

RED MILL

PROPAGANDA

ISSUE #4
JANUARY 2009

How to Read



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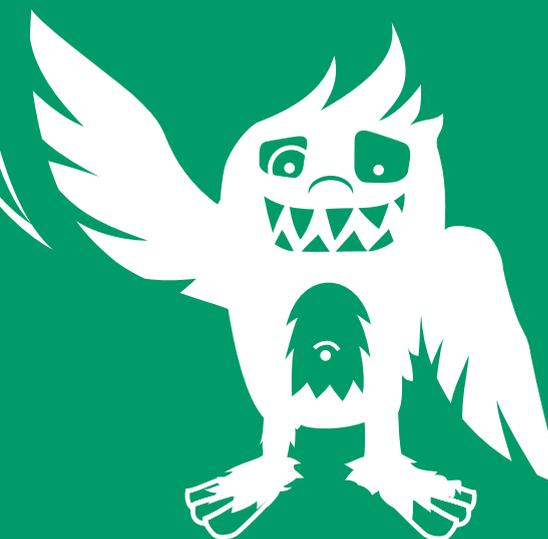


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RED MILL PROPAGANDA
ORIGINAL CONCEPT BY:
JASON VANCE
ART DIRECTION AND GRAPHIC DESIGN BY:
LUKE MCADAM

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FIVE DOLLARS OF Love 5

Five bucks - what does it buy you these days? A morning cappuccino, a few hours of paid parking, a movie rental? It doesn't seem like much, but I do know it can buy you love. Contrary to the popular belief that money can't buy you love, I have found a way. No, this isn't a matchmaker's service and it has nothing to do with finding a mate. It is risky and doesn't always work, but when it does, it's worth it. It's called Five Dollars of Love and it changed my life.

I was in my second year at Simon Fraser University, enjoying the smorgasbord that big-city life has to offer. It wasn't long until I experienced the bus ride from my dorm room on Burnaby Mountain to downtown Vancouver, a bus that runs along Hastings Street through the Downtown Eastside, Canada's poorest postal code. I grew up in the Okanagan valley and wasn't used to seeing blatant, unabashed destitution. I caught myself staring at the unnerving but compelling street people, only to quickly divert my eyes if I caught their gaze, not sure what I was afraid of.

I walked around downtown, crossing paths with the homeless, pretending I didn't hear them speak to me. It seemed to be the common reaction of the more experienced urbanites, so I followed suit. But the feelings of guilt and compassion tugged at my heart. I wanted to do something, something more than just giving a few coins out of pity. Then one day I was given the chance to confront this internal struggle. A friend organized an afternoon outing called Five Dollars of Love. I hesitated, but signed up. It happened over a few hours on a Sunday afternoon around the derelict end of Granville Street. We were a group of ten young adults, our mission to break out in pairs and ask street people if we could buy them lunch. Our aim was to help ease an empty stomach, but more importantly to sit, talk, and hear their stories.

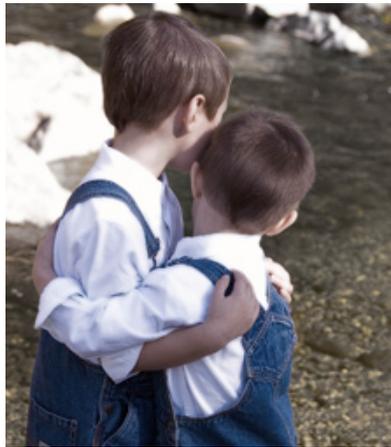
It took my partner and I thirty minutes before we found a willing participant; we were too scared to approach anyone. When we finally did, some were just not interested. The first gentleman only wanted his piece of pizza and then continued on his way, no conversation. The second man welcomed our invitation and we talked for about fifteen minutes. He was pushing a shopping cart teeming with his "treasures"; it was everything he owned. After finishing his pizza, he reached into his cart and pulled out two long shell

necklaces to thank us for our generosity. He practically had nothing, but still chose to give. It was a humbling experience. We finished our day conversing with a man from Quebec who had a regular spot, complete with a sign that read, "I have stomach cancer and need money. Thank you and God bless." Perhaps it was just a gimmick to catch the eye of passersby, but he was decked out with a stomach bag and bandage. I found out that a messy divorce years earlier caused him to lose contact with his wife and children. After suffering a financial loss, he eventually ended up on the streets. He admitted having a drug addiction, confessing it's hard to resist when it's so prevalent and accessible.

Despite his hardship, he still had hope. He loved being outside and found many things to smile and laugh about. He was receiving treatment for his stomach and was determined to live for at least another five years. Determined to live? In such poverty? I was dumbfounded, but to him it was simple. If you're breathing, life is worth living, regardless of circumstance. Since that day I have bought food for only one man, Chris, and it was during the time I was writing this article. I have struggled over why I have not continued with my good-hearted endeavour. It's tough to put ideas into action, no matter how altruistic the motives.

Interacting with street people makes me feel uncomfortable, vulnerable, and as though I'm imposing on them. By offering money I validate the assumption that the homeless don't have the education or social skills to make a living, that they are less capable than I to make a difference in this world. How wrong I was. I gave away a couple dollars, but these individuals gave me riches beyond anything I could ever give. They taught me about generosity, gratitude, living life to the fullest, and the power of a compassionate heart. I learned to look beyond the stereotypes and tattered clothes to truly see a fellow human being. And every human being wants to feel accepted, needed and loved.

If you remember only one thing from this article, may it be this: I urge you to reconsider the power behind a warm smile, a kind word, or a few minutes of conversation. You have the power to make someone's day a little brighter. Take a chance and buy someone five dollars of love. You never know what fortunes may befall you.
article by Lauren Gabelhouse.



PROPAGANDA DICTIONARY

Mis-wave: noun. Waving at someone you think is waving at you, but is actually waving to the person behind you. Mis-waving usually results in embarrassment and introversion.

Ice Maker: noun. The opposite of ice breaker. Doing something very random or inappropriate immediately after meeting someone, causing the situation to become very awkward. eg. "Hi, I'm Steve" "Hi Steve, I'm Wendy" "Nice to meet you Wendy, I love getting naked in car oil... man, I love that so much... what do you love?"

Destinesia: noun. Arriving at your intended destination, only to realize you have forgotten the purpose of the trip. Destinesia often occurs during working hours, and is the cause of much frustration. eg. "Why are you standing there with that confused look on your face?" "... I can't remember why I came into the room, destinesia has struck again!"

Acoustic Shave: verb. Shaving with razor blade instead of an electric shaver.

Clapathy: noun. A weariness experienced by an audience when clapping at a ceremony or musical performance. eg. "I was totally clapathetic by the time we got to the surnames beginning with 'H'."

Prepsponse: Responding to a question before it is finished, often confusing the asker. eg.

Wendy: So are you avail-

Steve: No. (Prepsponse)

Wendy: -ible Monday?

(silence)

Wendy: Are you?

Designated Texter: noun. A passenger who reads and replies to any text messages received on the drivers phone, allowing the driver to focus on the road and avoid accidents.

Economic Vegetarian: noun. A person who only eats Vegetables because they can't afford to buy meat. eg. "Luke used to be an economic vegetarian until he scored a sweet job and started living it up on steak."



Each year, Big White attracts people from around the globe, with the gravitational pull of the moon, thousands of skiers and snowboarders are mystically drawn to the resort for a riding experience that's out of this world.

When you think of Big White, you typically think of BC's premier family holiday destination. When you take a closer look, you'll discover a melting pot of passionate globe trotters that bring a special ingredient to the successful Big White recipe. The team at Big White is the heart and soul of the resort, every year hundreds of energetic employees are welcomed into the family and call Big White home.

Why do you ask? Divine intervention, fate, exploration, passion for the industry and word of mouth are all plausible explanations but there's

nothing better than hearing it from the horse's mouth so we had a chat to Simon Beazley from the events department to find out why Big White is his "Never Never Land"...

What made you decide to head to Big White?

LOL, well actually, I was on a plane heading to Banff for the season and I met some chicks that were going to Big White so I decided to follow... I rode back in Aus but I wanted to experience something different, Canada's got the best mountains and the best snow. The riding here is amazing.

What made you decide to stay at Big White for the season?

When I arrived, there were heaps of jobs on offer and I met some great people from day one. It's such a sweet set up, when you're able to the ski-in and ski-out from your accommodation and you're only 5 minutes from work and the bar, what more could you ask for? We're living the dream...

What's the riding like at Big White?

The snow is absolutely epic and lives up to its reputation. Big White is the perfect backyard for free riding with heaps of chutes, powder bowls and tree lines. There's nothing better than riding on a powder day with your iPod cranked, the sense of freedom is incredible. When it's snowing at Big White, it's the best day you'll ever have.

What's the story if you're up for a little après action?

It's great living in the resort because there's something happening every night... you can head to the boat races at Raakels, hang out at the Moose Lounge and listen to John Boss, have a nice meal with your mates or head out to the bar for head line acts like Hill Top Hoods and Bliss n Esso. Whatever mood you're in, there's something going on.

What do you love about Big White?

I came to Big White for the snow but once you're here you meet some incredible people, everyone is really friendly and is here for a good time so there's a really positive vibe. You live, work and hang out with your mates so everyone becomes family and looks out for each other. When you're here, the rest of the world stops and nothing else matters.

It's a true Never Never Land, there are no limitations and everyone's carefree especially after a few beers!

This is your second season at Big White, why did you come back?

Once you've lived and worked at Big White, you're "hooked" (no pun intended!) You become apart of the family and take ownership of the Big White dream... the sense of community and teamwork is hard to find anywhere else. You don't feel like you're working when you're up here, it's a truly unique work environment.

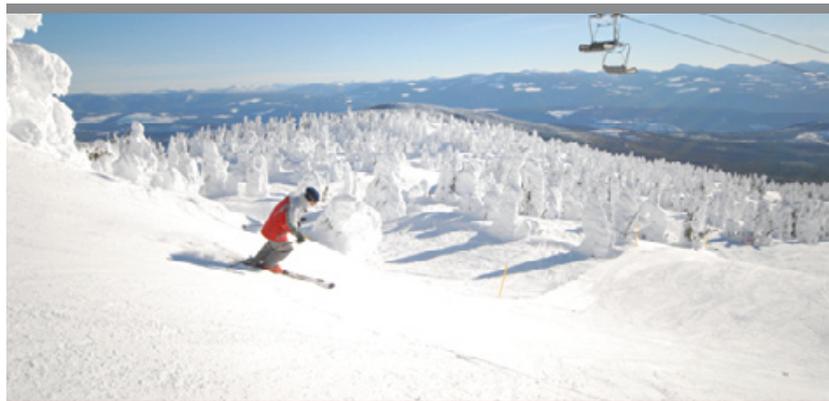
Do you find it hard going home?

It's always hard to go back to the 'real world' but it's great to catch up with family and friends. It's a good feeling knowing that another season is just around the corner.

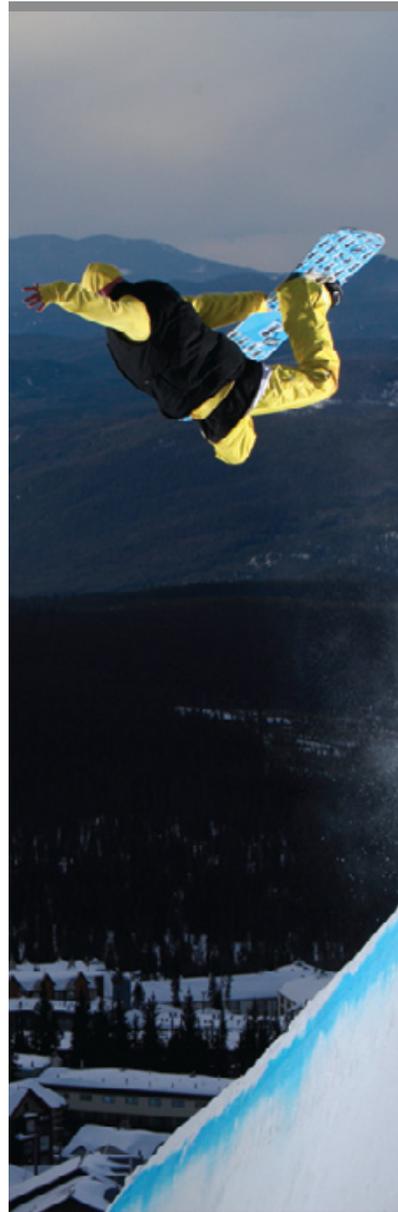
In a nut shell?

This is my second season in the events team at Big White and I'm predicting a third... I'm having the time of my life so I'm going to hang around in this wonderland for a little longer.

So there you have it folks, you can live a fairy tale in your very own backyard if you get in there and have a good time, when you do, anything is possible. Come to Big White and you'll be enchanted like the rest of us... just be careful or you might never return home.



Big White Ski Resort, BC, Canada / Gavin Crawford - Quick Pics



Big White Ski Resort - Gallup Photo

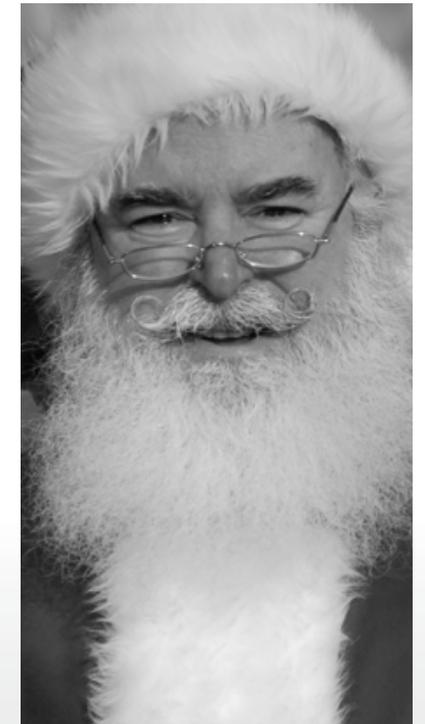
MYTH OR TRUTH

Does shaving your facial / leg hair make it grow back thicker?

Despite studies from the 1920s showing the opposite, many people hold to the belief that shaving their beard or body hair will accelerate hair growth and cause hair to return thicker and darker.

In reality, it's one big special effect.

Hair isn't alive. Living hair resides under the skin, so cutting it won't change the texture or speed that it grows. The reason your hair looks and feels like it's growing back thicker is because it's breaking through the skin with a freshly trimmed end. The shorter hair has less flex, just like a short stubby branch has less flex than a long one. This makes the hair feel thick and coarse. The illusion is assisted by the hair gradually being lightened by the sun as it grows.





Close your eyes, and picture this. You're surrounded by people, every one of them craning his or her neck for a better view of the course. A light snow falls, and the crisp night air nips at your cheeks. You hear the sound of a snowboard cutting across the freshly groomed surface, then, silence as the board takes to the air. CLANK. The entire crowd holds its breath, and all you can hear is the sharp sound of steel sliding against steel, like the sound of a sword being unsheathed. As the rider comes off the end of the rail, you barely have enough time to enjoy the silence before the sound of the cheering crowd fills your ears. The 2008/09 season will be the fourth year that Silver Star Mountain Resort's village will play host to the Okanagan Springs 1516 Drop-in Rail Jams throughout the winter.

This will be the third time Silver Star's Events Manager, Ian Galbraith, has been in charge of organizing the events. He says planning, lining up sponsors and gathering prizes for the rail jams, begins months before the snow flies. Over the years, the events have gained notoriety around the village with more than 60 competitors usually registered for each event. The contests are open to all skiers and snowboarders, male or female, who feel confident enough in their abilities to put on a show for the crowd, but don't jump to the conclusion that it's only the younger generations who decide to compete. "We usually end up with people ranging in age from 10 or 11-year-old kids, to 30 and 40-year-old parents taking part," says Galbraith.

While Galbraith handles the office work, Silver Star's Terrain Park Manager, Derek Pankoff is busy deciding what features to include, and designing the course. Pankoff works with Terrain Park Supervisors Andrew Leighton, Dustin O'Ferrall and the rest of the Telus Terrain Park Crew to come up with ideas they want to work in to the layout of the course. Pankoff says the terrain park crew really knows what's going on in the world of freestyle skiing and snowboarding, and that they have tons of ideas when it comes time to decide what to do with certain features. He says progression, rider safety and build time are the main factors that are considered while designing the course. Each event offers something a little bit different in terms of the design and the features that are incorporated.



"Last year we unveiled our brand new down-flat-down rail at one of the rail jams," says Pankoff, "and this year we're definitely planning a few surprises for the crowds and the competitors."

On the night of each event, Silver Star's village comes alive with crowds, music and live entertainment. "It's a great competition for kids to get behind," says Galbraith, "but it's also a really impressive event for people of all ages to check out." "Bringing the event to the village gives guests who don't usually hang out around the terrain park a chance to see what they're missing," says Pankoff.

Both Galbraith and Pankoff are quick to give credit to Silver Star's Grooming Staff, Ski-Patrol, Trail Crew and Guest Services department for helping to make the events such a success. Of course, the events could never happen without the gracious support of Okanagan Springs, Orage, Olympia, Nintendo, Dakine, SOLO Boardshop, and all of Silver Star's guests and staff.

The first rail jam of this season is scheduled for December 27th. The second will go down on January 24th, and the series will wrap up on March 6th with the final event. If you'd like more information, or are interested in participating, please contact Silver Star's Guest Services department at the Info Desk.

Article by **Jason Petznick**

Why give your ad a death sentence



When it has a long and happy life here



HERE BE YETIS

FREE WIFI

UBCO

BLENZ

BEAN SCENE

THE ROYAL ANNE HOTEL

DEDUTCH RESTAURANT

THE APPLE BOWL PARKING LOT

DEBEANS SPECIALTY COFFEE

HERE BE BEARS

BLENZ

KVR CAFE

THE BREAD CO.

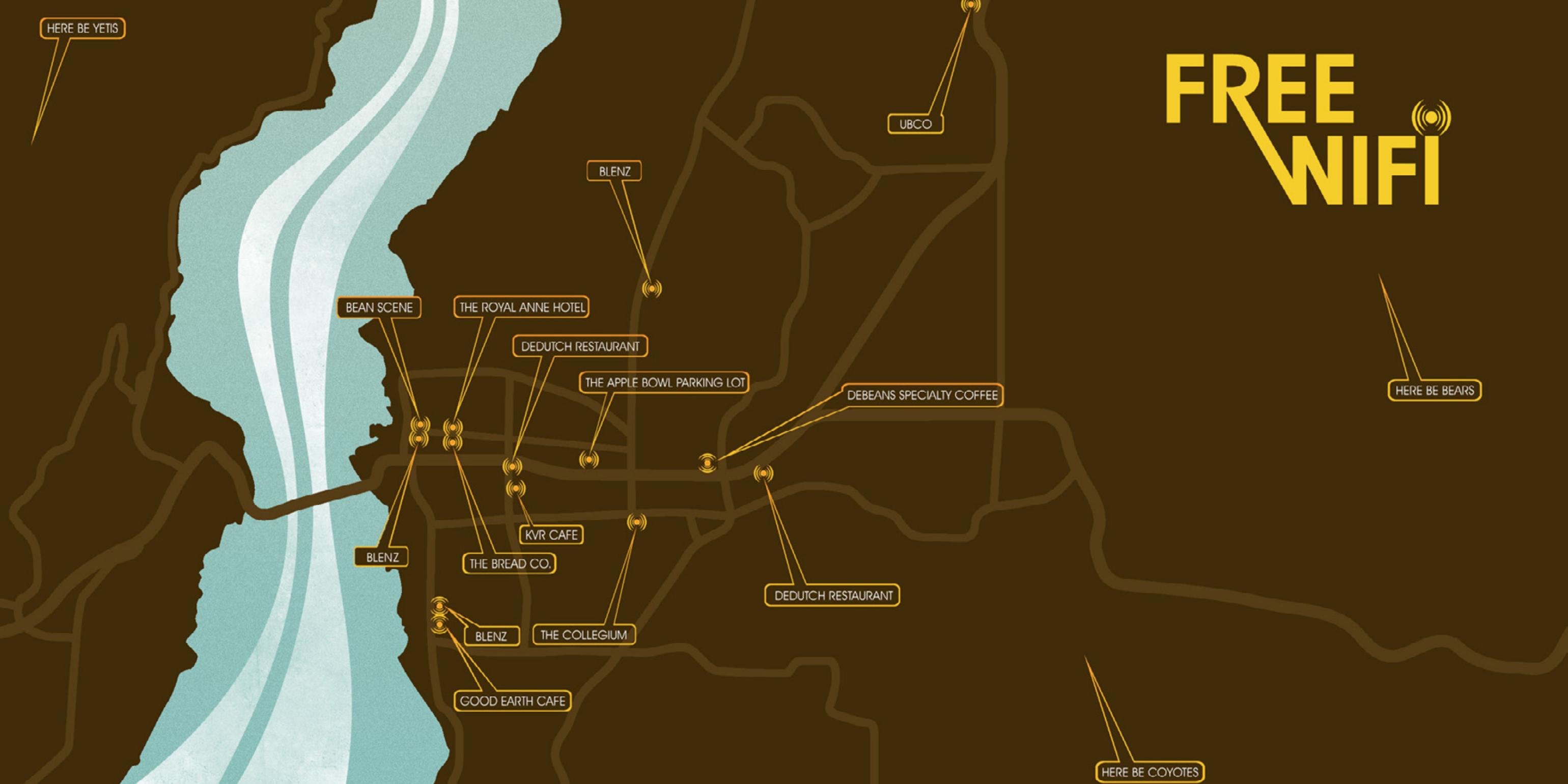
DEDUTCH RESTAURANT

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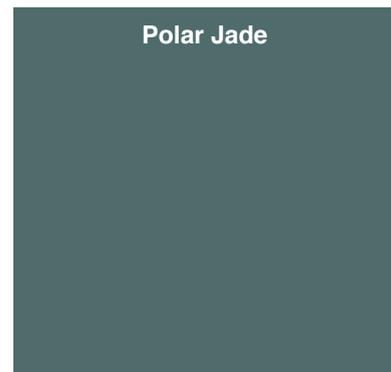
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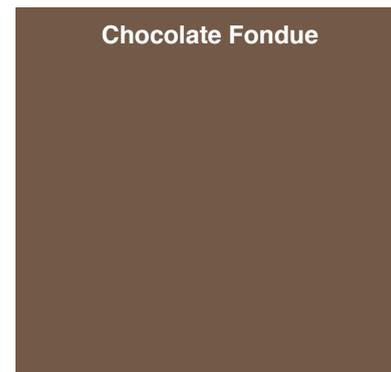


BY MICHELLE

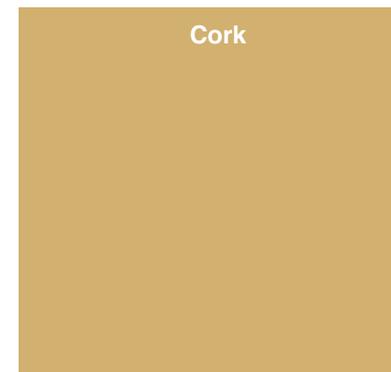
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Polar Jade



Chocolate Fondue



Cork



* On-screen color representations may vary from actual paint colors. You will find these colours at your local Benjamin Moore.

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Standard time was first suggested by Canadian Sir Sanford Fleming on February 8, 1879 at the Canadian Institute for the Advancement of Scientific Knowledge in Toronto. On November 18, 1883, all North American railway companies adopted his idea. On January 1, 1885, Greenwich Mean Time was established and eventually adopted as the standard around the world.



The light bulb, commonly attributed to Thomas Edison, was first patented in 1873 by Henry Woodward, a Toronto medical student. Woodward sold the patent for the first incandescent lamp with a light bulb to Thomas Edison in 1875. In 1879 Edison created a more practical version of the lamp which led to the types of lamps we use today.

SIR SANFORD
FLEMING 1879

HENRY WOODWARD
1873

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OPINIONS SUCK

For about the last year and a half I've really been trying to cut down on the amount of times I offer my opinion in a conversation. I think this challenge started for me when I realized how annoying it is when certain people, whom we shall call "opinionators", seem to think that everyone in earshot of their voice really wants to know what they think about everything. We all know people like this.

But giving your opinion can get you into trouble... particularly if you don't agree with an opinionator who has the determination of a bull in heat and a temper like Ike Turner. With these types of people, though, it's really easy (and amusing) to push their buttons. The other day I was reminded about a time when a group of us were talking about a band (I don't even remember which one... maybe it was Phil Driscoll or Abba or something) and one of my emotionally-charged buddies was going on and on about how this band was the most innovative and stellar combinations to ever grace the earth with their musical presence. On and on he went with a mother flippin' history lesson about how they got started, where they've played, what they wear, and the size of their...instruments.

"Who gives a flying piece of blood," I offered, "I really just don't like their tunes". After my musical preference remark, a few things immediately began to change in the room. It felt like the temperature rose about 6.4 degrees, my buddy developed asthma, and the expression on his face

made it look like he was trying to give birth to a llama through his anus. It was as if I had just strangled his mother with my bare hands. He was so offended. And he did what a lot of people do when you don't agree with them...he started insulting me by questioning my sanity, sexuality, and sense of reality.

"I can't believe you don't like them!", "You have no sense of musical taste at all!", "You don't even deserve to call yourself a musician!", "You have the worst taste in music!", "You're such a waste of life & I hate your entire extended family!"... OK, so maybe I'm exaggerating a little, but you get the idea. There definitely was a sense of disgust and a healthy amount of verbal diarrhea being flung my way.

Why is this? Why is it so hard to disagree with people? Why do you feel attacked if someone looks at something a little different than you? (for more on having a different political persuasion than someone else, see my article in issue #3) Think about how many words you waste everyday. How many things do you say that make you sound insecure? I figure that the world could do without most of my opinions and could definitely do without hearing most of yours as well... unless you're asked for it.

So, in 2009, instead of making a New Years resolution like "I'm going to stop drinking before 7am everyday" or "I'm only going to smoke 2 packs of cigarettes per week instead of 12" or "I'm going to try and lose some pounds so I can be the same weight as my puppy who has AIDS", why not try to abstain from saying stupid stuff. It would make the world a lot happier and quieter.

I'd love to hear your opinion about this article. If you like it, write me. If you love it, share it with someone you love. If you don't agree with me, keep your thoughts to yourself, you self-righteous, opinionated bastard. You see what I mean?

Keep your stick on the ice.

Knee Co. www.nicogroove.com



MY OPINION
IS THAT I
HATE OPINIONS

THE FOWL CHOICE

a review of the wings at: **Dakotas Sports Bar**

EXTRA HOT WINGS

Flavour: 5.25

Heat: 4.25

Tenderness: 4.5

Messiness: 3.75

OTHER WINGS

Sweet Chilli: 7

All dressed: 6.8

Teriyaki: 6.75

OVERALL MOJO

5.75



THE FOWL CHOICE

a review of the wings at: **Dakotas Sports Bar**

CLICK ON THE IMAGE
BELOW TO PLAY VIDEO

DETAILS

29¢ per wing

arrival time: 4:54pm

Wing wait time: 3 mins

Average age: 38ish

NOTES

Arrive early to avoid

long wait times

Specials: \$10.87 Jugs Beer

\$4.75 Pints Honey Brown

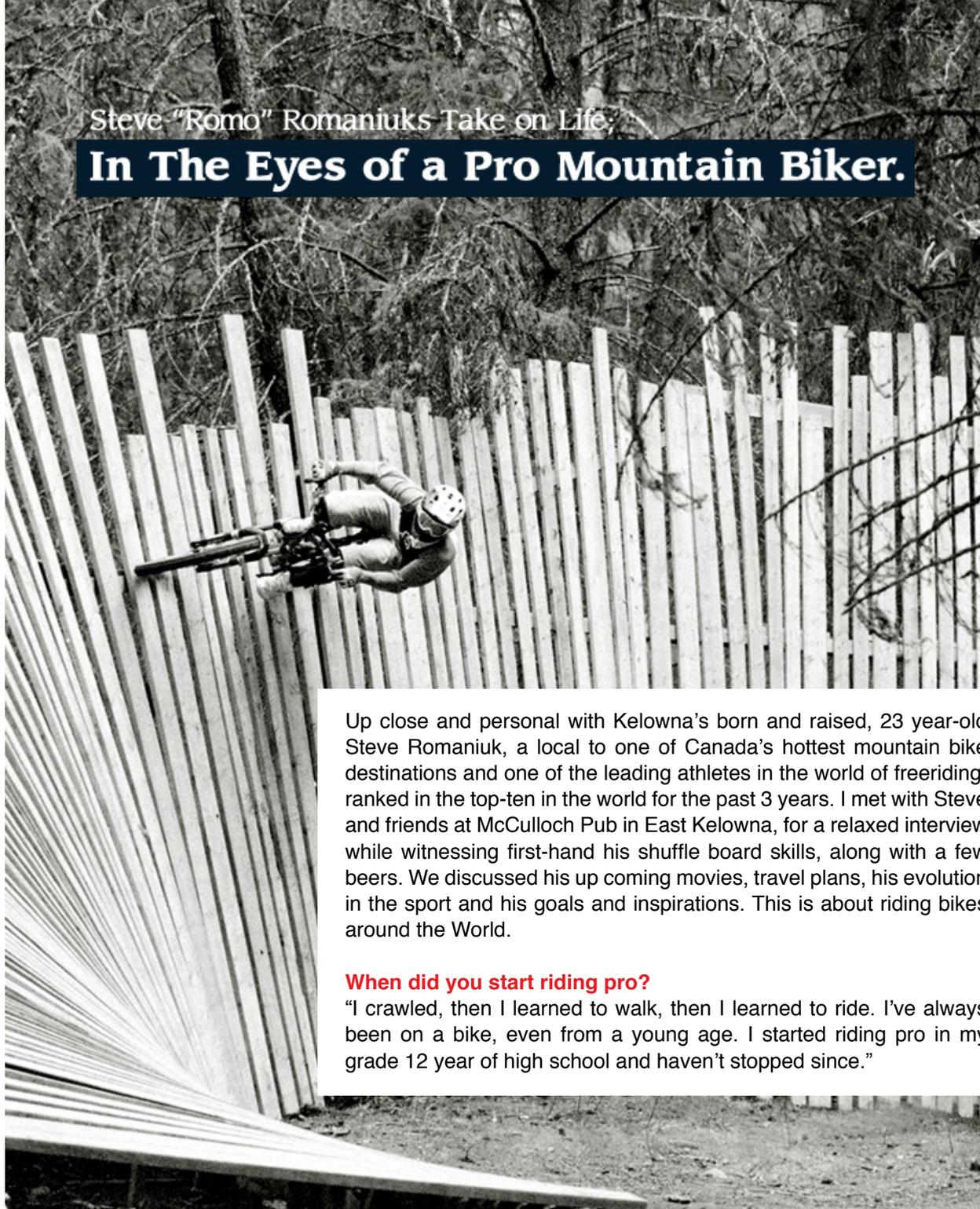
THE FOWL CHOICE

a review of the wings at: **Dakotas Sports Bar**



Steve "Romo" Romaniuks Take on Life.

In The Eyes of a Pro Mountain Biker.



Up close and personal with Kelowna's born and raised, 23 year-old Steve Romaniuk, a local to one of Canada's hottest mountain bike destinations and one of the leading athletes in the world of freeriding, ranked in the top-ten in the world for the past 3 years. I met with Steve and friends at McCulloch Pub in East Kelowna, for a relaxed interview while witnessing first-hand his shuffle board skills, along with a few beers. We discussed his up coming movies, travel plans, his evolution in the sport and his goals and inspirations. This is about riding bikes around the World.

When did you start riding pro?

"I crawled, then I learned to walk, then I learned to ride. I've always been on a bike, even from a young age. I started riding pro in my grade 12 year of high school and haven't stopped since."

What was the trigger event, the catalyst in your freeriding career that really turned some heads?

Romo: "Well, when the road gap still existed at Gillard here in Kelowna, I was the first guy to hit the jump and actually land it; a full 70ft across and 25ft down. That's what really got me into the scene. I had a buddy taking photos and I just sent them into different companies so that they knew I was out here just doing what I love. If they were looking for athletes, they knew where to find me if they were interested. I was only 17".

Have you always been a freerider, or have you dabbled in other realms of the cycling world?

"Haha, well XC biking is too slow and you have to pedal too much. I truly dislike spandex, unless it's on women, so road riding is defiantly not my scene. And I'm too big to ride BMX."

What do you do when you're not riding?

"I'm into photography, car racing, dirt biking, video games, hangin' with friends; you know, the stuff boys like to do."

What movie are you currently working on?

Romo: "I'm working with Rockstar energy drink right now on a team video, filming in Kamloops and around Kelowna. We've got some cable cam's set up at Gillard and Powers, so the footage is fast and looks sick".

How do you like riding for Mongoose as your new sponsor?

Romo: "It's been great. They are a company that has a reputation for building good frames with good geometry, but recently they have felt that their company isn't out there like it used to be. So that's why it's good to have a guy like me on their bikes to help bring back that image and show off the quality of their product. I get to help with designing the bikes too, so it's been good so far".

Why the black Mongoose frame when the rest of the team riders ride white?

"Black on black gives me a heart-attack! -haha"

Outside of the Okanagan Valley, where is your favorite riding location?

"Well, outside of the valley, Whistler, but pretty much anywhere in B.C is where it's at if you want to be a mountain biker. The Okanagan is defiantly a top place you have to check out if you like to ride. Outside of B.C, Chatel, France is my favorite place to rip".

What do you do in the winter?

"I go some where warm. I'm not much of a winter person, so sometimes I head to Thailand for a couple of months and rent a house, surf and hang out. Other times I head to Utah to keep riding. It all depends, but I'm pretty much a year-round summer guy".

Have you ever had a day when you didn't feel like going hard on your bike but had to?

"Oh for sure. I've had days when I just woke up in the morning and felt like taking it easy on the trails, but knew I had to ride hard because that's my job. That's what I do."

Sam: If you weren't a pro freerider, what would you see yourself doing?

Romo: "I would race cars. I'm not a 9 to 5 job kind of guy, so a regular job really isn't for me. This works for me because I get to travel, do what I love, have fun and it never really feels like work; I'm just havin' fun and bein' a kid".



Have you ever thought about continuing education?

Romo: "Not really. That stuff's not for me. I don't want to be a doctor or lawyer. Doctors like to save people; I like to inspire people".

How much longer do you see yourself in the industry?

"I've got another 10 years before I'm past my peak, but I think I'll always be riding no matter what. I'm glad to be in the first wave of the free ride generation. Bikes are finally becoming bigger and better, and the kind of riding we're doing now has never been done before. We're getting beefier shocks, brakes are faster, frames are stronger, and it's made this sport real".

How do you feel about the development around Kelowna, particularly East Kelowna and Kelowna Mountain near Gillard?

"I'm not to worried. There's a lot of space in this world, and this city is just growing like the rest of them. The land won't disappear in my lifetime".

Is it hard to hold a relationship when you're always traveling?

"Naw, the girl I'm seeing is so cool man. She understands that it's my job; she doesn't know what I do



exactly, and doesn't ask either. She doesn't ride, and just lives her own life when I'm gone. We're both independent and like to travel so it works".

Sam: What are your inspirations?

Romo: "I always looked up to those guys riding their bikes when I was a kid, and I want to be the inspiration for those kids today. Knowing that I'm making a good impression on the biking world and the youth inspires me enough. Don't think about the money; just do what you're into and what your good at".

Sam: Where's your favorite place to get lunch?

Romo: "The European Deli in Kelowna for sure! Every mountain biker needs to eat their at least once in their life!"

Steve has been a successful pro mountain biker for over 6 seasons now, completing 15 internationally acclaimed DVD's filmed around the world alongside other top athletes such as Wade Simmons, Thomas Vanderham and Tyler Klassen. He has his own film production company called "Stund", and is constantly raising the bar for other riders by going bigger and faster each time he rides. On the side of filming and riding, Steve also participates in the summer event "Center of Gravity" held at Kelowna's lakefront (www.centerofgravity.ca), hosting pro volleyball players, dirt jumpers, and wake boarders, all mixed into one wild party weekend. Steve has a number of sponsors including Mongoose Bikes, Adidas, Rockstar energy drink, Dakine, Skullcandy Headphones and Lizard Skins, etc.

A little insider info; Steve once went in a road-cycling race with all the dudes in their spandex. "Haha- It was fast and fun, but I haven't done it since, and I didn't wear the spandex. Dudes nuts bulging out from their tights; that shits not cool!"-Romaniuk. Watch out for Romo's next Rockstar team movie, "Barred for Life" coming out mid-December. **Article by Samantha Brett: sammieb7@hotmail.com**

RECIPES

Ingredients:

Cheesecake:

2 pkg - 250 g pack cream
cheese at room temp
3/4 cup white sugar
1/2 cup sour cream
1 tsp vanilla
4 eggs
3/4 cup chocolate chips - melted

Crust:

1 1/4 c chocolate Oreo baking crumbs
1/4 c white sugar
6 tbsp of melted margarine or Butter
Mix the above ingredients together and
place in a 9" round springform pan.

Preheat oven to 325 degrees. Beat the two packages of cream cheese till fluffy. Add the sugar and sour cream and vanilla and mix well. Then add the eggs one at a time and beat well after each addition. Remove one half of the batter into another bowl (about two cups) and add the melted chocolate and mix well. Then layer the batter. First one half of the vanilla and then half of the chocolate. Ending with the chocolate on top.

Cook in a 325 degree oven till there is a 3 inch circle that jiggles in the middle. Note: it still takes good if over-baked but it has to be served at room temperature.

Remove from oven. Turn oven to 450 degrees.

While it is baking prepare the topping:

1 cup (250ml) sour cream
1/2 cup (125 ml) white sugar
1 1/2 tsp, lemon juice
1 1/2 tsp. vanilla

Mix together and once cheesecake is out of the oven, pour over the cooked cheesecake. Cool for 20 minutes.

Then place back in 450 oven for five minutes.

Cool before serving.



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If Stocks were shoes, women would be going crazy!!! To get above average returns, you must invest at below average prices. You cannot save for retirement or financial freedom - you must invest.

You need to have 3 keys:

Faith - in the future and in the fact that we are part of a world that has ups and downs. However, we are always in an upward trend. i.e. It is not the end of the world.

Patience - to stay invested when you see a 30%+ reduction in your portfolio.

Diligence - to stick to the plan. Start with the end in mind and go to the finish. If you do not have a goal, and a plan to achieve that goal, you may as well get comfortable, because you're going to be where you are for a while.

If you are not investing for the 85-year-old that you are likely to become, than who is? The market trend that we are in right now is referred to as a "bear market". That, incidentally, is not financial jargon for the "world is ending." I know the water cooler talk doesn't reflect this but... it isn't. Remember, you will see green grass again, the birds will chirp and yes, your portfolio will grow back. And, we will probably never see market prices this low again.

4 great truths about bear markets:

- They are a normal, natural and an organic part of a market and the economy.
- They are essential and necessary to the long-term return of equities. Without market volatility, there would be no greater return available.
- They are common and will continue to occur. There have been twelve bear markets since the end of World War II - on average, one year in five. The average decline is 30%.
- Bear markets are always the temporary interruption of a permanent uptrend.

Just a reminder as to what these words mean:

NORMAL - usual, regular, or typical

NECESSARY - needed in order to obtain the desired result; certain or unavoidable

COMMON - occurring frequently or habitually; usual

TEMPORARY - lasting only for a short time; not permanent

Here is a chart of the history of "Bear Markets":

BEAR MARKET	% RETURN	# MONTHS
May 29, 1946 - June 13, 1949	-30%	37
Aug 2, 1956 - Oct 22, 1957	-22%	15
Dec 12, 1961 - June 26, 1962	-28%	7
Feb 9, 1966 - Oct 7, 1966	-22%	8
Nov 29, 1968 - May 26, 1970	-36%	18
Jan 11, 1973 - Oct 3, 1974	-48%	21
Sept 21, 1976 - March 6, 1978	-19%	18
Nov 28, 1980 - Aug 12, 1982	-27%	21
Aug 25, 1987 - Dec 24, 1987	-34%	4
July 16, 1990 - Oct 11, 1990	-20%	3
July 17, 1998 - Aug 31, 1998	-19%	2
March 24, 2000 - Oct 9, 2002	-49%	31
AVERAGE	-30%	15

The advance is permanent; the declines are temporary. Always. With RRSP time upon us, and the market ready to give the investor above average returns, Carpe diem!!!

If you do not have an investor who is walking you through these kinds of times and who is committed to your goals and success, I am available to help with your contributions and I look forward to 2009 being the best year ever!

I am accepting new clients and have a lot to offer in terms of advice, guidance and help. Oh, and by the way HAPPY NEW YEAR! I hope you had a wonderful holiday season and I wish you all the best.

"May your house be full of Love, Laughter, Peace and Prosperity"

Thanks to Nick Murray and Shel Jacobsen who are the sources for a lot of my commentary in this article.

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the
end
is near

Image submitted by Malissa Provost - malissap@shaw.ca
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