the Oregon sex coach, urges off-script couples to cast societal judgment aside and trust their own. “Whatever is right for you, your relationship style, your nervous system, is okay,” she says. In her own relationship, competing needs for variety and security brought forth a unique agreement: “We can have sex with other people, as long as our partner is in the room. We’ve only gone there a couple of times, so far.”

To couples who want to go the distance, Perel’s *Mating in Captivity* offers this consideration: “If we’re planning to spend 50 years with one soul – and we want a happy jubilee – it may be wiser to review our contract at various junctures ... and perhaps even to create a new ‘art of loving’ for the 21st century couple.” 



SPOTLIGHT

# Saddling Up

Antoinette Messam, on location and below

A Canadian costumer rustles up a new entry in the Black cowboy canon and makes fashion history  
By Ashante Infantry

**A**NTOINETTE MESSAM'S work on Netflix's acclaimed Black western *The Harder They Fall* has garnered the Canadian costume designer the biggest buzz of her three-decade career. The standout wardrobe she created for the film, which stars a superb cast (Idris Elba, Regina King and Jonathan Majors), earned features in *The Hollywood Reporter*, *Harper's Bazaar* and *Vogue*. In November, Messam won her first industry accolade for the movie's costumes at the 2021 Hamilton Behind the Camera Award, an annual L.A. event where A-list actors honour their behind-the-scenes colleagues.

"What I particularly loved about one of my costumes is that it was designed and it remained feminine, but it still had some edge," said King, who won a Best Supporting Actress Academy Award in 2019 for *If Beale Street Could Talk*, as she presented the trophy to Messam. "It had great lines, but it still allowed me to do an eight-minute fight scene without a wardrobe malfunction. That was a huge feat."

Messam was critical to the suc-

cess of the 1800s-era shoot-em-up, a fictional revenge drama about rival gangs based on real Black cowboys and female gunslingers like Stagecoach Mary, played in the film by Zazie Beetz.

The movie doesn't mention race, but its mere existence and mostly Black cast highlights the absence or marginalization of African Americans in Wild West hagiography. *The Harder They Fall* is part of a recentring of Black people in American cultural history, which gained traction when Atlanta-based rapper Lil Nas

X scored a hit with "Old Town Road" and country singer Dom Flemons released a Grammy-nominated Black cowboys tribute project, both in 2018. A year later, Texas native Solange Knowles incorporated Black rodeo imagery in a short film for her album *When I Get Home*, saying, "It's not just an aesthetic; this is something that we actually live." Elba also starred in 2020's *Concrete Cowboy*, inspired by present-day African American horse-riding culture in Philadelphia, which reflects the current movement, dubbed the ►



PHOTOGRAPHY, PATRICK NICHOLS (PORTRAIT); CONRAN CASTRO (MESSAM WITH TRAIN); DAVID LEE/NETFLIX (SCENES); RANDY SHROPSHIRE/STRINGER/GETTY IMAGES (MESSAM WITH KING); RACHEL MURRAY/GETTY IMAGES FOR NETFLIX (SCREENING)



## COSTUME DRAMA

Members of *The Harder They Fall* cast in wardrobe designed by Messam: (left to right) Delroy Lindo, Danielle Deadwyler, Zazie Beetz, Jonathan Majors, RJ Cyler and Edi Gathegi; Messam with the film's director, Jeaymes Samuel (below)



**FIGHTING FORM** Regina King, outfitted by Messam, on set. King presented Messam (below) with the Costume Design award at the 11th Annual Hamilton Behind the Camera Awards, 2021



Idris Elba embodies the outlaw Rufus Buck







**AND, SCENE!**  
Zazie Beetz as Mary Fields in a showstopping Messam creation; (right) Messam, on set, works the film's fashion theme



Winnie Harlow, is similarly imbued with the family's sartorial flair, and they have a mutual admiration. Harlow posted a picture of herself with Messam at *The Harder They Fall* premiere in October, tweeting, "You inspire me to greatness. I love you so much!"

Messam became a fashion stylist, and fell into costume design for the stability it offered her as the solo parent of a young son. She began as a buyer for the costume designer on the Fox drama *Class of '96*. Her inspiration was Ruth E. Carter, who became the first Black costume designer to win an Oscar in 2019 for *Black Panther*. "When she got the nomination for *Amistad* [in 1998], I thought I was going to lose my mind," Messam says. "Seeing that there were costume designers of colour, a Black woman doing it, and doing it at that level, was incredible."

Since the George Floyd/Black Lives Matter reckoning in 2020, she has observed more dialogue, awareness and sensitivity to Black artists in Hollywood.

"We're using our voices now, so that's what I think will change, moving forward," says Messam, whose credits include movies such as *Creed*, *Superfly* and *Orphan*. "I asked questions before – I've been called arrogant. I've been called so many things, because I have a mouth. But now, for the first time – they're still uncomfortable – I think people are receptive to hearing [for example], 'Why are we in Atlanta and we don't have any Black crew?'"

Messam is believed to be Canada's first Black costume designer, although she can't prove it. "You can't find anyone before me that actually has the costume design credits. But the fact that I was able to break through in Toronto and pull people up with me is more important to me than that title." ■

"Yeehaw Agenda" by Texan pop-culture archivist Bri Malandro. And although David E. Kelley's crime drama *Big Sky*, which debuted the same year, has not been a critics' favourite, it speaks to the moment through one of its lead detectives, a Black ex-rodeo star played by Hamilton, Ont., native Kylie Bunbury.

None of this representation is revisionism: Historians estimate that, in the early 1900s, one in four cowboys were Black.

"It's one thing to read a script and be excited about the subject matter, because I've not done it before," Messam says in a phone interview from her home in Los Angeles, where she has lived for the last decade. "But then when I started doing research to prepare for the interview, I discovered that, 'Oh, my God, look at all these beautiful Black people in western attire; look at all these beautiful Black people in Victorian clothes.' I'm not looking at slaves. I'm looking at homeowners, merchants, cowboys – that blew my mind."

Pushed to innovate by the film's British director, Jeymes Samuel, and one of its producers, rap titan Jay-Z, Messam collaborated with the actors (via Zoom fittings in some cases, because of COVID-19 separations) to customize weathered-looking cowboy boots and riding coats, melding them with Native American, Mexican and African symbols – to reflect the West's multiculturalism – as well as

select pieces from contemporary designers like Ralph Lauren, Balmain and Ozwald Boateng.

The Jamaican-born, Ontario-raised artist is touted as a "top-tier contender" for an Oscar by *Variety* magazine for her contributions to the film's aesthetic – dazzling sapphire and crimson velvets, timeless leathers, and sleek hats and corsets – a look she has described as "hot swagger Victorian, with colour in the right places."

The stylish go-getter has been on this track since her teens. I should know, because I was there. In the '80s, Messam was *that girl* at Central Peel Secondary School in Brampton, Ont., swanning through the drab hallways in magnificent hats and sample-sized designer ensembles. We weren't friends – she was a couple years ahead of me, way cooler and more luminous – but Messam's graduation-year ambition is documented in the pages of the 1984 yearbook: "To make my name known in the fashion industry."

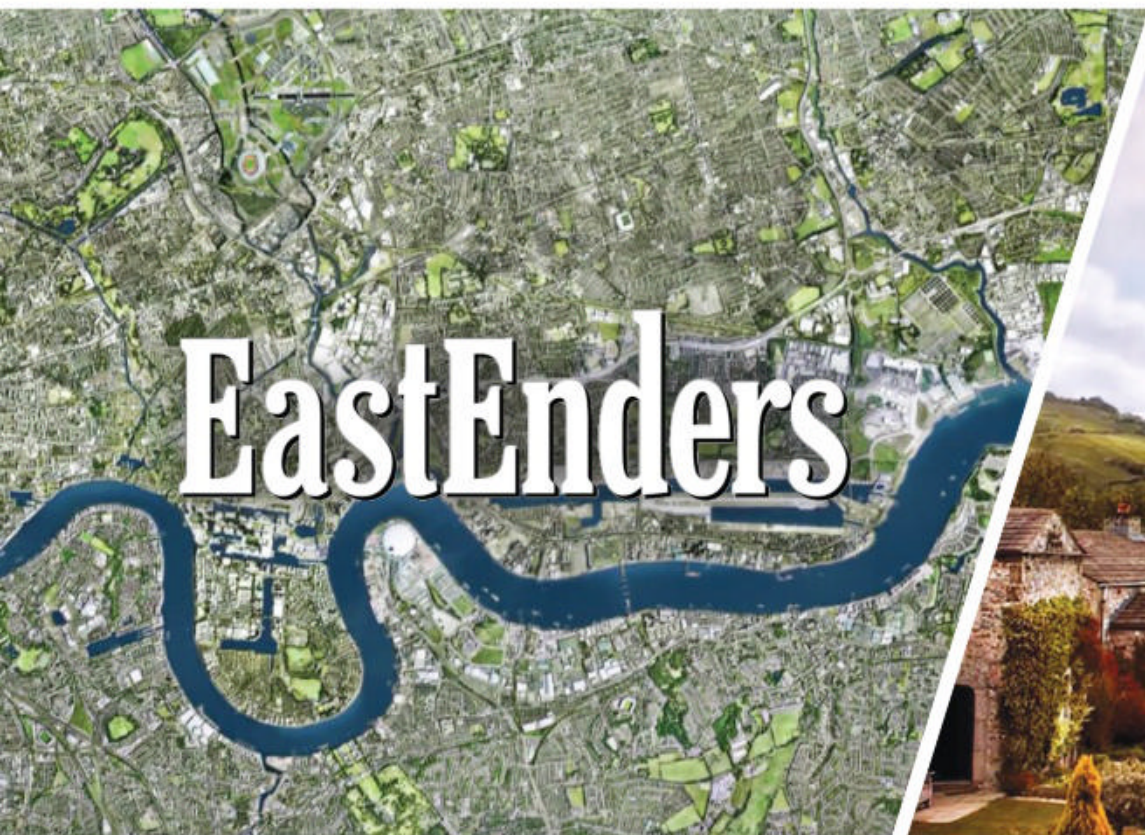
She laughs when I play the Brampton card 20 minutes into our chat. "The last year of high school was hard, because I was modelling in Toronto. I was already in fashion," she remembers. "I wore Wayne Clarke to my prom."

The granddaughter and daughter of Jamaican clothiers – her mother made them matching outfits – Messam modelled for Ports, Dsquared2 and Fashion Fair Cosmetics. A millennial cousin, Canadian supermodel



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# SPOTLIGHT

# GOLD MINE

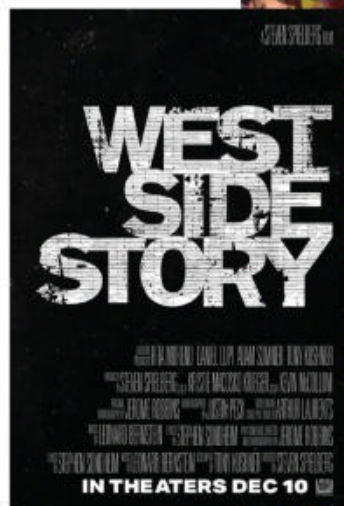
This year's Oscar watch is one for the ages  
By Rosemary Counter

**AFTER 2020'S CEREMONY** ended with a whimper, there's nowhere to go but up at the 94th Academy Awards on March 27. You may recall, producers moved Best Actor to the final slot last year, assuming the late Chadwick Boseman would win for *Ma Rainey's Black Bottom*, so it was a letdown when the Oscar went to Anthony Hopkins in the name of *The Father*. Insiders are predicting the 2021 **BEST PICTURE** will go to Steven Spielberg's *West Side Story*, *Belfast* - winner of the Oscar indicator, the TIFF People's Choice Award - or revenge western *The Power of the Dog*,

## MOVIES



Benedict Cumberbatch



Nicole Kidman

although, if 2020 has taught us anything, it's to expect curveballs like *Licorice Pizza* and *Dune*.

**BEST ACTOR** heavyweights include Leonardo DiCaprio in the climate change satire *Don't Look Up*; Bradley Cooper as a con artist carnie in *Nightmare Alley*; and Denzel Washington as the

Scottish king in Joel Coen's adaptation, *The Tragedy of Macbeth*. Lady Macbeth is the equally sinister Frances McDormand - in "a role she was born to play," according to a glowing review in the *Guardian* newspaper - who won **BEST ACTRESS** last year for *Nomadland*. If she takes the top honour again,

it would mark the first consecutive Best Actress awards since Katharine Hepburn in 1968. But, as always, the competition is strong: Among the prospects are Kristen Stewart's surprisingly good take as Princess Diana in *Spencer*; **Nicole Kidman** for her portrayal of Lucille Ball in

## ACTORS



Leonardo DiCaprio



Bradley Cooper



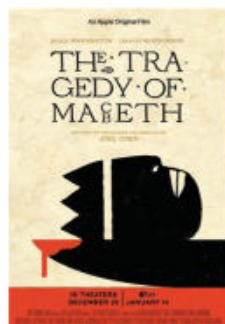
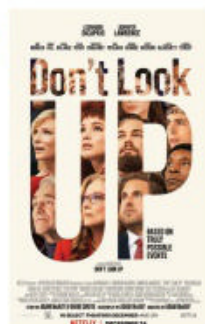
Denzel Washington  
Frances McDormand



Kristen Stewart



Olivia Colman



PHOTOGRAPHY, POGOTSKIY/GETTY IMAGES (BINOCULARS); PRASNGKH TA KHA/EYEEM/GETTY IMAGES (STARS); ALESSANDRA BENEDETTI/CORBIS/GETTY IMAGES (CUMBERBATCH); ELIZABETH GOODENOUGH/EVERETT COLLECTION/ALAMY LIVE NEWS (KIDMAN); PICTURELUX/THE HOLLYWOOD ARCHIVE/ALAMY STOCK PHOTO (DI CAPRIO); ALBUM/ALAMY STOCK PHOTO (COOPER); A24/APPLE TV+ (WASHINGTON AND MCDORMAND); PICTORIAL PRESS LTD/ALAMY STOCK PHOTO (STEWART); ALBUM/ALAMY STOCK PHOTO (COLMAN)





Ariana DeBose (centre) is a frontrunner for Best Supporting Actress for playing Anita, a confidante to Zegler's Maria, in *West Side Story*

Rachel Zegler

Rita Moreno

Toro (*Nightmare Alley*), Lin-Manuel Miranda (*Tick, Tick ... Boom!*) and Kenneth Branagh (*Belfast*). As for **BEST SUPPORTING ACTRESS**, pundits are flagging *West Side Story*'s **Rita Moreno**, 90 - who won that Oscar in 1962 for playing Anita in the original film - in the role of drugstore manager Valentina, which Spielberg created just for her. If she wins, Moreno will set a trifecta of records: the oldest winner, the first actress to win for a different role in the same film and the most years between wins.

aliens, that's trying to be a blockbuster alien movie and an Oscar contender - a daring feat. This is thanks largely to award darling Chloé Zhao, who made history last year as the first woman of colour to win Best Director for *Nomadland*. But viewers were split over *Eternals* as masterpiece or disaster, as they were of Oscar hopeful *House of Gucci*, which teeters between so-bad-it's-good and just regular bad. Lady Gaga, as hitman-hiring, husband-killer Patrizia Reggiani, however, is unarguably fantastic, and a leading choice for Best Actress. **Z**

**WILD CARDS**, if you're betting on Best Picture, include Marvel's *Eternals*, an epic superhero story about immortal

Chloé Zhao

*Being the Ricardos*; and Olivia Colman as a vacationing woman in Greece, who becomes obsessed with a young mother in *The Lost Daughter*. The latter film enjoyed a raucous four-minute standing ovation in Venice, and marked a strong directorial debut for Maggie Gyllenhaal. And if Gyllenhaal

gets the golden statue, she would be one of just seven directors in the Academy's history to win with a debut film, and the first female debut director in the notoriously male-dominated category. No pressure, but among the **DIRECTORS** to beat this year are Spielberg, Guillermo del

## DIRECTORS



Maggie Gyllenhaal



Lin-Manuel Miranda



Kenneth Branagh

Guillermo del Toro and Steven Spielberg star on the Hollywood Walk of Fame



**ALL THAT GLITTERS** Lady Gaga could see Oscar gold again, this time for Best Actress in *House of Gucci*

PHOTOGRAPHY: EVERETT COLLECTION INC./ALAMY STOCK PHOTO (DANCE); JESSE GRANT/STRINGER/GETTY IMAGES (MORENO); SAMIR HUSSEIN/GETTY IMAGES (ZHAO); JEFF PACHOUD/GETTY IMAGES (GYLLENHAAL); MEDIAPUNCH INC./ALAMY STOCK PHOTO (MIRANDA); TRISTAR MEDIA/GETTY IMAGES (BRANAGH); BARRY KING/ALAMY STOCK PHOTO (SPIELBERG AND DEL TORO); MONDADORI PORTFOLIO/GETTY IMAGES (GAGA); BETTMANN/GETTY IMAGES (OSCAR)





Caroline, wife of William Astor, 1875

PERIOD PIECE  
Cynthia Nixon, in gold, with Christine Baranski, in *The Gilded Age*; (below) setting the table at Highclere Castle, where *Downton Abbey* is filmed.

ENTERTAINMENT

# HIGH SOCIETY

Julian Fellowes

*Downton Abbey* creator Julian Fellowes extends his social commentary to the *Gilded Age*, probing the divide between old and new money  
**By Nathalie Atkinson**

GAME ON  
A scene from *Downton Abbey: A New Era*

**T**WENTY YEARS AGO, Julian Fellowes co-wrote the Academy Award-winning screenplay for *Gosford Park*, an acerbic masterpiece about a weekend shooting party. The star-studded ensemble was *Upstairs, Downstairs* meets Agatha Christie murder mystery. It cast an unsentimental eye on the tensions above and below stairs, then coated it all in an acid critique of the fading British aristocracy. The movie launched his career as popular entertainment's foremost chronicler of bygone high society, and his 2004 international bestseller *Snobs* cemented it, skewering the social nuances of the present-day upper classes by following the perspective of a young middle-class woman who marries into them.

As we know, Fellowes went on to create the hit series and movie *Downton Abbey*, with the latest instalment – *Downton Abbey: A New Era* – expected in theatres on March 18. The British period piece swept audiences up in

PHOTOGRAPHY, BETTMANN/GETTY IMAGES (FABRIC BACKGROUND IMAGES); MATTHEW LLOYD/GETTY IMAGES (WAITER); BEN BLACKALL / © 2021 FOCUS FEATURES, LLC (DOWNTON SCENE); LARRY BUSACCA/GETTY IMAGES FOR TONY AWARDS PRODUCTIONS (FELLOWES)





a lavishly rendered inheritance drama about several generations of the aristocratic Crawley family and their servants at a grand country estate, unfolding in a rapidly changing and modernizing England between 1912-1926. Similarly, his later novel, *Belgravia* (adapted into a 2020 miniseries), examined the generational discord and class conflict between developers and the merchant class ascending to the aristocracy during the London real estate boom of the 1840s.

His new TV series, *The Gilded Age* (airing on Crave Jan. 24), explores many of the same themes, but this time, it's set in New York in 1882, where the interaction of old and new money is about to transform America. "The newcomers *redesigned* being rich," is how Fellowes described his fascination with the era – named for the explosive period of economic growth – when the series was announced. "They created a rich culture that we still have – people who are rich today are generally rich in a way that was established in America in the 1880s, '90s, 1900s."

The series begins when headstrong but naïve Marion (Louisa Jacobson) moves to New York to live at a well-appointed brownstone mansion with her aunts Ada (Cynthia Nixon) and Agnes Van Rhijn (Christine Baranski). Meek spinster Ada becomes a sympathetic confidante to their young charge, while the widowed and well-to-do Agnes, who is a member of the wealthy old guard – and delivers withering put-downs to rival Maggie Smith's Violet Crawley in *Downton* – requires compliance with the strict conservative etiquette that gave the early Gilded Age its social hierarchy. It's as structured as the corsets the women wear.

They're hallowed names now, but in the post-Civil War boom, an ambitious entrepreneur of relatively recent wealth, such as shipping and railway tycoon Cornelius "Commodore" Vanderbilt, was considered crass compared with the well-entrenched Astor family. Pedigree mattered to socialites like Agnes, who traced their lineage back to the Knickerbockers, the original aristocratic English and Dutch settlers of New York. To this old guard, the self-made people were vulgarians. Naturally, Agnes reviles garish neighbours George (Morgan Spector) and Bertha Russell (Carrie Coon) and their new money, who build an ostentatious mansion across the street. Repeatedly snubbed by the closed circles of New York's uppermost crust, the series follows the wildly rich couple's schemes to ensure their daughter marries into the right social set.

## ➤ ENTERTAINING AS OLYMPIC SPORT

Fellowes' productions are always heavy on period details, because the lifestyle trappings underline the cultural moment. Which silverware to lay and what goblet to use, or whether it's appropriate to serve soup at lunch, has consequences. In this case, they're also the plot of *The Gilded*

*Age*, a show explicitly about "trial by hospitality," as one husband drily observes.

"Wall Street made the money and Fifth Avenue spent it," says Cecelia Tichi, the American author of *Gilded Age Cocktails*, as well as an absorbing history of the era's complex social etiquette called *What Would Mrs. Astor Do?* By Fifth Avenue, she means the households and the wives who run them. During the Gilded Age, they expressed their social position through the complementary – and highly competitive – pursuits of architecture and entertaining. Accordingly, the main power struggles take place in the opulent ballrooms, drawing rooms and grand salons of their lavish estates. There, they displayed their wealth and taste in elaborately decorated interiors and through menus they served guests, as well as the gowns they wore to receive them. By the mid- to late-1890s, it was up to five or six changes of clothing per day for the Astor set, Tichi explains by phone from Nashville, Tenn., where she is also research professor of English and American Studies at Vanderbilt University. "Including the men! Hours were spent in these outfit change transitions."

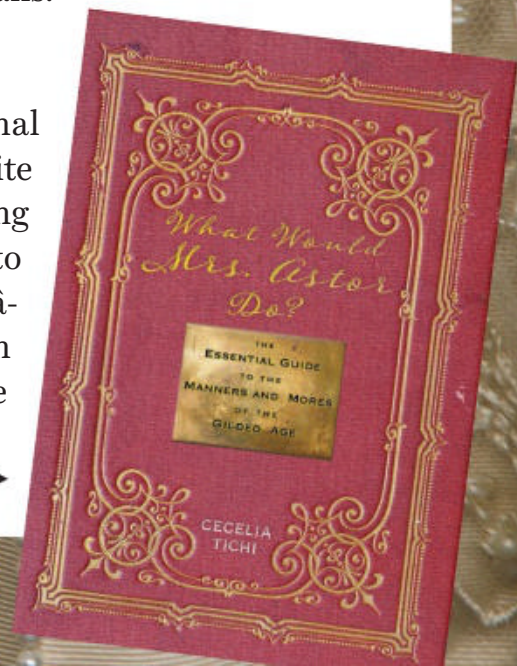
## ➤ WHO'S WHO, OLD AND NEW

The 1882 setting is a canny choice, because it's a transformative cultural moment in the Gilded Age, when nouveau riche families like the Vanderbilts were on the cusp of being accepted (reluctantly) into the fold. "The 1880s are rambunctious, where new money is bumping against old money," says Tichi.

This is where the social register of Caroline Astor (Donna Murphy) comes in, because the wife of William Astor – grandson of the original tycoon, John Jacob Astor – features prominently in Fellowes' series. The third Monday in January belonged to her annual winter ball, a standing social event that *Vogue* editor Anna Wintour gave a tip of the hat to when she dubbed the similarly elite Met Gala "The First Monday in May." Astor's ballroom could only accommodate 400 guests, so those who didn't get an invite feigned travel or illness rather than admit they didn't make the cut. The real-life socialite, who had a gossip lieutenant, Ward McAllister (played to the hilt by Nathan Lane in the series), appointed herself queen bee and social arbiter, much like Truman Capote did a century later with his society Swans.

## ➤ LIVING LARGE

The Russells are a fictional composite, but Stanford White (John Sanders), the exciting young architect they hire to build their French-style chateau, is not. White's urban palaces came to dominate the Gilded Age through commissions for the Vanderbilt, ➤





Whitney and Pulitzer families, along the stretch of Fifth Avenue known as Millionaire's Row. Some mansions were styled to resemble Italian Renaissance palaces, inside and out. Newport, R.I., became the playground for the wealthy, who built sprawling McMansions like the Vanderbilts' The Breakers, but called them summer cottages.

### ➤ USING THE RIGHT FORK

Etiquette guides that proliferated at the time catered both to the expanding middle class and upper-class people like the Russells, who were bewildered by the social code.

Families like the Astors, who made their fortunes a generation or two before and passed on their wealth, considered themselves the best of New York "in comportment, in lineage, in judgment, in knowledge and in taste," says Tichi.

Etiquette could signal sophistication or betray one's upbringing. In *Downton Abbey*, we have the wonderful butler, Carson, who loyally maintained the high standards of hospitality. *The Gilded Age* gives us two loyal butlers who befit rival households, one who favours the brash new American way, while the other, an Englishman, favours the classical style. The write stuff, or penmanship, is also how Peggy (Denée Benton), the young Black woman who is Marion's travel companion, lands a job as a secretary in Agnes's household. "Knowing [how] to recite Longfellow or having beautiful penmanship were markers," Tichi adds. "They were signifiers of character – of worthiness as a person."

### ➤ EAT THE RICH

When the socially ambitious Mrs. Russell decides to give a drop-in house tour with casual buffet called an At Home, the food prepared by her French chef is an eye-popping banquet of delicacies that put Mrs. Patmore's salmon mousse, chicken vol-au-vents and floating island desserts to shame. Notably, silver platters are piled high with glistening whole lobster, after it was dismissed for decades as lower-class and prison fare. The nouveau riche fetish for all things French – including cuisine – elevated the crustacean to an upper-class staple.

Through patents for refrigeration systems, previously perishable goods that were luxury items, like fresh beef and citrus fruit, abounded. The ready availability of fresh lemons created the Knickerbocker, for example: a classic summer cocktail that combines citrus juice, rum and raspberry. *Downton Abbey* was all about claret before dinner and, later, Jazz Age gin cocktails, but the early Gilded Age favoured brown spirits like rye

(the base of the Commodore, created and named for Cornelius Vanderbilt) and, for men, the Old Fashioned cocktail was king. Although respectable women still drank Champagne, the

Gilded Age spawned the first celebrity bartender, Jerry Thomas, who wrote the first English-language books to contain cocktail recipes.

### ➤ DRESSING THE PART

Fashion could affect upward (or downward) mobility: The details of bustles and taffeta couture gowns laden with lace and trimmings by Charles Frederick Worth (for evening functions, often sewn with real gemstones) were faithfully reported, too. In *Downton Abbey*, tiaras and jewels were family heirlooms, but the Gilded Age went for unapologetic displays of wealth through custom jewelry creations by Cartier and Tiffany & Co., with competitions for the largest precious stones.

### ➤ THE SOCIETY PAGES

*Downton Abbey's* rural aristocracy was posh, but the Crawleys are paupers compared to the Gilded Age's unbridled self-indulgence. There was no federal income tax, and the Astors alone controlled nearly 10 per cent of the country's wealth, while the urban poor starved.

*Vogue* magazine, the society fashion bible, did not launch until a decade later, in 1892. In the meantime, the penny press revolutionized newspaper production and made periodicals with gossip, fashion and entertaining advice widely available to the masses. With adjectival glee, society scribes breathlessly shared menus of magnificent dinner parties and reported on party guests. Publicity in the social columns only encouraged more one-upmanship. Nothing was too outlandish in the quest to outdo one another through fancy-dress party themes and novelty dining concepts. One robber baron, for example, hosted a black-tie supper in Sherry's restaurant where 36 guests dined on horseback – for all seven courses.

### ➤ SOCIAL UPHEAVAL

Fellowes' melodrama takes place against a turbulent backdrop of labour strikes, racism against African Americans, and challenges to accepted heterosexual norms. The nearby slums spurred shrewd old-money society hostesses to pursue status-enhancing charitable works, and the exclusion of the newly rich from buying boxes at the downtown Academy of Music incites the arrivistes to build the Metropolitan Opera House uptown the next year.

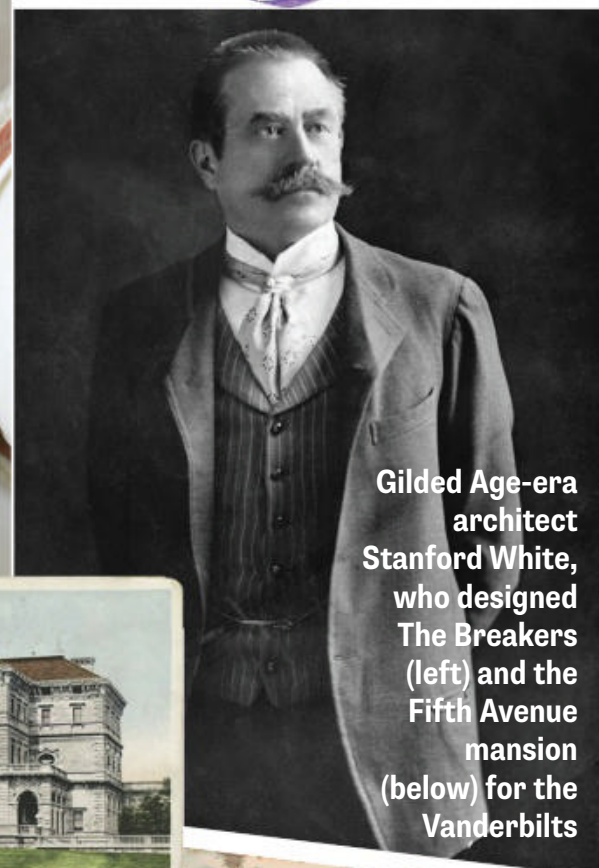
Fellowes is himself now a peer in the British House of Lords, but his preoccupation with privilege remains the same, although his sympathies seem to align more with the upper classes he once maligned. His melodramas concern the haves and the have-nots, and the accidents of fortune and circumstance that often divide them, gloriously populated by imperious dowagers who uphold tradition and face off against the progressive upstarts who attempt to force change. From the afternoon teas to the midnight banquets, we get to enjoy the spoils. **2**







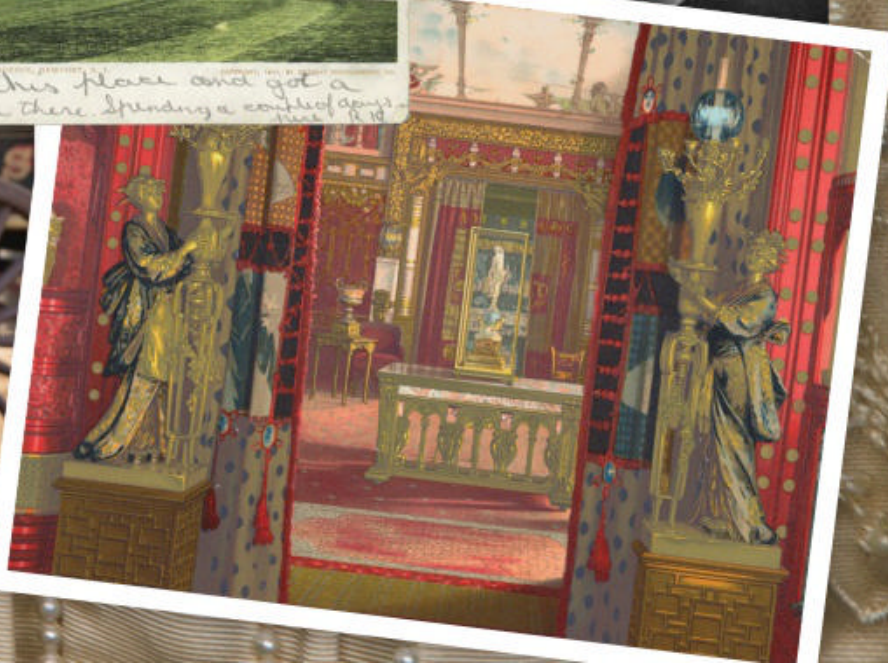
UPSTAIRS,  
DOWNTON (top  
left to bottom)  
The servants'  
kitchens from *The  
Gilded Age* and  
*Downton Abbey*;  
dessert from *The  
Official Downton  
Abbey Cookbook*;  
Louisa Jacobson  
and Denée Benton  
on the set of  
*The Gilded Age*



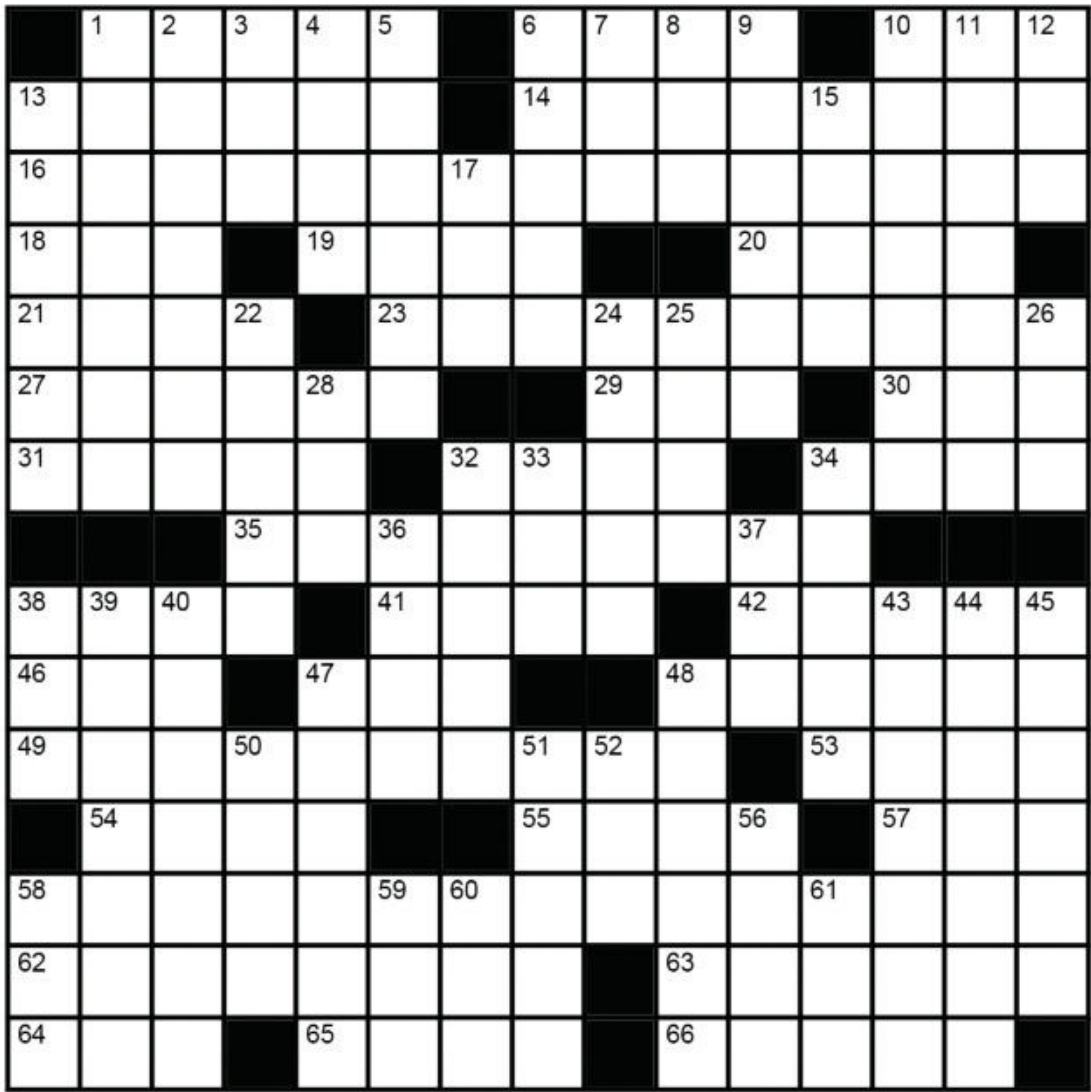
Gilded Age-era  
architect  
Stanford White,  
who designed  
The Breakers  
(left) and the  
Fifth Avenue  
mansion  
(below) for the  
Vanderbilts



I saw this place and got a  
drunk of water there. Spending a couple of days







BRAIN GAMES #82  
*Funny Money*  
BY BARBARA OLSON

ACROSS

- 1 Weight loss guru Jenny  
6 Oceanfront hotel perk

- 10 \_\_\_-mo (play rerun)  
13 Ottawa-born actor Lorne  
14 Having an outstanding figure?  
16 Result of a dull lecture, say?  
18 Pasta suffix  
19 American meat-rating agcy.  
20 Small wall of earth  
21 Robert De \_\_\_  
23 Cattle auction?  
27 With profound emotion  
29 At any time, poetically  
30 \_\_\_ for Evidence (Grafton book)  
31 Analyze ore  
32 "I'm not \_\_\_" ("It's not my thing")  
34 Wildcat with tufted ears  
35 Money put away for landscaping?  
38 Dow numbers: Abbr.  
41 One-eighties on the road  
42 Stocks and \_\_\_  
46 Space station name meaning "peace"

- 47 NBC show with sketchy humour?  
48 IBM's data-sharing software  
49 Library user with overdue fines?  
53 Vince Gill song "Look \_\_\_"  
54 Anderson of WKRP  
55 Vitamin dose stats  
57 The "G" of GST: Abbr.  
58 Type of loan called an "egagtrom"?  
62 Work boot safety feature  
63 Working together, as in war  
64 Forgetful pen pal's add-ons  
65 Like a satisfied attention-seeker  
66 Animation creations

DOWN

- 1 Old boys' club buddies, say  
2 Updates the electrical system  
3 O-U opener  
4 People of Canada's northeast

- 5 Manages, but not easily  
6 Having a lot of hits, maybe  
7 Serpent tail?  
8 Mag. personnel "at large"  
9 What an amateur mixologist can get behind?  
10 Phone alternative to #  
11 Door pounder's cry  
12 Beethoven wrote one to joy  
13 Benevolent Oz witch  
15 \_\_\_ Rabbit (literary trickster)  
17 Univ. website ending  
22 Brightly coloured fish  
24 Ungrammatical NHL team name, for short  
25 Clickable drop-down  
26 Bay St. trading index  
28 Sodium hydroxide  
32 Sure-footed  
33 Bank account charge, e.g.  
34 Parkinson's treatment  
36 \_\_\_ buggy (beach vehicle)  
37 Footnote abbrs.  
38 U.N. diplomat  
39 Blue flora in a Valentine poem  
40 Fingerprint or record features  
43 Taxable profit  
44 Lowly labourers  
45 Used a talk back line?  
47 Bagpipe sounds  
48 Turkish peak in Genesis  
50 Take a \_\_\_ (emulate Kaepernick)  
51 Hired image polishers, for short  
52 Tokyo, until 1868  
56 Besieged WWII city in France  
58 Golden agers' nest egg: Abbr.  
59 Abbr. on many French churches  
60 Fair-hiring abbr.  
61 Shine, in brand names

SUDOKU

2		5	7					
		1			9		6	
			4	3				5
6				4				7
5	4		3		7		1	8
7				2				3
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					6	8		9

FOR ANSWERS, TURN TO PAGE 94



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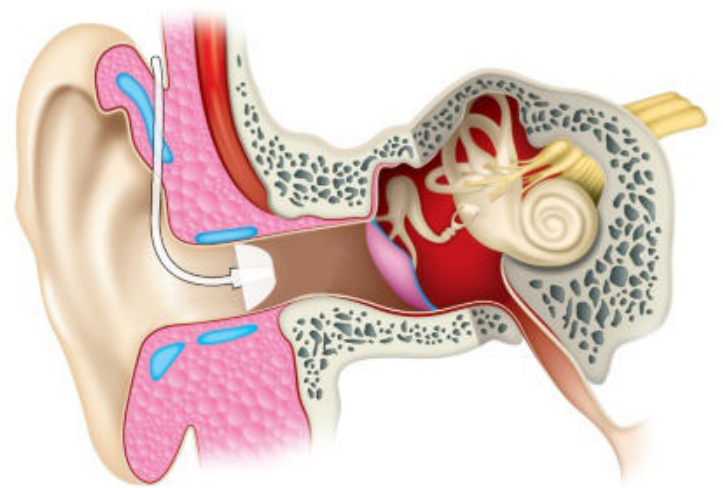
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ANSWERS TO CROSSWORD (PG. 92)

	1	C	2	R	3	A	4	I	5	G		6	V	7	I	8	E	9	W		10	S	11	L	12	O
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16	L	O	W	I	N	T	17	E	R	E	S	T	R	A	T	E										
18	I	N	I		19	U	S	D	A				20	B	E	R	M									
21	N	I	R	O		22		23	B	U	L	L	M	A	R	K	E	T								
27	D	E	E	P	L	Y				29	E	E	R			30	E	I	S							
31	A	S	S	A	Y			32	A	F	A	N			34	L	Y	N	X							
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38	A	39	V	40	G	S		41	U	I	E	S		42	B	O	N	D	S							
46	M	I	R				47	S	N	L				48	A	S	P	E	R	A						
49	B	O	O	K	K	E	E	P	E	R			53	A	T	U	S									
		54	L	O	N	I				55	R	D	A	S		57	G	D	S							
58	R	E	V	E	R	S	59	E	M	O	R	T	61	G	A	G	E									
62	S	T	E	E	L	T	O	E			63	A	L	L	I	E	D									
64	P	S	S			65	S	E	E	N			66	T	O	O	N	S								

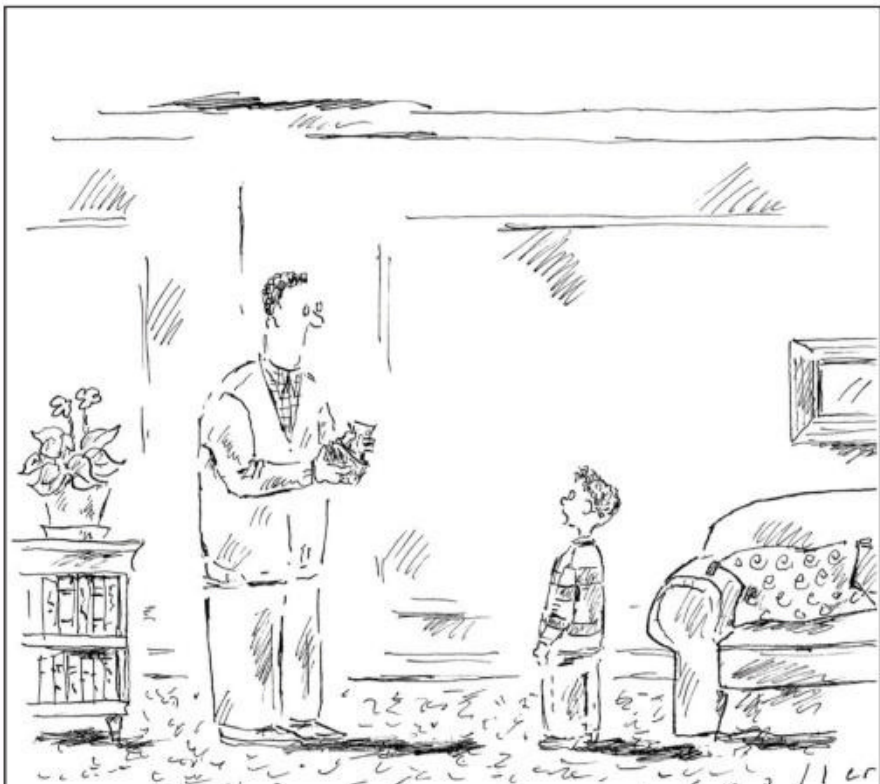
ANSWERS TO SUDOKU (PG.92)

2	9	5	7	6	1	3	8	4
4	3	1	8	5	9	7	6	2
8	6	7	4	3	2	1	9	5
6	8	3	1	4	5	9	2	7
5	4	2	3	9	7	6	1	8
7	1	9	6	2	8	5	4	3
3	7	8	9	1	4	2	5	6
9	2	6	5	8	3	4	7	1
1	5	4	2	7	6	8	3	9

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“His will reads as follows: ‘Being of sound mind and disposition, I blew it all.’ ”



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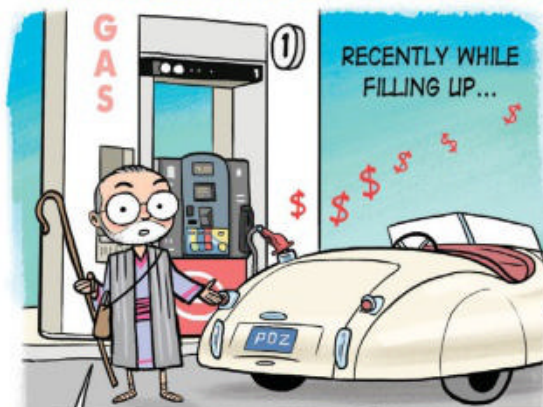




# Moses' Last Word/First Word

## Prophet of Zoom™

### "INFLATION & COVID: STRANGE BEDFELLOWS"



PANDEMIC PRICES ARE RISING ALARMINGLY EVERYWHERE, ESPECIALLY FOR FOOD, FUEL AND HOME HEATING. IN 2021 ALONE, GLOBAL FOOD PRICES ROSE 33%, WHILE WHOLESALE NATURAL GAS PRICES IN EUROPE ROSE MORE THAN 400%. WE'RE NOT FAR BEHIND.

**RISING COSTS -**  
LUMBER ↑ 288%  
MEAT ↑ 10%  
DAIRY ↑ 28%  
SUGAR ↑ 57%  
COOKING OIL ↑ 124%

SOME ZOOMERS MAY BE FORCED AGAIN TO CHOOSE BETWEEN HEAT OR EAT.

"THESE ARE BREAD AND SHELTER ITEMS, THE MOST CRITICAL BUDGET ITEMS IF YOU'RE ON A FIXED INCOME, WHICH MANY IN OUR DEMOGRAPHIC ARE. FOR THEM, INFLATION IS A DIRE THREAT, BUT ONE THAT COVID DID NOT INVENT. LET'S EXPLORE."



"IN THE FIRST CENTURY, EMPEROR NERO REDUCED THE SILVER CONTENT OF ROMAN COINAGE SO HE COULD MINT MORE COINS TO PAY FOR HIS EXCESSES. MEANWHILE, THE INCREASED MONEY SUPPLY DEBASED THE CURRENCY AND CAUSED RUNAWAY INFLATION. OF COURSE, THE PEOPLE WHO SUFFERED THE MOST WERE THE POOR AND THE OLD."



"MORE RECENTLY, THE 1918 SPANISH FLU, KILLED 24 MILLION PEOPLE WORLDWIDE, THEN GAVE WAY TO THE ROARING 20'S, AND THE HYPERINFLATION OF THE WEIMAR REPUBLIC - WHEN PEOPLE BOUGHT A LOAF OF BREAD WITH WHEELBARROWS FULL OF WORTHLESS BILLS."



"COVID HAS PLAYED A ROLE IN TODAY'S INFLATION WITH BROKEN SUPPLY-LINES CREATING A SCARCITY OF GOODS, BUT IT'S A SUPPORTING ROLE. THE MAIN CAUSE IS THE WANTON PRINTING OF MONEY BY GOVERNMENTS WORLDWIDE, SOMETIMES DRIVEN BY NECESSITY, BUT OFTEN BY MISMANAGEMENT."



"THEN THERE ARE THE SOPHISTICATED EXPECTATIONS OF MODERN LIFE - PEOPLE REQUIRING FRUIT OUT-OF-SEASON ON EVERY TABLE AND A SHINY NEW DEVICE IN EVERY HAND. NOT TO MENTION OUR INFATUATION WITH ALTERNATE ENERGY SOURCES, SHUTTING DOWN EXPLORATION, EXTRACTION AND PIPELINES WHILE WIND AND SOLAR OPTIONS HAVE LITTLE HOPE OF BEING ADQUATE OR AFFORDABLE FOR A LONG TIME STILL IS RECKLESS. NO SURPRISE THEN THAT PRICES ARE NOW DOUBLING AND TRIPLING."



ZOOMERS ARE NOTICING! ACCORDING TO BILL VANGORDER, 82% OF CARP'S 330,000 MEMBERS RANK INFLATION AS ONE OF THEIR TWO MOST PRESSING CONCERNS, ALONG WITH HEALTH. OVER TO YOU BILL -



A LOT OF OUR MEMBERS ARE FAMILIAR WITH THE HISTORY OF THE SPANISH FLU, AND WHAT HAPPENED AFTERWARDS. THEY WORRY THE SAME COULD HAPPEN WITH COVID. NOT JUST PEOPLE WHO LIVE ON OAS AND CPP ALONE, BUT SENIORS WHO INVESTED IN "SAFE" BANK PRODUCTS LIKE TERM DEPOSITS, AND NOW FIND INTEREST RATES TO BE INADEQUATE.



"SO CARP HAS ISSUED A CALL TO ACTION TO THE FEDERAL GOVERNMENT:

1. BOOST OAS 10% FOR PEOPLE 65-75.
2. INCREASE THE CPP SURVIVOR BENEFIT. BY 25% FOR PEOPLE OVER 65.
3. DROP MANDATORY RRIF WITHDRAWALS.
4. PROTECT PENSIONS AND INVESTMENT. WITH INSURANCE POLICIES AND A SPECIAL OMBUDSMAN."



"THE U.S. 2021 INFLATION RATE WAS 7%, ITS HIGHEST IN 40 YEARS. THAT'S A HARBINGER. THOSE INFLATIONS THAT FOLLOWED NERO AND THE SPANISH FLU? THEY ALSO CAUSED THE FALL OF TWO CIVILIZATIONS: ROME AND EUROPE."



A MESSAGE TO PRIME MINISTER TRUDEAU AND POLITICIANS EVERYWHERE:  
WE ZOOMERS PREFER  
**NOT TO FALL.**



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