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FROM THE PUBLISHERS

Welcome to the October/November 2015 edition of Forum Magazine.

It's always a pleasure to feature and profile someone with exceptional talent and an incredible vision for design and Joanna Pietras delivers just that. Every project is given careful consideration, the smallest of details is never overlooked and every single aspect is reviewed over and over again until it meets with her exceptionally high standards. Originality laced with perfection is her strong suit and Joanna never fails to push the design envelope - and when you're a Taurus...that might just come naturally!

The Mirror Barcelona Hotel located in the heart of the cultural district is a new concept in cutting edge design with a multitude of awards. This unique boutique hotel has 63 generously sized rooms and the white on white décor radiates a chic persona with the clever use of innumerable mirrors. Visit [arteh-hotels.com](http://arteh-hotels.com) for this hotel and many other fine boutique hotels.

Miami with its infinite beaches, Art Deco Ocean Drive and multi-cultural vibe is always an adventure. Explore the Setai Hotel or Viceroy with incredible views and amenities next time you're in the southern states. Visit [thesetaihotel.com](http://thesetaihotel.com) & [viceroyhotelsandresorts.com](http://viceroyhotelsandresorts.com) for more information.

Until next time, enjoy!

Sean & Ana Patrick  
Publishers





# HOMES by JOJO

Joanna Pietras – Pushing the Envelope  
to Create Stunning Designs

by John Reynolds

When talking with Joanna Pietras, (known to friends and acquaintances as JoJo) you are struck by two unavoidable truths and one nagging mystery.

The first truth is that she is gifted with exceptional talent and skill in designing and building custom homes. Without exception, her creations overflow with beauty and originality, drawing upon JoJo's art background. The second truth is that she is disarmingly honest about her life, both business and personal. She demonstrates this honesty in her actions, which are decisive and direct; and her conversation, which is peppered with colourful wisdom. For example, when explaining her total openness in detailing down-to-the-penny costs for clients, and her refusal to pay full price for materials, she quotes a proverb from her native Poland: You can't get fed on stolen bread.

The nagging mystery? It's one that asks how a young woman who arrived in Canada at age 18 unable to speak English could, within a short time, create an impressive portfolio of custom building projects, some priced in the tens of millions of dollars.

"Everyone needs a sort of guardian angel when starting in business," JoJo says. "Ten years ago a friend believed in me enough to give me a chance, and I would not be where I am without his support. Plus," she adds with a smile, "I'm a Taurus. I'm really stubborn."

She needs to be. JoJo, after all, does not only conceive of the buildings but, working



with husband Sebastian Tomczyk as general contractor, she supervises every aspect of their construction. This means insisting that every tradesperson involved in the process measure up to her level of uncompromising quality. "She looks after everything from blueprints to concrete to framing to the smallest details that not many people would notice," Sebastian says. "Right down to handing her clients the keys to their new home." Then, shaking his head and smiling he adds, "I have no idea how she does it!"

Joanne's claim that stubbornness represents the basis of her success may be true, but clearly there is much more to it.

"I am direct and straightforward," she admits. "Some people have a problem with that but most people admire me for it. Especially my clients, because I treat their money as though it is my money."

Sometimes it seems JoJo enjoys negotiating with suppliers as much as creating



Photos by Scarfone Photography



exceptional buildings. But it's not a game with her. It's a matter of getting the most for her clients' investment. "Prices are not set in stone," she points out, "and I believe there is always room for negotiation. I keep my clients' best interests in mind and am always trying to save them as much as possible."

When dealing with the tradespeople who construct her homes, she is just as demanding. Yet she employs many of them on project after project. Why? Because they respect her fairness, they take pride in the exceptional buildings they help create, and they often find themselves working at a level that they were not aware they could achieve.

One stunning example is a 3000 square-foot swimming pool enclosure, part of a remarkable new estate near the outskirts of Hamilton. In her design for the pool, JoJo added elements like a swim-up bar. But it was the curved pool floor that stumped the tile installers she first approached. "They told me it couldn't be done," JoJo says, "and I didn't believe them. I knew it could be done, so I kept looking until I found a company who said, 'Not easy, but do-able,' and they did it. So we have the pool done with a beautiful floral motif floor, just as I envisioned," she adds with pride.

Completing it was a challenge. The floral motif design had to be precisely hand-cut, and fitting the glass mosaic tile to follow the



curvature of the pool floor was difficult without, as the installers said, "losing the design aspect." But in the end it was done beautifully.

The ceiling of the pool enclosure illustrates another mark of JoJo's approach to design. "I love ceilings," she says with delight. Most ceilings, she suggests, are treated like an afterthought and thus are uninteresting. Not JoJo's. "I think about the lighting, the colour, the

shape and how it fits the rest of the room." In the pool enclosure, JoJo placed a sweeping and colourful design on the bottom of the pool and the surround, then echoed the motif in the sculptured ceiling. "I pay attention to the lid, not just the pot" she says.

Her attention to "the lid" includes the exterior appearance as well. The steel roof material for the estate was chosen not only for its extreme

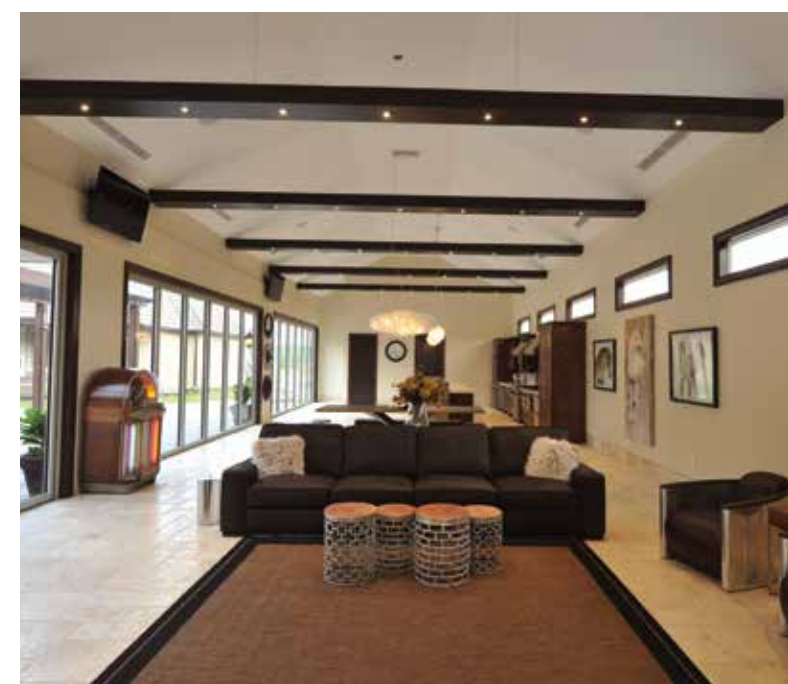




durability. It was also selected for its warm appearance, an important aspect because the steeply-pitched roof displays a large area that deserved something more than run-of-the-mill shingles.

Elsewhere, she loves searching for unique solutions to vexing problems. Like finding a way to finish elaborate interior supporting columns in this latest home. "We tried many kinds of paints and brushes and rollers," she says, "but the columns still didn't look right. They didn't give the room the feeling that the client and I envisioned. So I decided to cover them." With what? "With ostrich leather." Then, with a sly smile, she adds, "I like the goose-bumps on the leather."

Ostrich leather-clad columns may appear extravagant, but not when they are perfectly attuned to the rest of the home, which is the case here. Anchoring this aesthetic approach is JoJo's practical method of design when considering a creation for her clients.







Jojo especially likes projects to inspire her to  
“push the envelope”  
in pursuit of practical and attractive solutions.

“First, I want to know their lifestyle,” she says. “That’s the most important part in coming up with the design. Do they entertain a lot? Do they have children? Do they like traditional or contemporary style? I need to know all of this and more before I start to think about what kind of house I will build for them.” At this stage she sees everything “in 3D,” meaning that every detail of the house exists in her mind before it is rendered in blueprints. Having studied architectural drafting, she can come up with a design in detail that her clients can appreciate, and that contractors and tradespeople can follow.

She especially likes projects to inspire

her to “push the envelope” in pursuit of practical and attractive solutions. Clients love this attitude because her homes deliver equal quantities of beauty, practicality and uniqueness. “I talk to the tradespeople about it,” Jojo explains. “Sometimes it is new and complicated but I know it will work, and I know they can build it to work. If they say still wonder I tell them, ‘Rome is still standing, the Tower of Pisa is a little crooked but it’s still standing. If they could do it back then, we can do it now. It’s all possible. And when we do, it, it makes us all proud.’”

In the end, Jojo insists, everything that she and her team achieve is for the client, not

themselves. Still, she adds, she knows that many of the tradespeople she works with make a point of visiting a completed project bearing Jojo’s design imprint and say to themselves or others, “Look what I did.” She refuses to take full credit for the success of her projects, pointing out that the client’s trust in her and the skills of the tradespeople are just as essential.

Still, there’s the mystery of all that determination, ambition and inspiration in a young woman whose background seems so out of sync with the work she is performing. Where does it come from?

Jojo does not have an answer. “All I know,”





Joanna Pietras

she says, "is that it comes from the heart. If you do what you love, you will always love what you do. And it will show."

Probably not another Polish proverb, but filled with wisdom nevertheless.



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# Are You Sales Phobic?

by Helaine Iris

*“Success isn’t a result of spontaneous combustion; you must set yourself on fire.” - Arnold H. Glasgow*

If you’re like me, and most business owners I work with, you started your business because you have a particular talent, skill, or passion; not because you like, or want to sell. Although some sales people do start companies (I believe it’s the exception), most business owners have no experience or training in sales. From this perspective, it’s easy to see why resistance to selling quickly becomes a stumbling block to success and more immediately, the cause of much day-to-day stress and worry.

I hate to speak the obvious but; sales are the backbone of every businesses success. If you’re in the marketplace to make a living, you have to be out there selling - unless of course you have a sales force, and even then you still need to be able to sell your own product. I can’t think of a single exception to the rule. It’s kind of like what’s inevitable about life itself – nobody gets out alive. In business – nobody has a successful business without having to sell.

Did you think about having to sell when you first started your business? Commonly, most business owners in the start up

stage don’t. And if you did think about having to sell, I bet it brought up fear and resistance, and you didn’t deal with it. Am I right? You were primarily focused on developing your business, providing products or services, and creating a marketing strategy, but I bet you really didn’t think about training to become a sales person. Why is this?

That’s what I’m going to invite you to explore - my assumption that every small business owner is to some degree sales phobic. Where does sales phobia come from? Better question yet, what specifically is your sales phobia? What are you afraid of when you think about selling?

Here are some common fears and resistances about selling: Can you find yours here?

- Fear of rejection. Let’s face it, no-one likes hearing the word no.
- Negative images of the used car salesman, “what can I do to put you in this car today?” Or, bait and switch tactics often associated with sales.
- High pressure, any pressure. No integrity, talking

someone into something they don’t want or need, just to get money from them.

- A possible problem with your product – you’re afraid something negative might surfacing during the selling process.
- Selling’s not spiritual - enough said.
- Lack of confidence, in yourself or, in your product.

Can you relate to one or more of these? No wonder you resist selling! A critical step to understanding and overcoming your resistance to sales is to first pinpoint what it is that you’re afraid of. What you’re resisting. What I know about human behavior is -we resist things that we don’t want to feel. It makes good sense; we develop this as a self preservation strategy. But, if you just allow that strategy to keep operating, you have no chance of moving beyond your fears and into meaningful action. In truth, it’s not selling per se that you’re afraid of; it’s what you associate with it. If you look for the reasons behind your fear, you can then come up with solutions and deal with it.

Here’s a scenario to further illustrate my point. I will demonstrate how sales phobia often plays out. See if you can find yourself in this scene:

You’re sitting at your desk with the intention of making sales calls. You know it’s a crucial activity to generate business. Your phone is ready; your call list is ready. You’re just about to pick up the phone and then it occurs to you. You left dishes in the sink. You go do the dishes. You get back – then you check email, then you have to get a snack, the phone rings....on and on until you get to the end of the day and have made zero calls.

Unfortunately, this common scenario will go on day after day until you finally conclude that you are just too busy to make sales calls. When you find yourself here you need to stop and get suspicious about what’s really going on with you. This is where you will find your fear operating beneath the surface. Let’s explore what’s going on inside you.

Say for example you discover you have a fear of rejection. Think about where that fear came from. When were you rejected in the past? Find an example. Maybe you’ll find you weren’t picked for the basketball team. In that moment when you felt rejected you promised your self never to put yourself in a position to be rejected again. Voila! That’s where it starts. Now, fast forward back to the present. There you are - about to make a sales call and run the likely risk of getting a no-being rejected. Are you surprised you’d rather go do the dishes than make the call? Here’s your old strategy rearing up to protect you to honor a promise you made to yourself long ago.

Where’s the way out? Go back in time and reconsider the original rejection. It hurt; you were a little person with a limited capacity to process experience. Perhaps you even made conclusions about life or yourself with not enough

information. In any event, you understandably registered the event as painful. Now, come back to the present and remind yourself that you are an adult. You have a much larger capacity to feel, deal with and process information. Ask yourself, what does it mean for someone to say no to you now -without any of the false meaning attached?

Can you pick up the phone now and make the call knowing if you do get a no, you’re going to be ok?

This is the way out of sales phobia and into sales action. After you face and demythologize your fear, you may discover that you need some sales training in addition to shore up your skill and confidence. That’s easy to access. You also may discover the need to solve problems with your product so you can more easily sell with confidence -also do-able.

Decide to face your sales phobia and solve it. Honestly, it’s the only way you are going to be successful generating much needed revenue for your business. Turn your sales phobia around. Start today. Go sell.

It’s YOUR life...imagine the possibilities!

Helaine Iris is a life and business coach. She’s passionate about helping entrepreneurs accelerate their success, while achieving a more complete and fulfilling personal life. [www.pathofpurpose.com](http://www.pathofpurpose.com), or email [helaine@pathofpurpose.com](mailto:helaine@pathofpurpose.com)





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# Easy Steps to Creating a Successful Business!

by Tracia Graham

A daily practice of "intending" can create the life, the job or the business we want. When we engage in this practice we are consciously creating our world exactly the way we wish.

Intending can be used for a variety of outcomes from throwing an audacious surprise party to helping you grow your business or assist you in solving problems. For the purposes of this article however, I'm addressing the concept of "Intending" as a helpful business tool. There are two parts to successful intending. Initially there's the "Setup" and then the "Daily Practice".

## DECIDE WHAT YOU WANT & WHY YOU WANT IT!

The first question you ask yourself is "Why do I want the subject of my intending"? You might decide you want a larger office

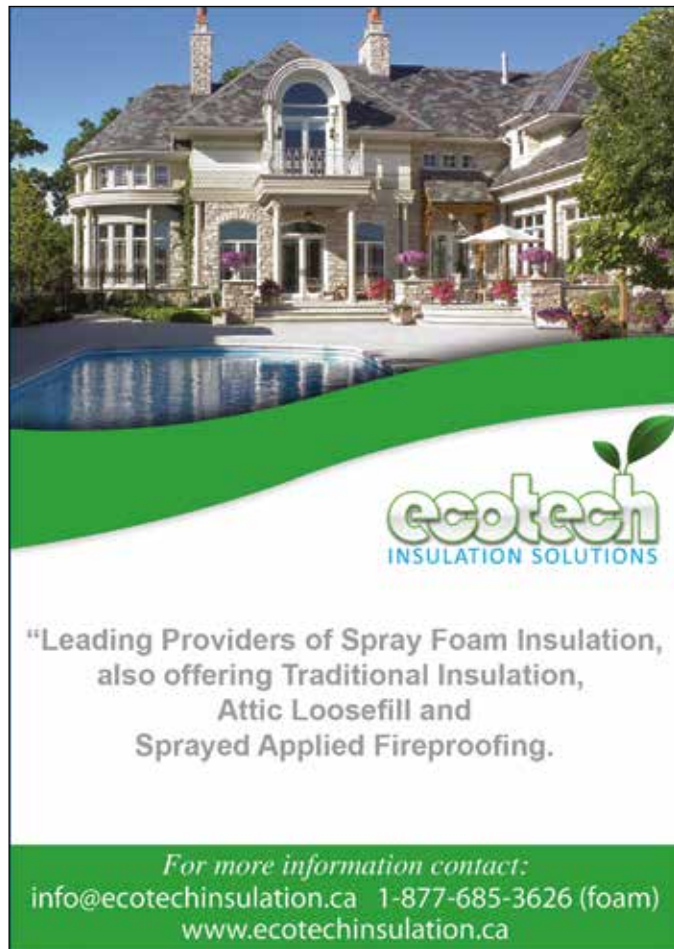
space. Perhaps you want a larger office space so you can add another service to your business or practice. Now ask yourself who benefits from this larger space. It might be that your clients or patients benefit from the additional services being offered or perhaps your family benefits from the resulting increased revenues.

Next consider if there is any apparent downside to acquiring the larger space. Perhaps the increased overhead will force you to raise your rates. This may be okay if you're also adding value to your service or product. During this first step, weigh all of your options and be certain, before you continue on, that you are clear about what you want.

## BRAINSTORM A PLAN

This is the fun part for me. I like to sit with a big pad and colored pens and play. Write the subject of your intending in the center of the page. You may even consider drawing pictures or using cutouts from magazines. Get creative with your blank page; make it colorful, inspiring and energetic.

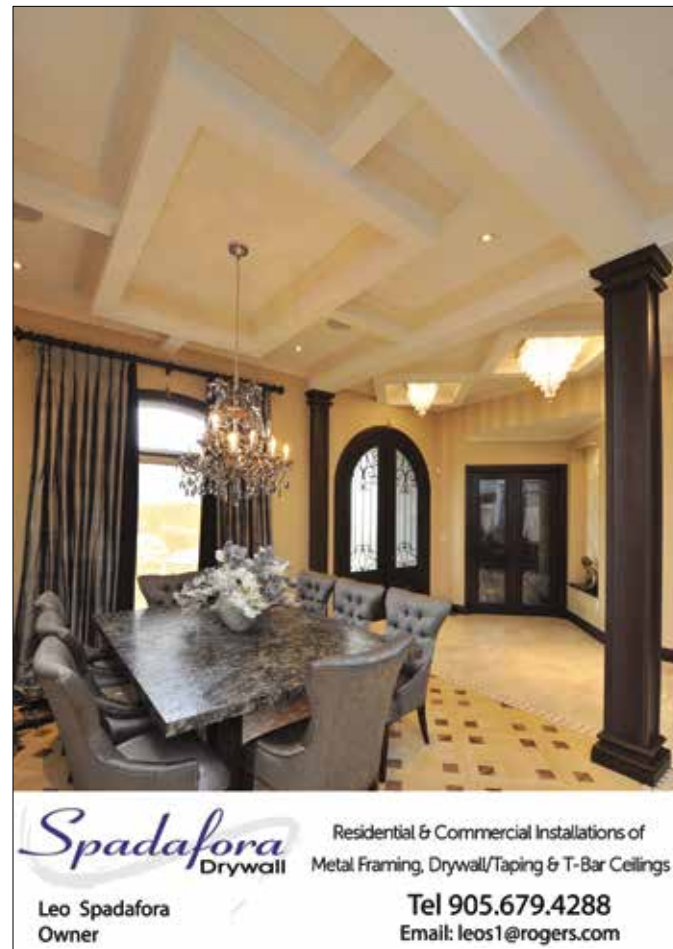
Sometimes, playing with images will create a path for ideas to bubble up that you might not otherwise imagine. Don't question any ideas at this point. Just be playful. Write, draw and paste pictures of whatever comes to mind that might allow you to achieve what you want. Perhaps you get an idea to throw a

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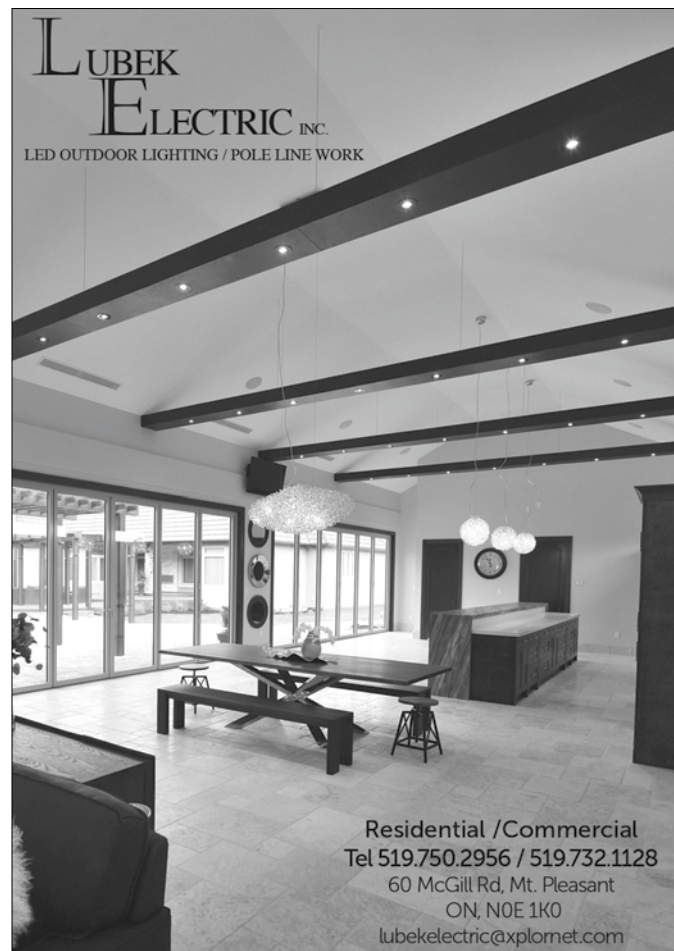


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party for your current clients – you could draw or paste a picture of a group of people having fun together.

I once had great success after I imagined, and then implemented, hiring a magician for a magic act at our local park to help me increase my revenues. I had over 150 guests, their kids and dogs for a day of sunshine, community, play, laughter and fun. It worked! My revenues increased as a result of this creative inspiration.

### NOW LOOK – EYES WIDE OPEN

Put your word/visual picture on the floor and stand above it looking down. From this perspective choose the steps you feel will best support your chosen outcome. Each step should have a subset of tasks that will accomplish the step. These steps and tasks now become your master list.

### THE DAILY PRACTICE

Each morning before you begin your day take a few moments for your daily practice.

### LOOK OVER YOUR MASTER LIST

Each day choose the tasks you are able to accomplish and transfer them to your daily reminder list.

### VISUALIZE

Now that you've settled on what you want and the daily steps to get you there, take a few minutes and visualize yourself accomplishing each of these steps. Really see yourself performing the tasks at hand. Be as imaginative as possible with your visualization. For instance, you might smell the coffee brewing as you're making phone calls or see yourself interacting with new clients or patients and notice the smell of freshly cut roses on your desk.

### BEGIN TODAY

As we step into ownership of our abilities to be the creator of our outcomes, we are choosing our present and our future life. We are the archer of our bow, which lands in perfect synchronized union, driven directly by our intention.

Looking for ways to increase profits in your business or practice? Tracia Graham, creator of Money Attitudes, helps solopreneurs and professionals create a thriving business. Weaving her intuitive abilities with 25 years of business experience, Tracia addresses all aspects of her clients' relationship with money from changing sabotaging behaviours and beliefs to identifying new and creative ways to increase success.

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## Is there a downside to optimism?

by Helaine Iris

"An optimist is a person who sees a green light everywhere, while a pessimist sees only the red stoplight... The truly wise person is colour blind."

– Albert Schweitzer

I recently learned a very difficult life lesson.

Me, the eternal optimist and consummate positive thinker was blinded by my own medicine. It's a powerful personal story and it dawned on me as I was recounting it to my entrepreneur group – it's a lesson incredibly applicable to business.

Here goes.

My husband and I built a house. At the final accounting meeting with our builder, it came to light that we were a significant amount over budget (more



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than typically expected).

While I won't go into detail about how we came to learn this so late in the game (that is a separate issue that we also had to deal with) you can imagine the impact this costly news had upon us.

After our initial panicked reaction, and lengthy process with our builder something suddenly dawned on me. The house actually cost us exactly what a house of this size and specification should cost.

How could this confusion have happened I wondered?

When I originally got estimates from local builders, they told us what the house we wanted to build would cost. The number was larger than we wanted to pay.

Then, along came our builder who in his exuberance about our project and

desire to meet our budget optimistically told us he could build our house in the range that worked for us.

Of course, we were delighted and made plans to break ground.

This is where the problem began.

His unrealistic optimism meeting my unrealistic (and naïve) optimism became the perfect recipe for broken expectations, and ultimately a larger than anticipated mortgage.

It's a delicate distinction to make.

## Optimism versus Reality

I still believe with all my heart that positive thinking and optimism fosters a healthy outlook on life and encourages positive results, but, when can too much



optimism blind you to reality?

Jim Collins, in his book, “Good to Great,” talks about this very challenge he calls “The Stockdale Principle” which states, you have to be realistic about your current situation and yet, stay optimistic about the future.

He was a prisoner of war in Vietnam and noted that his fellow prisoners who were the eternal optimists and knew they’d be rescued any day all died. Conversely, the prisoners who looked at the painful day-to-day reality they were in, yet somehow knew it would all be ok survived.

So, how does the distinction of optimism versus reality apply to your business? Where might you be neglecting reality in favour of being optimistic and missing an important opportunity to take action.

An example that comes to mind is from a business owner I was recently coaching. He was wondering about an employee that didn’t seem like a good fit for his company.

Even though his other employees were complaining, he was hopeful something would work out. He didn’t want to let the employee go, and was resisting doing what he

knew he should do. He was confused about reality and calling it optimism.

When he saw the difference he was able to be decisive.

Another area where it’s easy to be blinded by optimism is in the financial arena. Not having adequate financial reports or budgets in place to drive your decision making and relying on your optimism instead of reality can lead to a cash crisis and ultimate business demise.

### Take a look at your Relationship to Optimism

Ask yourself if you use optimism as a skim coat for denial, perhaps bordering on delusion. If so, find the perfect balance between staying positive yet not being afraid to look squarely at reality.

In my experience I know that reality is always deal-able, it clearly may not be my preference in the moment, but life always turns out ok in the end -somehow.

When it’s all said and done, I can afford the larger mortgage, and I have a beautiful house that’s worth more than I paid to build it. But, I can’t help but wonder how much stress and aggravation I might have avoided if I had seen that my optimism was really denial in disguise and accepted reality from the beginning.

### It’s YOUR life... imagine the possibilities!

Helaine Iris is a life and business coach. She’s passionate about helping entrepreneurs accelerate their success, while achieving a more complete and fulfilling personal life.

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## 4 Ways You Can Become More Productive at Work Today

by Johnny Flewellen Jr.

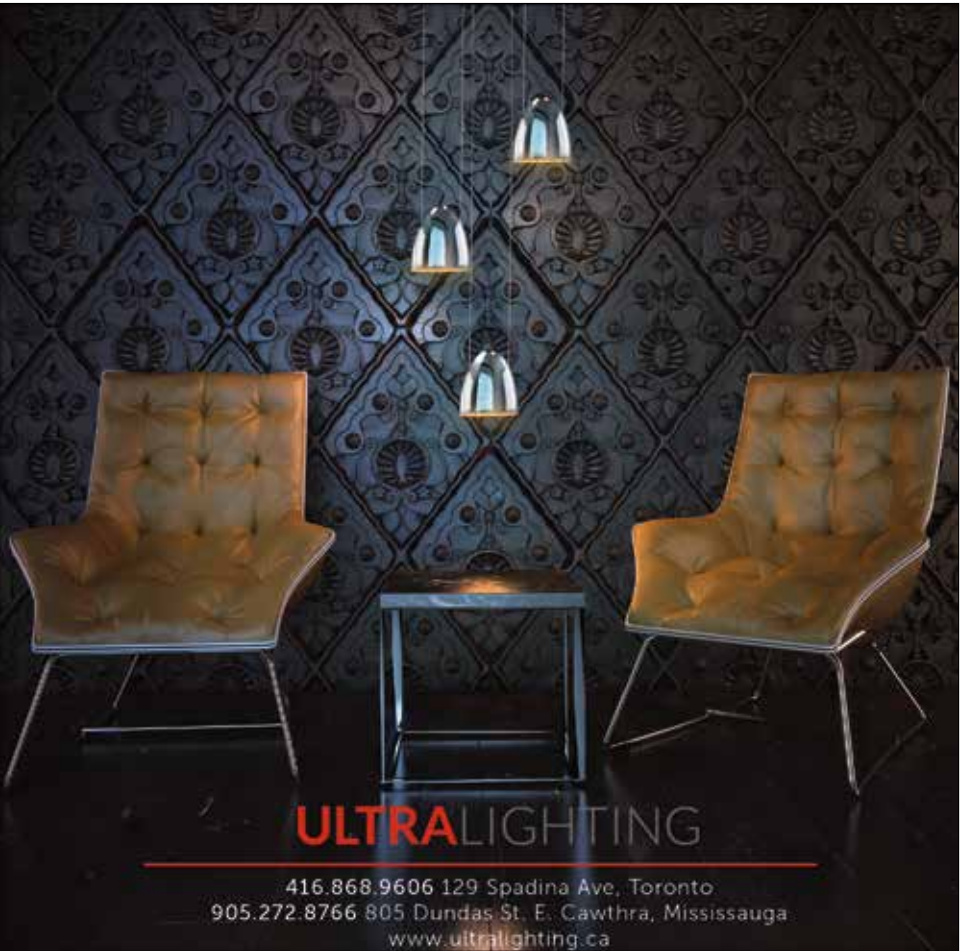
It’s not always easy to be as productive on the job as we’d like. This is doubly the case if we’re not really doing what we would ultimately like to do in life. However, it’s important to realize that self-improvement is something that can be put into practice anytime. Stop telling yourself that you’ll work on being a better worker when you have your dream job someday. Start looking for ways you can be the best you can be starting today!

### Cultivate self-discipline

Discipline isn’t exactly most people’s favourite word and it’s not difficult to see why. The concept of discipline is strongly associated with a lack of freedom and personal wellbeing. However, it’s important to realize that the opposite is actually true. People who are undisciplined are actually constantly at the mercy of moods, circumstances, and other people. Only the self-disciplined are their own people – fully in control of how their day goes and what their future shapes up to be. Take control of your productivity today by limiting distractions and time wasters (like excessive e-mail checking).

### Get organized

Thanks to modern technology, there is a wealth of options out there when it comes to productivity tools. Start looking into your options today and get organized. Use a calendar system that can be easily integrated with your computer and



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SmartPhone to help you budget your professional time. Utilize task lists and to-do lists as a way to set and achieve goals for yourself, whether they’re big or small. Consider putting the same system to work in your personal life as well.

### Become a people person

No matter what business you’re in, it can’t be denied that one of the most powerful skills a person can have is the ability to connect with other people. Look for ways you can become more proactive when it comes to networking and getting to know other people. Learn how to make “small talk”, listen to others, and remember details about people’s lives. Don’t always wait to be spoken to either. Make sure that you take the initiative and start conversations or interactions at least some of the time.

The better you become at dealing with people, the more your confidence will grow and the more opportunities you’ll have to be your best, most productive self at work.

### Make a commitment to excellence

It’s easy to slip into a rut at work, especially if you don’t really enjoy what you do. However, it’s important to realize how dangerous it can be to allow yourself to become indifferent to the quality of the work you put out. Before you know it, you don’t just feel that way about your job. Indifference becomes your default approach toward life in general as well.

Decide today that you’re going to make a commitment to excellence and raise the personal standards you have for yourself. Start giving every task you tackle 100% and being the very best you can be at all times.

Before you know it, you’ve made excellence your new go-to habit and your professional life is improving as a result.

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# Seven Creative Problem Solving Tips

by Stephen Pierce

So, you have a problem that you need to solve quick.

You have agonized over this issue for hours, days, months, or even years and you still can't resolve it.

Well, don't worry my friend; the answer is already within you. You simply need to call forth your creative energy in order to bring the answer into your focused mind.

How do you do this? It is easy.

You simply utilize creative problem solving, that's how. Creative what? Creative problem solving. You see, creative problem

solving is the powerful act of utilizing internal out-of-the box creativity to solve everyday problems.

Creativity that is already inside of you and the good news is that it can be done by anyone with any type of problem.

It matters not if you're a toddler or a sassy sexy citizen, it matters not if you are a housewife or a neurosurgeon, you can solve problems creatively and you can do it without stressing out.

All you have to do is follow these basic creative problem solving steps:

## 1. Visualize ultimate success

Don't dwell on negative thinking for doing so will block your creative energy. Instead, you should always revel in the fact that the answer is already within you. You simply have to pull it forward from your creative mind. Visualizing failure will block your creative energy and visualizing success will bring it forward.

## 2. Be still and know that the answer is within you

There is absolutely no need to fear that the problem can't be solved. The answer will come to you if you stop worrying and take a more relaxed approach. Be quiet and still and allow the creative ideas to come forth. In addition, always be willing to just sit still and let your thoughts wonder freely.

## 3. Be patient

Don't rush the creative problem solving process. It sometimes takes a while for your creativity to solve a problem so don't become frustrated if the problem isn't resolved right away. Instead, enjoy the creative process for what it really is, an internal process and be open and receptive to allowing those new solutions to come forward.

## 4. Create a positive environment

The creative mind flourishes in a healthy and positive atmosphere so if you are having a hard time creatively solving a problem



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then you may need to create a more positive and uplifting environment.

This can be done by cleaning up, adding plants, burning aromatherapy candles, or doing whatever you can to create a creative and positive environment.

For once you have a creative environment in place; your creativity problem solving skills will burst forward.

5. Take time away

If possible, take some time away to really allow your creative problem solving abilities to materialize.

Sometimes you need a change of scenery and other times you just need time away.

However, you must be willing to give your spirit what it needs, a mini vacation to sort through your thoughts and come up with the perfect solution.

6. Engage others in the creative process

If you get stuck and can't seem to get out of a rut, it may be a good idea to discuss your problem with others. Sometimes they can provide creativity problem solving techniques that will help you. They may also be able to solve the problem for you.

The important thing however is to only enlist the help of like minded and positive people like you. You don't want to ask someone to assist that will instill negative energy into your mind.

7. Meditate

Meditation is one of the best ways to engage your creative problem solving skills.

By elevating yourself to a different level of consciousness you become more intoned with your thought processes and can

truly see the connection better than when you are distracted. For this reason, meditation is a great way to engage creative problem solving.

By following the above basic steps, you can and will creatively solve any problem that may come your way. You'll solve problems with confidence and less stress than if you simply followed traditional methods.

So, enjoy the problem solving process by using creative problem solving techniques now and for the rest of your life!

About the Author

Stephen Pierce is a business strategist, innovation facilitator, author and speaker. He provides strategies that make growing profits in your business a fast reality. Learn how to get Marketing Momentum for real business success.

www.stephenlive.com

Ten Habits to Change Your Life

by Kirstin O'Donovan

Here are ten tips and good habits that you can incorporate into your days to make them more positive, feel better and see better results.

Focus on solutions; not problems

If something is going wrong in your life, it is normal for most people to focus on the problem and how bad it is. Normally you find yourself asking how this can happen to you, why this is happening, I have such bad luck, etc, and you wallow in your problem.

You run this situation over and over in your mind like a video on auto-replay, again and again – and does it ever help? I am inclined to think it doesn't. Feelings associated with these thoughts also make us feel worse - so if you combine all of that together, you can imagine how terrible you will feel.

So why not focus on the solution? You can't do anything about the problem –as I prefer to say, the challenge – so redirect all your energy to the solution. Stop focusing on the problem, the bad, try to focus on what you are going to do now.

You can't change what has happened so why give more energy to the negative. Look forward and find the path that will take you out of your current situation.

Look for the lesson and gift in every situation

When something good happens, it is easy for us to see the lesson or the gift in the situation, or not even think about it. But when something bad happens to us, we can only see the bad.

The experience is actually only feedback that what you are doing isn't working and you have to readjust your course.

So why not look for the opportunity? We normally see the opportunity months later... have you ever heard yourself saying "now

I know why that happened" or "if that hadn't happened, I wouldn't be here".

Question your thoughts

Train your mind to be positive and look for the lesson in every experience, good or bad.

Your thoughts and beliefs are made up of all your experiences, relationships with

continued on page 46



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When it comes to insurance, people generally experience frustration for one reason - they get blindsided by something they didn't see coming.

## What's naked insurance?

Picture the moment your insurer directs you to read the fine print in your policy after a devastating winter storm, only to point out that you're not covered. Or, you are covered but only partially.

Naked insurance refers to coverage gaps - you're exposed. It's one thing if you're aware of the gaps, but a totally different story if it comes as a surprise.



## Cover-Your-Ass(ets) strategies

### WHY CHEAP CAN BE costly.

The fact that we all want cheap insurance isn't the problem. The problem exists when you get 'cheap rates' combined with online sales people working to hit their quotas. That's where the chance for Naked Insurance can create pain for consumers down the road.

#### 1. Self-diagnosis relies on you.

Anything that leaves our health or financial well being exposed requires an appropriate level of expertise.

#### 2. Unasked questions never get answered.

If no one asks the important questions, there's a good chance it will come back to bite the consumer, not the insurer.

#### 3. The more you have, the more you stand to lose.

People who appreciate one-of-a-kind experiences often don't fit standard online insurance diagnostics.



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1 Quote, Check out  
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Compare your Top  
Ten Home & Auto  
Rates in Southern  
Ontario in  
5 Minutes!

#### One word. CompareCompareCompare.

Use an online rating tool that compares lots of rates from different companies in your region. Then call at least two of them to assess their desire to understand your situation vs. selling you the cheapest policy.



#### High-end homes deserve a visit.

To eliminate gaps in high-end home coverage, your insurer should have no problem doing an onsite assessment.



#### Lower even your best auto rate.

You can often get more coverage - at a lower rate - simply by using telematics.



#### Make sure you like the people.

Technology is great, but "insurance quoting software" isn't going to have your back when something happens.





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Benefiting from a superb location in one of the most fantastic cities of the world, the boutique hotel The Mirror Barcelona opens its doors in refined and innovative style, and offers us a dedicated and caring service.

Access to the rooms is through a panoramic elevator that rises through nine floors from a central patio, guarded by statues of angels and lined by a surprising mirror mosaic.

The restaurant is a gastronomical pearl supervised by the awarded chef Paco Pérez. The kitchen in view allows us to appreciate the dedicated work of the team preparing the contemporary creations of dishes from the freshest seafood from the Costa Brava.

Near the hotel you can find the city's main commercial areas, the Avenida Diagonal, the Rambla of Catalunya, the Paseo de Gracia and the famous La Pedrera.

Photos: The Mirror Barcelona  
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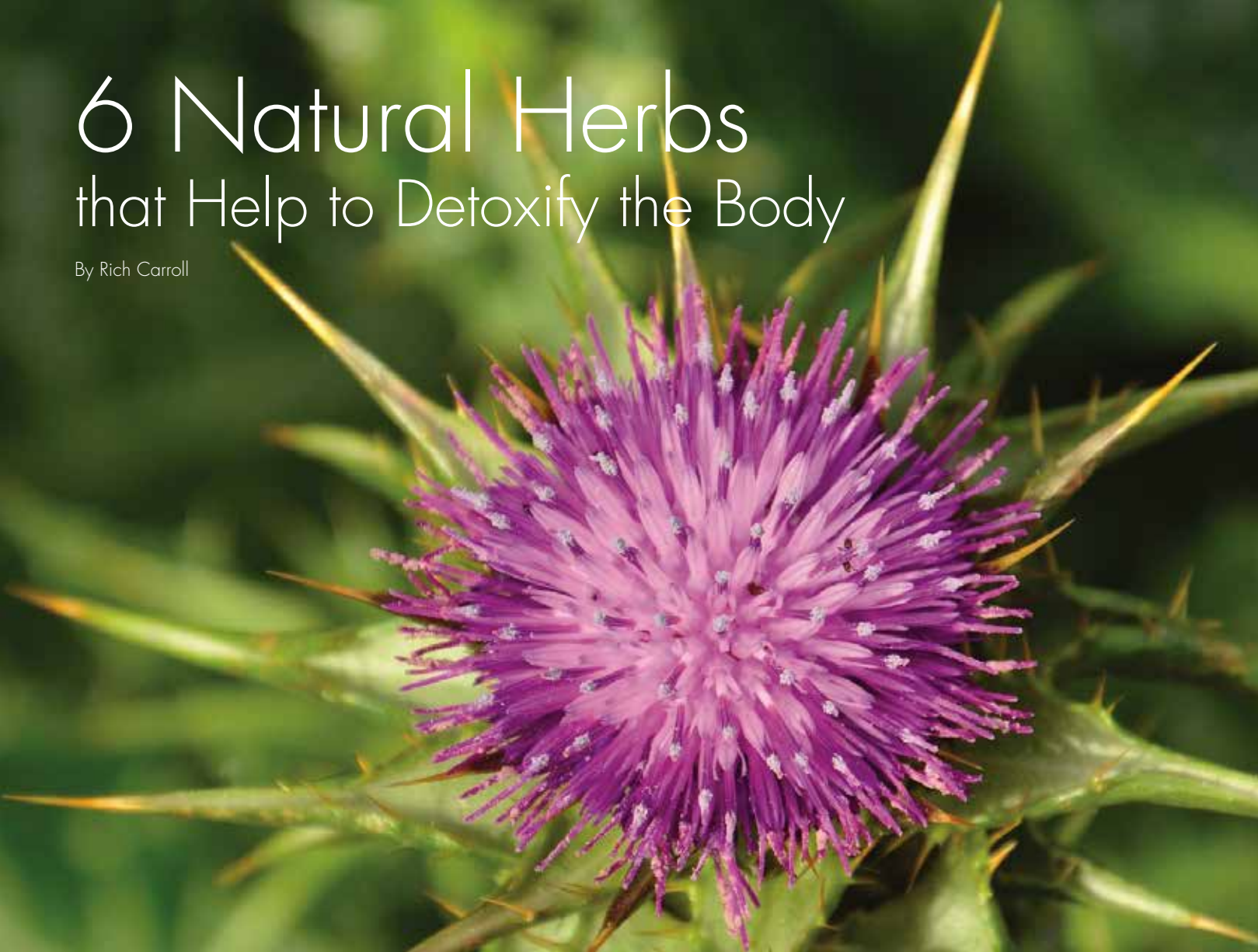
This hotel presents an avant-garde architecture and design, with a bright and luminous interior decoration, based on whites and the reflections of a universe of mirrors, present in the furniture, floor, roof and walls.





# 6 Natural Herbs that Help to Detoxify the Body

By Rich Carroll



The actual process of detoxification, or cleansing the body of harmful toxins, should be done as a part of our diet on a normal basis. The immune system, the safeguard apparatus intended to prevent illness and infections, must stay operating at optimal levels to sustain overall health.

Our immune system relies on the kidneys and liver as our body's detoxifiers for filtering away contaminants. These contaminants come from things people eat as well as toxins from the atmosphere. In some cases our natural filtering devices are



overworked and ultimately become overwhelmed. That's where we need to offer our system outside assistance.

There will be an assortment of strategies for maintaining a healthy liver, but one of the things we can do on a daily basis for long-term liver vigor is to ingest liver-friendly food. Turmeric is a spice that is becoming better recognized, at least with traditional western cuisine, as one of those kinds of foods. We'll devote the balance of this piece talking about some of those herbal plants which are typically known for detoxification and making the immune system strong.

## 1. Psyllium Seeds

This is used to encourage better bowel movement and for generally sustaining an optimal working condition. It is often used in helping bowel-related issues such as diarrhea. This herb works well because it has an absorption asset similar to a sponge, clearing out toxic substances within your system.



## 2. Cascara Sagrada

This herb as well is considered an effective natural laxative eradicating any toxins out of your system. It in addition assists in strengthening the colon as well as other related muscles. These all natural herbs work best when taken in unison with psyllium seeds.

## 3. Milk Thistle

Milk thistle is an extremely valuable substance for alcohol-associated liver conditions, and it is often used as a natural treatment for liver issues like jaundice and hepatitis. Using it to extract various kinds of toxic substances that are in alcohol and drugs which may damage the system, it



can be particularly helpful for people with those health issues.

4. Nettles

They're used as a piece of the detoxifying herb mixture in cleaning the urinary system in addition to other areas of system. For allergen hypersensitivity, nettles include properties of an antihistamine to be used for addressing reactions connected with the respiratory system. They can be used to make a tisane known as "nettle tea".

5. Burdock Roots

Great for more robust cleansing demands, it is useful in lessening the heavy metals which can build-up in the body which leads to immune system issues. Burdock leaves are also used for burn care as a pain reducer and to speed curative time. Medical people who work with burn-affected individuals maintain that it helps in reducing dressing transitions and has a tendency to hamper bacterial development at the point of the wound. It also is an outstanding moisture buffer.

6. Dandelion Roots

Dandelion roots are cleansing herbal plants featuring robust purifying properties that are especially helpful for the liver. It also is outstanding for getting rid of gall bladder toxins and in addition helping the kidneys if applied with other compatible detoxifying natural herbs.

All of these herbs may actually flush out unwelcome toxic elements from the immune system, enabling you to look and feel great. But they can also

help prevent a person from becoming severely ill.

These naturally-occurring plants have been used for a long time in many parts around the world for their purifying and healing components, and are now being slowly accepted by people all around the world.

Check out all of them to determine the most impactful ways you can incorporate these herbs into your own diet. Visit [healthybalancediet.com](http://healthybalancediet.com)



# Get away from the Afternoon Blahs

by Rich Carroll

Stop suffering from rundown and lack of energy in the afternoon!

A large part of the reason behind that can be attributed to our diet, and more precisely do we burn off more sugar or fats as our most important fuel source. The eating routine of our ancestors was established to burn up fat as the primary fuel.







However with sugar and simple carbohydrates becoming a significantly larger part of the present day diet most of us are now using sugar or glucose as our go-to fuel source. And by having a lesser amount of fat being burned, additional fat will be stored, causing weight gain.

How exactly does any person determine if he or she is sugar or fat dependent?

If you can miss a meal or go for several hours lacking food and not get short-tempered, undergo relentless hunger or crave sugar or carbs your system is more adapted to fat.

But when you require a sugar fix when you've got an empty stomach, and if you aren't getting it you suffer from



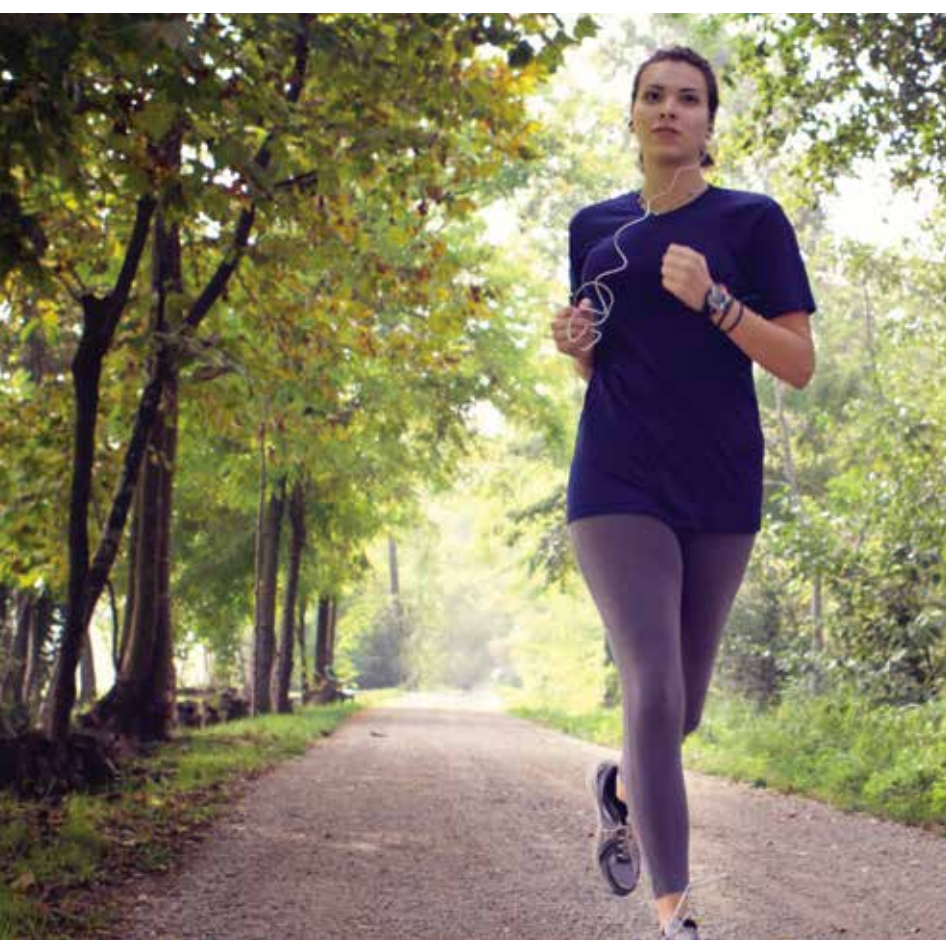
those post-lunch blahs, you might be at higher risk of a wide variety of chronic illnesses.

There are methods to get the body to become fat adapted as opposed to sugar adapted. Allow me to share several things to consider that they are a part of your everyday living:

## DIET

We have to upgrade carbohydrate food with healthy fats, but all carbs are not the same in the diet we choose.

Grains and sugars tend to be unhealthy carbohydrates and should be whenever possible removed from your food intake. They also ought to be



substituted with healthy carbohydrates.

Because carbs from vegetables tend to be less dense as opposed to those from grains, you have to consume substantially more fresh vegetables to make up the difference.

We then need to improve our intake of healthy fats. Boosting your calorie consumption of nutritious fats to a little more than half of total calories should be the objective.

Foods that fit into the monounsaturated group will be avocados, nuts, olives as well as olive oil and canola oil. Within the polyunsaturated collection are omega-3s obtained in fish and walnuts, flaxseed in addition to pumpkin seeds. Chicken eggs and coconut oil is also excellent.

The well-known Mediterranean Diet plan contains both monounsaturated fats in addition to omega-3 fats. Doing away with all Trans-fat and limiting saturated fat to less than 10% of your entire caloric intake would be considered a good goal.

## REGULAR EXERCISE

Most professionals have placed this as their focus for getting rid of afternoon fatigue. Afternoon exercise is probably



the best for a lot of people, although it's not the time for straining yourself to the max. Particularly if you're employed within a high-pressure situation, more moderate training such as yoga might actually help the brain slow down but not become completely relaxed.

Use your more high-intensity working out for weekends or right after work, but never within three hours of bedtime.

## PROPER SLEEP

Failing to get good sleep is an obvious culprit for afternoon blahs, but effectively handling eating and workout issues will go a long way to making sure you get a good night of rest.

There are plenty of dos and don'ts on rest and sleep; however the most important one is to stay with a constant schedule. This will do away with having the body guess when it is time to turn in for the night.



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### Technical Data

Movement	Caliber UN-118, 13 3/4''' In-house designed movement Escapement, patented DIAMonSIL Oscillator: patented inertial balance wheel 110 with silicium hairspring 50 jewels
Power-Reserve	Approximately 60 h
Winding	Self-winding
Functions	Chronometer COSC with power reserve indicator at 12 o'clock Small direct seconds and round date window at 6 o'clock Forward and backward date corrector
Case	Stainless steel
Crown	Screw-down security crown covered with rubber
Diameter	43 mm
Dial	Mother-of-Pearl with blue or rose indexes
Diamonds 1	20 diamonds, 1.30ct
Water-Resistance	100 m
Crystal	Anti-reflective sapphire crystal
Case-Back	Open case back with sapphire crystal
Bracelet	Leather strap stitched in pastel with deployant clasp





family, friends and partners, everything you have seen and heard. They are not facts about the world. If your thoughts are not serving you, this is just and injustice towards yourself. Be aware of your thoughts, change the negative thought patterns, and the results will be priceless. Ask yourself different questions – instead of thinking, I don't have money, I can never afford that, ask yourself "how can I find a way to afford that?"

Become conscious of the thoughts, feelings, beliefs and attitudes that are creating your world. Take responsibility for them and choose those that serve you. Take control of your thoughts or they will control you.

Try to think towards joy and happiness. Being positive really does have a big effect on your day-to-day life. You will attract positive experiences, your feelings will be more positive and you will feel better.

Nothing good comes from negative

thinking. Start anew; choose to believe that anything is possible.

### Take responsibility

Take responsibility for your actions and behaviour. Most of us are inclined to never look at ourselves, but always at other people, pointing fingers, "he did this and she said that..." You need to take responsibility for who you are, not the way anybody else is. Everyday when you go to bed, ask yourself if there was anything about my behaviour today that I want to change tomorrow.

Everything starts with awareness; and remember that the way you react will always affect the way the other person will react to you each and every time.

The more you take responsibility for your life, the more you will be able to change it. Responsibility is freedom and empowerment.

### Make peace with yourself

Love yourself. If you don't, how can anyone love you? You are an accumulation of the past – this is not who you truly are forever. If you have negative habits you want to change, find that strength and make the change. Intention and awareness are the first step.

Nobody is perfect, ever, so don't hold ideas that you need to match up to this person or that. We all possess the same qualities, perhaps in different quantities. Start respecting yourself and you will feel a big shift in your daily emotions and feelings. The more you love and accept yourself, the less you will judge others. We all make mistakes. Seek to forgive, love and understand yourself.

### Forgive yourself and others

Forgiveness of others and yourself can be said as the ultimate mind-body-soul detox. It frees you from negative and damaging emotions and it sets you free from draining attachments. It can also set you free from feelings of guilt, shame or undeserving which block you from happiness and success.

In forgiving another you are also forgiving yourself. It is an immensely powerful and the most gracious gift you can give yourself and others. Many people don't speak to loved ones for years because they can't forgive; who is the real loser there?

### Nourish and energize your body

For most of us, the same excuse is often heard; "I don't have time to eat well or to exercise", "I don't have enough time to cook". The importance of health is not fully understood until it is too late, until we have a life-threatening disease or condition. Just by eating a little healthier every day, you will wake up with more energy, you will feel more vibrant, alive and willing to do things, more revitalized







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# Spectacular New Home for Grand Touring Automobiles

Toronto's most successful  
purveyor of fine automobiles  
is moving to this  
spectacular new home



Grand Touring Automobiles will move to a dazzling new multistory retail and service facility now under construction at 777 Dundas St. East and the Don Valley Parkway – an architectural marvel that will be the showcase for exceptional automobiles from Jaguar, Land Rover, Aston Martin, Bentley, Bugatti, Lamborghini and Rolls-Royce Motor Cars.

The move from Grand Touring's current home at 740 Dupont St. is scheduled for the spring of 2017.

"This move is a once-in-a-lifetime opportunity," explains Paul Cummings, Dealer Principal and CEO of Grand

Touring Automobiles, "Not only does the new facility accommodate our continued growth, it's a fresh canvas on which the world's finest automobile brands will paint their unique interpretation of luxury, refinement, sophistication, safety and style for those seeking the ultimate automobile experience.

Besides housing 6 individual brands with their unique image programs, the building was engineered with one side cantilevered over the flood plain closest to the Don Valley Parkway, offering a highly functional yet stunning design element.

The 141,000-square-foot facility at 777 Dundas St. East will feature five

floors, rooftop parking, easy access, and an inspired design from Plaston Architects and Weis & Associates. Three separate showrooms will reflect the character and rich history of the prestige brands they display and a three-level service facility to care for the service needs of a growing family of discerning owners of fine automobiles.

Ample parking and 39 service bays will ensure convenient, customer-focused service while elegant showrooms will accommodate more than 50 new and pre-owned vehicles inside.

With almost double the service bays, double the showroom space and a dedicated indoor pre-owned centre,

the facility is not only adjacent to the Don Valley Parkway and the nearby Gardiner Expressway and Lakeshore Blvd., it is close to popular surface routes in the downtown area.

The new facility will host more than 100 employees when it is fully operational in 2017.

## About Grand Touring Automobiles

Grand Touring Automobiles is Canada's premier retailer of luxury automobiles. The luxury and exotic brands represented by GTA include Aston Martin, Bentley, Bugatti, Jaguar, Land Rover, Lamborghini and Rolls-Royce Motor Cars. It is the stage



upon which each brand portrays its unique interpretation of refinement, sophistication, safety and style – a collection presented by a dedicated curator seeking the ultimate automobile experience for discerning customers.

Each of these luxury models is currently available from the Grand Touring

Automobiles location at 740 Dupont Street in Toronto, and the showroom in Maple, Ontario – which opened in 2012 to better serve Aston Martin, Bentley, Bugatti and Rolls-Royce Motor Cars clients in Northwest Toronto.

[www.grandtouringautos.com](http://www.grandtouringautos.com)

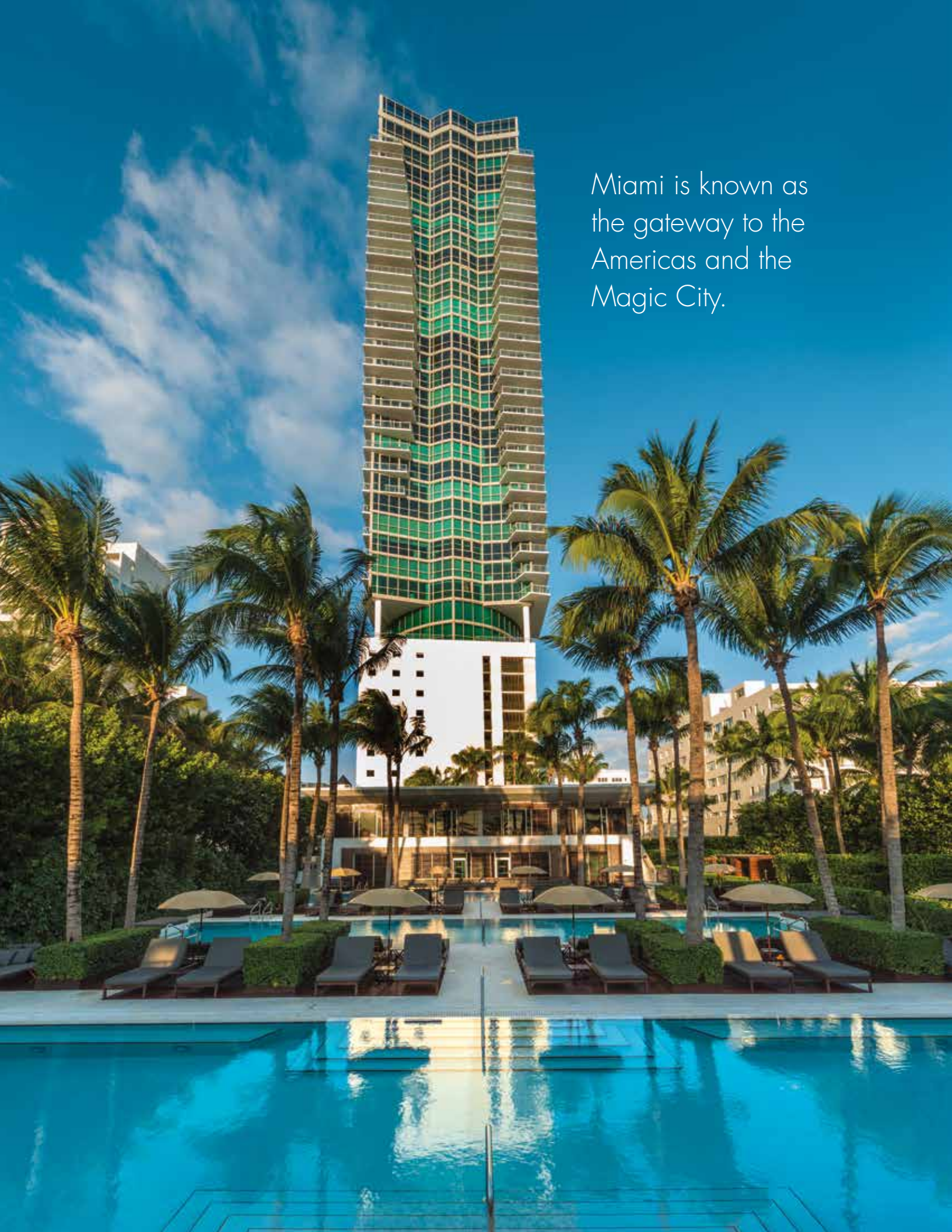


# The Magic of Miami

by Emilia Florek-Guerrero







Miami is known as the gateway to the Americas and the Magic City.



Just imagine an infinite stretch of beaches, year-round warm weather, and a multicultural setting; it is no wonder that it is visited by so many people from all around the world.

The Iconic Art Deco Ocean Drive that is seen in countless movies, TV shows and music videos, Little Havana, Lincoln Road, the numerous nightclubs and festivals, the design district, the downtown and Brickell skyline, these are just some of the few spots that define Miami.

## THE SETAI HOTEL

Make it more memorable by staying at the Setai Hotel located in the heart of South Beach. Transcend into different dimensions every time you walk into the marvel that is the Setai. Feel and embrace the luxury that Miami and its beaches have to offer. Explore





Miami's business district by staying at the Viceroy hotel, one of Brickell's most exclusive places. Overlooking the Bayside water front, only the lucky few who stay at the Viceroy can be intrigued by such a view.

An oasis of tranquility is what the Setai provides for its guests. Blending the visionary inspirations of South Beach's Art Deco District with Asian influences, this is one of South Beach's greatest landmarks. Originally built in

1936-1938 as the famous Dempsey Vanderbilt Hotel, now it surpasses the original as a 40 story glass tower. Right away having 3 infinity pools at your disposal with an ideal water temperature is one of the things that the Setai is proud of.

The rooms at the Setai focus on far eastern indulgences, grand windows with an ocean view bringing in plenty of the Florida sun that everyone desires and best of all an impeccable service.

The lobby at the Setai is just like the inside of a temple with statues, fountains, dim lights, but with a unique twist by having palm trees as well. Its location is also something that provides guests with access to a wonderful vacation and discovers all that South Beach has to offer.

The Setai  
2001 Collins Ave  
Miami Beach, FL 33139  
[www.thesetaihotel.com](http://www.thesetaihotel.com)



### VICEROY MIAMI

The Viceroy Miami stands out with its 148 rooms, its 300-foot infinity pool located on the 15th floor, Brickell's most prestigious lounge the FIFTY Ultra and its prime location where the business elite hang out. The rooms are designed by the renowned interior designer Kelly Wearstler where blending East Asian influences with modernism is the main feature. Expect floor-to-ceiling marble



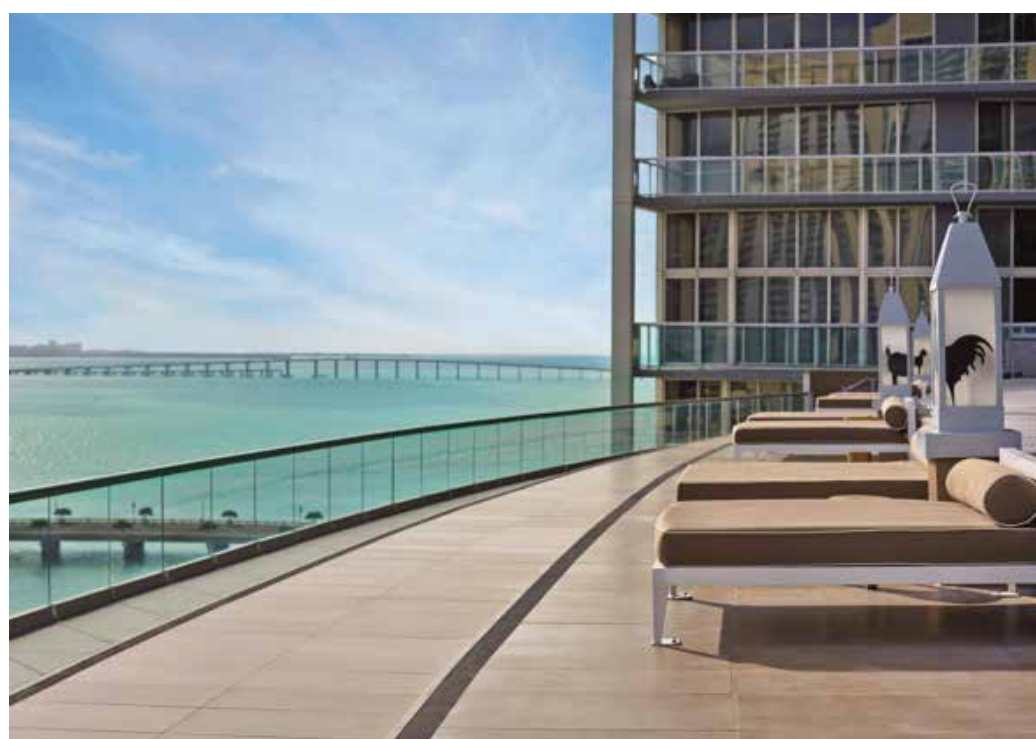




bathrooms, big windows overlooking fabulous Miami, sleek furniture and colors and an important aspect, plenty of space.

Along with a state-of-the-art fitness center, a wellness and spa, numerous events, a poolside bar, this is true paradise within a paradise. An unforgettable experience is overlooking the skyline during the night, whether from your room, the pool deck, or the rooftop deck at the FIFTY Ultra; simply magic!

Viceroy Miami  
485 Brickell Ave  
Miami, FL 33131  
[www.viceroyhotelsandresorts.com](http://www.viceroyhotelsandresorts.com)



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and ready to take on the world. Your body is your most precious gift. Many people are overweight, saying that they don't have time to exercise. Going to the gym is not the only form of exercise. I have many techniques you can use to exercise at home – while watching TV., while working, while travelling. There are no excuses, and the benefits are immeasurable.

Also, ensure you sleep enough; you will not feel good if you are tired, you will most probably feel irritable, unhappy, with no energy and feeling negative.

Identify your passion  
and follow it

We all have a passion. Some people say "I wish I had a passion" or "other people have a passion but not me". This is not true, we all do. Some of us just do not know what it is but taken through a series of exercises, it soon appears and literally lights you up.

If you cannot live from your passion, try at least to incorporate it once a week in your life. Painting, riding, going for walks in nature... whatever it is. If you really don't know, a professional can help you to get clear on your passions.

Make a list of things you want to do in life. Write down the things you would like to do in your life before you die. It does not have to be extreme, let's say wanting to go to the moon for example, but things you would love to do but don't make time for.

Try to do at least one of these things a month or even every few months. By doing things that we love, we feel more alive, vibrant and we enjoy life much more.

Live in  
the present

Most of the time our thoughts are either in the past or in the future. Past thoughts are normally associated with feelings of regret, shame and frustration. Thoughts in the future are related to feelings of anxiety, apprehension or stress.

Try to bring yourself into the present, enjoy each moment. Trust and surrender to life unfolding.

# Abraham Anghik RUBEN

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Focus on  
gratitude

When you wake up or go to sleep, even when you feel bad, remind yourself of all your blessings. Just having two legs, eyes and a healthy body are reasons to be grateful. Feeling grateful puts you into a state of happiness that automatically lifts your soul. Being grateful opens your heart and the more you value and appreciate something, the more there will be to value and appreciate.

The famous saying  
says it all...  
Past is history.  
Tomorrow is a mystery.  
Today is a gift,  
that's why  
it's called present.





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Differentiate Your Home

## Changing the way you Act to Change the way you Feel

by Dan Preston

No matter how big or small throughout our lives we are faced with various situations that require us to make decisions on how to react.

Not only can our decisions affect the people around us, but how we react and view the obstacles we face day to day can greatly influence how good we feel about ourselves.

Its time to stomp your foot and decide from now on that you will try to only focus on the good and divert your attention from the bad.

### Influence by others

If you allow yourself to be negatively criticized or believe the bad things people may say about you, then you have allowed yourself to become controlled by what they think.

If you're on the receiving end of some flak or are the subject matter of some gossip, just remember that no matter what anybody says, you are special in many ways that they are unable to comprehend.

### Think success

By altering your thinking into believing in your self and that you will be successful is what you need to do before a change for the better can occur.

### Move outside your comfort zone

The only way you will excel in life is by going beyond your normal routines and by reaching for your goals.

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# The Toronto International Film Festival

A mosaic of movies, celebrities and events!

Celebrating its 40<sup>th</sup> Anniversary

by Taylor Patrick



The Toronto International Film Festival celebrated its 40th anniversary in the city for eleven days this past September.

Celebrities arrived in the city to view their movies on the BIG screens in theatres such as the Princess of Wales Theatre, Scotiabank Theatre and the Royal Alexandra Theatre.

Some of the top movies screened at the festival included "The Sleeping Giant", "45 Years" and the 2015 Grolsch People's Choice Award Winner, "Room."

This year, Canadian films took over TIFF. "Room" was filmed in Toronto and based on the best selling book by Irish-Canadian novelist, Emma Donoghue.

The TIFF community was very vibrant, fun, and like no other movie-going experience.

Other than attending premiers, guests could attend sponsored events, tour exhibitions such as the "Andy Warhol: Stars" of the silver screen.

*The TIFF 40th Anniversary reached beyond attendee expectations!*

Photos by Andy Reid



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TIFF is the leading Film Festival in the world, screening more than 300 films from over 60 countries



By striving for and obtaining the goals you have set, you will feel good about yourself, will have grown, and will feel the need to accomplish bigger and better things in life.

Laugh

Take time out of your daily schedule to read something funny, view a funny movie, or spend a night out with some friends.

By laughing you are actually doing something healthy and positive, which can be a great way to relieve stress also.

Don't fear failure

Take pride in what you do and be sure to put forth the best attempt you can.

No matter who you are we all fail at some point. If you look at each failure as a learning experience then the fear of failure should never be a concern.

Also by facing your fears you will soon learn that there really is no need to fear anything whatsoever.

Help others

One of the best ways to lift your spirits and feel good is by helping those in need.

No matter how big or small we've all needed help at one time or another and as good as it feels to receive help, by giving back the favour you will experience a feeling of goodness about a deed well done.

Be grateful

Whether talking about family, friends, food, shelter or health, no matter where you are in life you have things to be grateful for.

Keep from looking at the things you don't or wish you did have, but look at the things that you do have instead and be thankful for those things.

Don't be negative

Dwelling on negative things only brings more negativity into your life.

We all possess the strength to change our attitude from negative to positive and by doing so you will be a much happier person.

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Action is more important than Knowledge!

by Damien Senn

Albert Einstein stated that ‘imagination is more important than knowledge’.

Make no mistake, if you want to make your mark on this world as an entrepreneur you have to consistently take action! You will also need to have the ability to inspire other people into action as well.

In our modern society we gravely underestimate the value and importance of experiential learning. We have become conditioned to mistake qualifications for competence.

As an entrepreneur, most of your learning will come from experience generated through taking action. There is no text book, no seminar and no guru that can replace the value of you having an idea and taking action on it. If you have spent any time at all studying entrepreneurs you will find a lot of them don't actually have university degrees. Often it is this simple fact that motivates them into pursuing the entrepreneurial path!

When you take the experiential approach to

learning and developing your business, you need to be highly attuned to the feedback you receive from your operating environment. Be highly sensitive to feedback from your customers and clients. Establish mechanisms to monitor the results that you are achieving. Continually put pressure on yourself and your organization to lift your standards of performance. When you operate in this way you will not fear making mistakes as there are no mistakes only feedback.

The most important thing you need to know before you start a business is clear understanding of the special gifts that have to offer this world.

Once you have this awareness, ask yourself ‘how can I share my gifts in a way that not only creates a better world for others but also enables me to live an extraordinary abundance filled life?’

If you are then prepared to stand up every time you fall down you will magically begin to see your ideas manifest in the world.

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