



## Manya Singh, Miss India 2020 runner-up, wipes away dad's tears as she arrives in autorickshaw for felicitation ceremony



MANYA'S INSPIRATIONAL STORY OF CHILDHOOD STRUGGLE AND BEING AN AUTORICKSHAW DRIVER'S DAUGHTER TO LANDING THE COVETED CROWN, TOOK THE INTERNET BY STORM.

## ARE THERE MORE FINANCIAL POCKETS TO THE REAL ESTATE INDUSTRY, SAVE MAX ANALYSIS TRENDS FOR 2021

CURRENT MLS STATS INDICATE AN AVERAGE HOUSE IN GTA HIT A NEW RECORD IN 2020 & PRICED OF ALMOST \$930,000 AND THERE ARE 4000 NEW LISTINGS IN GTA AS OF A CURRENT TREND



a quarter of a million listings available for sale. Most definitely there is a high demand and low supply to the start of the year. This will only play out in when we know the sales and price data as they populate this quarter of how many homes are available to buy in the months ahead. There was only 2.1 months of inventory on a national basis at the end of December 2020 - the lowest reading on record for this measure. At the local market level, 29 markets in Ontario were under one month of inventory at the end of December.

**Interesting highlights from 2020 real estate industry include:**

\* 95,000+ sales were reported through TREB's MLS® System - up by 8.4 per cent compared to 2019. This included the month of December, with 7,180 sales - a year-over-year increase of 64.5 per cent.

\* Year-over-year sales growth was strongest in the GTA regions surrounding Toronto, particularly for single-family home types.

\* The average selling price reached a new record of \$929,699 - up by 13.5 per cent compared to 2019. This included an average price of \$900,000 in December - a year-over-year increase of 11.2 per cent. The strongest average price growth was experienced for single-family home types in the suburban regions of the GTA.

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## Honda raises full-year forecast after 67% quarterly profit jump



TOKYO - Honda reported a 67 per cent profit increase in the latest quarter on higher demand and cost reductions.

Operating profit for the three months to Dec. 31 was 277.7 billion yen (C\$3.38 billion), Honda said in a statement on Tuesday.

"Automobile sales results exceeded the same period last year since October due mainly to the launch of new N-ONE," Seiji Kuraishi, Honda's chief operating officer, said at a press briefing, referring to the company's micro city car launch in Japan in November.

Honda raised its fiscal full-year profit forecast to 520 billion yen (C\$6.63 billion), up from the 420 billion yen profit it predicted three months ago. Honda said expects to sell 4.5 million cars globally in its fiscal year to March 31 compared with a previous forecast of 4.6 million vehicles. China, one of Honda's biggest markets, grew by 6.4 per cent in December as it continued to lead the industry's recovery from the coronavirus pandemic. Honda Canadian sales during the fourth quarter were down 11.4 per cent to 34,937 vehicles. The automaker operates two assembly plants in Ontario, where it builds the Honda Civic and Honda CR-V. It also operates an engine plant in the province.

## ESTATE PLANNING- A PLAN FOR FUTURE



**Planning for after death**

**1 CONTRIBUTE TO YOUR SPOUSE'S RRSP**

\* After an individual's death, if there is still unused RRSP contribution room, the estate could contribute to the RRSP of the surviving spouse. These contributions will be deductible from the deceased's income and sheltered from tax in the surviving spouse's RRSP.

**2. TRANSFER THE RRSP TO MINOR CHILDREN (IF THERE'S NO LEGACY TO THE SPOUSE) AND PURCHASE AN ANNUITY FOR THEM**

\* The transfer of RRSPs to a minor child is allowed only if the child is still financially dependent on the client on the day the client dies.

\* This strategy prevents the tax consequences of the deceased's registered savings from being included in his income.

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# Five lifestyle changes to enhance your mood and mental health



When someone is diagnosed with a mental health disorder such as depression or anxiety, first line treatments usually include psychological therapies and medication. What’s not always discussed are the changeable lifestyle factors that influence our mental health.

Even those who don’t have a mental health condition may still be looking for ways to further improve their mood, reduce stress, and manage their day-to-day mental health.

It can be empowering to make positive life changes. While time restrictions and financial limitations may affect some people’s ability to make such changes, we all have the ability to make small meaningful changes. Here are five lifestyle changes to get you started:

### 1. Improve your diet and start moving

Wholefoods such as leafy green vegetables, legumes, wholegrains, lean red meat and seafood, provide nutrients that are important for optimal brain function. These foods contain magnesium, folate, zinc and essential fatty acids.

Foods rich in polyphenols, such as berries, tea, dark chocolate, wine and certain herbs, also play an important role in brain function.

In terms exercise, many types of fitness activities are potentially beneficial – from swimming, to jogging, to lifting weights, or playing sports. Even just getting the body moving by taking a brisk walk or doing active housework is a positive step.

Activities which also involve social interaction and exposure to nature can potentially increase mental well-being even further. General exercise guidelines recommend getting at least 30 minutes of moderate activity on most days during the week (about 150 minutes total over the week). But even short bouts of activity can provide an immediate elevation of mood.

### 2. Reduce your vices

Managing problem-drinking or substance misuse is an obvious health

recommendation. People with alcohol and drug problems have a greater likelihood than average of having a mental illness, and have far poorer health outcomes.

Some research has shown that a little alcohol consumption (in particular wine) may have beneficial effects on preventing depression. Other recent data, however, has revealed that light alcohol consumption does not provide any beneficial effects on brain function.

Stopping smoking is also an important step, as nicotine-addicted people are constantly at the mercy of a withdrawal-craving cycle, which profoundly affects mood. It may take time to address the initial symptoms of stopping nicotine, but the brain chemistry will adapt in time.

Quitting smoking is associated with better mood and reduced anxiety.

### 3. Prioritise rest and sleep

Sleep hygiene techniques aim to improve sleep quality and help treat insomnia. They including adjusting caffeine use, limiting exposure to the bed (regulating your sleep time and having a limited time to sleep), and making sure you get up at a similar time in the morning.

Some people are genetically wired towards being more of a morning or evening person, so we need to ideally have some flexibility in this regard (especially with work schedules).

It’s also important not to force sleep – if you can’t get to sleep within around 20 minutes, it may be best to get up and focus the mind on an activity (with minimal light and stimulation) until you feel tired.

The other mainstay of better sleep is to reduce exposure to light – especially blue light from laptops and smartphones – prior to sleep. This will increase the secretion of melatonin, which helps you get to sleep.

Getting enough time for relaxation and leisure activities is important for regulating stress. Hobbies can also enhance mental health, particularly if they involve physical activity.

### 4. Get a dose of nature

When the sun is shining, many of us seem to feel happier. Adequate

exposure to sunshine helps levels of the mood-maintaining chemical serotonin. It also boosts vitamin D levels, which also has an effect on mental health, and helps at the appropriate time to regulate our sleep-wake cycle.

The benefits of sun exposure need to be balanced with the risk of skin cancer, so take into account the recommendations for sun exposure based on the time of day/year and your skin colour.

You might also consider limiting your exposure to environmental toxins, chemicals and pollutants, including “noise” pollution, and cutting down on your mobile phone, computer and TV use if they’re excessive.

An antidote to this can be simply spending time in nature. Studies show time in the wilderness can improve self-esteem and mood. In some parts of Asia, spending time in a forest (known as forest bathing) is considered a mental health prescription.

A natural extension of spending time in flora is also the positive effect that animals have on us. Research suggests having a pet has many positive effects, and animal-assisted therapy (with horses, cats, dogs, and even dolphins) may also boost feelings of well-being.

### 5. Reach out when you need help

Positive lifestyle changes aren’t a replacement for medication or psychological therapy but, rather, as something people can undertake themselves on top of their treatment.

While many lifestyle changes can be positive, some changes (such as avoiding junk foods, alcohol, or giving up smoking) may be challenging if being used as a psychological crutch. They might need to be handled delicately, and with professional support.

Strict advice promoting abstinence, or a demanding diet or exercise regime, may cause added suffering, potentially provoking guilt if you can’t meet these expectations. So go easy on yourself. That said, take a moment to reflect how you feel mentally after a nutritious wholefood meal, a good night’s sleep (free of alcohol), or a walk in nature with a friend.

## The lifestyle factors that cause cancer – and why many people are still confused by the risks

About a third of cancers could be prevented with lifestyle changes – that’s roughly a million cases of cancer in Europe each year. You might have thought that by now most people would be aware of what the lifestyle risks are, but you’d be wrong. Our latest study, published in the European Journal of Cancer, shows that many people are still confused about risk factors, despite vast sums being spent on public health education campaigns.

A sizeable minority of the public either fail to appreciate the significance of known risk factors or hold unfounded beliefs about possible causes, such as using mobile phones or being near overhead power lines.

People need an accurate picture of cancer risks for them to make an informed decision about how they can protect their health. The thrust of the public health strategy to reduce the cancer burden is to encourage people to avoid or minimise the risks they face. That is undermined if there is confusion over those risks.

Our study of 1,300 adults found high levels of misunderstanding about risk factors. Using data collected from the Attitudes and Beliefs About Cancer UK Survey in 2016, we set out to investigate people’s understanding of the causes of cancer and to identify if certain groups were more likely to have an inaccurate picture of cancer risks.

### HYPERSENSITIVE TO CANCER RISK FACTORS

The results of our analysis surprised us. Overall, less than half of the questions people were asked about cancer risk factors were answered correctly. Some people had a good understanding of the established risks factors, but people with greater knowledge were also more likely to incorrectly endorse fictitious causes, such as electromagnetic frequencies and microwave ovens.

We could not investigate why that was happening, but it suggests a “hypersensitivity” to risk factors: people were sensing dangers where they did not exist. This suggests people are failing to filter health messages that are being disseminated through their social networks and via media outlets.

People were generally poor at identifying risk factors supported by scientific evidence. Four out of ten respondents didn’t know that being overweight is linked with an increased risk of cancer. A similar proportion did not recognise the dangers of sunburn. And nearly three in four respondents (71%) didn’t realise that having the human papillomavirus (HPV), a common virus affecting the skin and moist membranes and which can be spread by sexual contact, was linked with certain cancers, including cervical, oral and anal cancer.

Not only were some people not aware of the established risks, others held beliefs about the cancer causes not supported by science. Al-



most half the respondents thought stress was a factor and a quarter blamed mobile phones. One in five believed that using a microwave oven was a risk factor. The research raises questions about the source of information for people.

### PUBLIC NOT KEEPING PACE

In line with previous research, people who were white and had spent longer in education were more likely to identify the actual causes of cancer. People who were younger and white were more likely to believe in unsubstantiated cancer risks. The findings support existing evidence that specific population groups are more likely to have a poorer understanding of cancer risks. Targeting health messages so they are accessible and comprehensible to everyone in society is

key to addressing communication inequalities.

This is important because science is developing an increasingly complex picture of the factors contributing to cancer. As the field makes progress, it is unlikely public knowledge will always keep pace, leaving important messages about health promotion untended to.

With people increasingly getting their news from social media – sometimes from unreliable sources (so-called “fake news”) – it will be crucial to monitor shifts in people’s beliefs about the causes of cancer and their lifestyle changes. The results of our study can be used as a benchmark for public understanding of cancer risk factors against which future changes can be measured.



# ‘Night owls’ at greater risk of heart disease, diabetes



If you are a night owl or prefer sleeping late at night and are having trouble waking up early, then you are at a higher risk of suffering from heart disease and Type-2 diabetes than early risers. The study showed that people with an evening preference were 2.5 times more likely to have Type-2 diabetes compared to those who are morning larks. In addition, people with an evening preference have more erratic eating patterns and take more unhealthy diet including more alcohol, sugars and fast food than early risers. They had a lower intake of fruits and vegetables, and higher intake of energy drinks, alcoholic, sugary and caffeinated beverages, as well as higher energy intake from fat, said Leonidas G. Karagounis, researcher from Nestle Health Science. “In teenagers, we also find that evening chronotype is related to more erratic eating behaviour and poorer diet. This could have important implications to health in adulthood as most dietary habits are established in adolescence,” said Suzana Almoosawi, research candidate from Northumbria University in the UK. Eating late in the day was also found to be linked to an increased risk of Type-2 diabetes because the circadian rhythm influences the way glucose is metabolised in the body, the researchers said, in the paper

*People with an evening preference have more erratic eating patterns and take more unhealthy diet including more alcohol, sugars and fast food than early risers.*

published in the journal *Advances in Nutrition*. Glucose levels should naturally decline throughout the day and reach their lowest point at night. However, as night owls often eat shortly before bed, their glucose levels are increased when they are about to sleep, which could negatively affect metabolism as their bodies do not follow the normal biological process. The researchers also found evidence that night owls would accumulate ‘sleep debt’ during the working week and would sleep longer at weekends to compensate for this, whereas early birds had smaller differences in their sleeping patterns across the week.

# Coffee and Tea Are Shockingly Good at Keeping You Healthy

New research adds a cup or two of good news to a pot of mounting evidence indicating that both coffee and tea — and apparently lots of it — can help people live longer, healthier lives. There’s just one catch: The evidence suggests you’ll want to eat well and exercise, too. Caffeinated drinks won’t make up for copious doughnuts and couch time. In several past studies, coffee consumption has been linked to a lower risk for type 2 diabetes, cancer, Parkinson’s disease, depression, and Alzheimer’s disease. A study last month tied consumption of several daily cups of coffee to a 16% lower risk of death from prostate cancer. People who drink tea (green or black) have been found to live longer, too, and have lower odds of heart disease and other deadly illnesses. Now a study suggests drinking one or more cups of caffeinated coffee per day can reduce the risk of heart failure. The new finding, published February 9 in the American Heart Association’s journal *Circulation: Heart Failure*, is based on 10 years of data on 21,000 U.S. adults from three separate research projects. Two of the data sets reveal that the risk of heart failure declined between 5% and 12% per cup of coffee compared with drinking none. The third indicated no difference based on drinking just one cup per day, but the risk of heart failure dropped 30% for those who enjoyed two or more on a daily basis. Some older research had suggested coffee might be bad for the heart. But it often failed to take into account whether coffee drinkers smoked or drank alcohol in excess. A host of newer studies, including this latest one, factor those things in and debunk that notion, says study leader David Kao, MD, assistant professor of cardiology and medical director at the Colorado Center for Personalized Medicine at the University of Colorado School of Medicine. But, Kao adds, there are other, more profound ways to protect your heart. “There is not yet enough clear evidence to recommend increasing coffee consumption to decrease the risk of heart disease with the same strength and certainty as stopping smoking, losing weight, or exercising,” he says. **TEA, TOO** Another new study, detailed February 4 in the journal *Stroke*, analyzed coffee- and tea-drinking habits across more than 18 years among 46,213 people in Japan, ages 40 to 79 at the outset. The findings: For stroke survivors, lots of green tea (at least seven cups a day) lowered their risk of death by 62% compared with people who rarely drank tea and 35% lower for those who drank one to two cups a day. People who’d had heart attacks saw similarly reduced risk of mortality if they consumed tea. People with no history of heart attack or stroke who drank at least one cup of coffee weekly had a 14% lower risk of death compared to people who consumed none. Heart attack survivors who had at least one cup of coffee per day had a 22% lower risk of mortality. Previous research has linked tea drinking to lower blood pressure and better cholesterol levels and a lower risk of death from cancer, heart disease, and all causes. **ABOUT THOSE DOUGHNUTS...** The new studies have limitations that confound most diet-related research. For one, they rely on self-reported tea and coffee consumption. Also, while they aim to account for other lifestyle factors, the studies can’t fully decouple hot beverage consumption from each



person’s overall diet and exercise habits. The results, therefore, show correlations, not cause and effect, and they speak not to individual outcomes but to averages across a population. In fact, in both new studies, the people who drank more coffee or tea tended to have healthier lifestyles, notes Linda Van Horn, PhD, a professor and chief of the Department of Preventive Medicine’s Nutrition Division at the Northwestern University Feinberg School of Medicine. Van Horn, also a member of the American Heart Association’s Nutrition Committee, was not involved in either study. “These individuals ate more fish, vegetables, and other nutrient-dense foods and were more likely to engage in more walking and exercise,” Van Horn tells *Elemental*. Despite study shortcomings, the evidence of benefits from coffee and tea grows ever stronger. It’s thought that molecules called polyphenols and other antioxidants in the beverages quell free radicals. But those positive effects can be diminished if the drinks are loaded up with whipped cream or caramel or the sundry other sugars and fats that make coffee and tea concoctions unrecognizable. “These beverages contribute polyphenols that are known to have anti-inflammatory benefits, especially when substituted for non-nutritious sugary beverages, which can be healthful,” Van Horn says. **CAFFEINE VS. DECAF** It’s not clear whether caffeine itself is beneficial, but the consensus is that for most adults, caffeine at the very least does not raise the risk of cancers or cardiovascular disease. A 2017 study found both regular and decaf coffee correlated with longer life. The new research led by Kao found “caffeine was at least part of the reason for the apparent benefit from drinking more coffee.” Children should not consume caffeine, health groups advise. But beyond the known side effects of caffeine — headaches, sleep disruption, even trembling or nervousness for some people — there appears to be little reason for most adults not to enjoy cup after cup of coffee or tea. “Neither coffee nor tea appear to contribute additional risk among adults who had stroke or cardiovascular-disease events, and indeed, there may be benefits to drinking these beverages,” Van Horn says. “This might be especially true if these beverages are replacing sugary drinks or high fat and high-calorie beverages.”

## Avoid smoking to ward off stroke risks during menopause



Quitting smoking during the transition phase to menopause could be the key to ward off risks of cardiovascular diseases including heart attacks and strokes, suggests a new study. The risk factor most associated with unhealthy arteries was smoking tobacco, said the study published in the journal *American Heart Association*. The study found that physical activity and a healthy diet may offset the acceleration of atherosclerosis - build-up of fats, cholesterol and other substances in and on the artery walls. “Midlife is a crucial window for women to take their cardiovascular wellness to heart and set a course for healthy ageing,” said Ana Baylin, Associate Professor from the University of Michigan in the US. “The metabolic changes that often occur with menopause, especially increases in cholesterol levels and blood pressure, can significantly increase the risk of heart attacks, strokes and cognitive impairment later in life,” she added. For the study, the team enrolled 1,143 women aged 42 to 52 in the Study of Women’s Health Across the Nation (SWAN). The findings showed that those with a healthy lifestyle had significantly wider arteries, less arterial thickening and build-up of fatty plaque. “Women approaching menopause can significantly lower this risk if they adopt healthier behaviours, even if cardiovascular issues have never been on their radar,” said Dongqing Wang, a postdoctoral student from the varsity. The results suggest that maintaining a healthy lifestyle -- combined with physical activity, proper eating habits and no tobacco use -- is particularly important for women during the transition phase to menopause.

## Are there more financial pockets to the real estate industry, Save Max analysis trends for 2021

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\* After a pronounced dip in market activity between mid-March and the end of May, market conditions improved dramatically in the second half of the year, with multiple consecutive months of record sales and average selling prices. Save Max has predicted, the gap between the supply and demand fuelled with record low interest rates in the Toronto Market. This would lead to a strong price growth and sales in the year 2021. Prices are projected to increase another 10% by August of this year. This is all based on current demand and the spring economic recovery. Canada's third quarter GDP growth was 40%. Since there are promises made by the US to renew free trade which should be considered to be positive for Canada and Ontario/GTA exports. This in-turn will benefit businesses and create opportunities for which real estate is essential. The lack of supply of homes is making it difficult to find a home in GTA. At the moment people are moving to cities such as Vaughan, Bradford, Newmarket, Aurora, Milton, Stouffville, Pickering and Whitby to gain affordable and profitable properties for the long run. In the long run, there may be a drop in prices by an average of 20% basis the market style, the industry is currently portraying. Fundamentals of housing cannot really make a concrete evaluation as the human market demand is an emotional call. As far as Peel region is concerned, the average detached house price rose 42% in the 416 districts to an astonishing media of \$1,475,758. Houses rose 58.5% in the 905-area code to a high of \$1,175,753. This trend is expected to continue and in peel region where in shortage of supply combined with historically low interest rates will push the cash rich buyer to look for bigger properties. The resumption of the immigration will increase the ever-growing demand for the house. Brampton & Mississauga market will have prices that are expected to grow in double digit and demand is going to be more than the supply. Factors that will influence 2021's real estate market: \* More demand than the in-stocked inventory of Houses especially in GTA \* Changing demand for commercial spaces because companies are implementing WFH practises \* Investment and development strategies in real estate are now emerging as key investment strategies more so right now \* Sparing home spaces now to gain in extra inflow of income has also become a huge aspect of housing and real estate as there is going to be an influx of immigrants into the country very soon. To learn more about Save Max, visit [www.savemax.ca](http://www.savemax.ca) or email [info@savemax.ca](mailto:info@savemax.ca) About Save Max Group of Companies: Save Max Real Estate is one of the fastest growing brokerages and opened its first real estate office in Brampton in 2010. From making history in the field of real estate by achieving \$100 million sales volume within 16 months of inception to achieving \$4. 8 billion sales volume and 9000 transactions until today, Save Max has always strived to stay true to its beliefs to deliver an exceptional real estate experience to all its valued clients. The City of Brampton is home to Save Max and the company has had the opportunity to serve the residents and provide incomparable real estate services for past years and will keep doing the same in the future. Save Max is expanding and operating with 36 Franchisees all across Canada today.



# ESTATE PLANNING- A PLAN FOR FUTURE



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" If the RRSP amount is used to purchase an annuity, the tax due upon receipt of the RRSP can be spread out until the child turns 18. The child will then pay a minimum of tax thanks to his low taxation rate.

### 3. MAXIMIZE EXEMPTIONS

Primary residence

" It's possible to benefit from a capital gains exemption on the primary residence if the client owns a secondary residence, by designating as primary residence the one which is registered with the greatest appreciation. For example, if a client owns a secondary residence, when he dies, the estate can decide to designate the secondary residence as the primary one if it was subject to a higher appreciation, even if the client never lived there permanently.

Capital gains exemption

This exemption is:

" \$848,252 in 2018 for eligible small business corporation shares. This amount will be indexed on an annual basis.

" \$1,000,000 for farms and fishing firms.

If qualifying small business corporation shares (that is eligible for the enhanced capital gains exemption of up to \$824,176 for 2016) are held, a number of options are available. For farm or fishing property disposed of after April 20, 2015, the capital gains exemption has been increased to \$1 million. If the exemption is available, the individual will generally want to utilize it before he or she passes away. This can be done even if the shares are left to a spouse, because of a special rule that allows an individual to "elect into" a capital gain on a Property-by-property basis (e.g., one or more shares of a corporation). Also, the surviving spouse is potentially eligible for his/her own capital gains exemption. If it is expected that, after death, there will be future appreciation in the shares that will more than "eat up" the surviving spouse's capital gains exemption, it may be a good idea to leave at least some shares to children (or grandchildren) if it is intended that they remain within the family. This could be done before death through an "estate freeze" reorganization, to meet the family's financial needs.

### 4. BEQUESTS OF FARM OR FISHING PROPERTY

Special rules apply to farm or fishing property passing to a beneficiary who is a child, grandchild, or great-grandchild of a deceased person. The definition of a "child" of a taxpayer includes a person who was, at any time before he or she attained the age of 19 years, wholly dependent on the taxpayer and under the taxpayer's custody and control. The rules apply if all the following conditions exist:

- (a) The farm or fishing property must be in Canada;
- (b) The beneficiary must have been resident in Canada immediately before the death of the person;
- (c) The property must be land or depreciable property;
- (d) before the taxpayer's death, the property in question was used principally in a farming or fishing business in which the taxpayer, the taxpayer's spouse or common-law partner, or any of the taxpayer's children were actively engaged on a regular and continuous basis; and
- (e) The property must vest indefeasibly in the beneficiary within 36 months after the death of the person. (The vesting period can be extended where the legal representative applies in writing to the minister within the 36-month period and the Minister considers that a longer period is reasonable in the circumstances.)

Property leased by a taxpayer to his/her family farm or fishing corporation or to a family farm or fishing corporation or partnership of the spouse or common-law partner or child qualifies for the tax-free transfer if the property is used in the business of farming or fishing by any such family farm or fishing corporation or partnership at the time of the transfer. Property transferred or disposed of in 2014 and subsequent years, when that property was used for both farming and fishing will also be allowed the tax-free transfer.

### 5. THE TAX BURDEN

The recipient of the deceased's RRSP or RRIF may be jointly and severally liable with the deceased annuitant for a portion of the deceased's tax liability. However, it is only where there are insufficient funds in the estate to pay the deceased's tax liability that this provision will apply to hold the recipient liable for the tax. It should be remembered in drafting the will that, unless the will stipulates otherwise, it will be the residual beneficiary who bears the tax burden when someone other than the spouse (or spousal trust), or a qualifying child or grandchild, is designated as the beneficiary of an RRSP. This is because, where a planholder of an RRSP or RRIF dies, and the proceeds are paid to a person other than his/her spouse (or spousal trust) or a qualifying child or grandchild, the fair market value of the plan immediately before his/her death must be included in the planholder's income for the year of death. Yet, the full amount of the proceeds in the plan will be paid out to the beneficiary without any withholding for tax. The tax treatment accorded RRSP and RRIF proceeds on death can result in the designated beneficiary receiving a greater gift than intended. A common example where this might occur is the deceased being survived by two children, one of whom is designated to receive the proceeds of the plan and the other of whom is designated the residuary beneficiary. On the face of things, the value of the two gifts may be equal, but the value of the residual

estate is reduced by the tax payable by the testator on the deemed proceeds from the plan. Careful consideration regarding the appropriate will provisions as to the payment of debts and taxes may be necessary to avoid an unintended result. A simple solution is to allow the RRSP to form part of the estate. However, if probate avoidance or creditor proofing is the objective but the testator still wishes the estate to be distributed in accordance with the scheme in the will, another solution could be the use of a hotchpot clause in the will. Hotchpot clauses are used, where a parent has advanced more to one child, than the others and wishes this to be taken as an advance on that child's share of the estate.

### 6. RESPs

Given the incentives, parents should be encouraged to establish a registered education savings plan (RESP) for their children. Where the children are minors, it will be especially important to address the issue of any RESPs of which the testator is the subscriber in the will.

In a technical interpretation, the CRA was asked to comment on a situation involving an individual who, under the terms of his will, left all his movable and immovable properties to his two-year-old son. The terms of the will also provided that, following the settlement of his estate, an RESP, under which he was the subscriber and his son was the beneficiary, would be transferred to a testamentary trust created for his son's benefit. The CRA was asked if the testamentary trust would

qualify as a "subscriber". The CRA confirmed that, since a trust was deemed by the Act to be an individual in respect of the trust property, it could qualify as an RESP subscriber, provided that the trust acquired the, individual's right in the RESP after his death or contributed to the plan in respect of the beneficiary.

### 7. DEBT FORGIVENESS

If someone is financially indebted to an individual and the individual wishes to forgive the debt, it is best to do this in the will. If the individual forgives the debt before he or she dies, there will be adverse tax consequences to the debtor if a debt was investment- or business-related (that is, the interest was potentially deductible to the debtor).

### 8. ASSOCIATION RULES

When leaving the shares of a corporation to beneficiaries, consider carefully the impact of the "association rules" if the beneficiary and/or family members are also shareholders in an incorporated business. Unless care is taken, the result may be that, after death the corporation may have to share its entitlement to the "small business deduction" (the low rate of tax for business corporations) and certain other tax benefits with that if the beneficiary's corporation. Association rules may also apply to executors and trustees if they are also shareholders of their own corporation and they become executors of an estate that own a corporation.

### 9. CORPORATIONS AND PARTNERSHIP

If share of a corporation, or an interest in a partnership, whose value has appreciated, are to be left to someone other than a spouse, it should be remembered that, in many cases, it will be advisable to undertake some rather complex tax planning within the first year of the estate; otherwise, there could be "double tax" exposure when the underlying corporation/partnership assets are disposed of.

Unfortunately, many executors are not aware of these planning steps until it is too late-as stated, the deadline may be one year after the individual passes away. If such a situation exists, the executor are advised to seek professional tax advise. This should generally be done whenever shares on partnership interests are left to someone other then a spouse, and have appreciated in value. (A similar situation may arise where the surviving spouse who is the beneficiary under a spousal trust passes away.) In addition, the will should give executors and trustee authority to make the various tax election and designation that are required.

### 10. CHARITIES

If the testator plan to make large charitable donations from his/her estate, it may be advisable to receive profession advise before-hand, as there are a number of tax-planning opportunities and pitfalls here.

Legislation has now been passed deeming certain donations to have been made by the estate in the year in which property was transfer to a qualified done. The legislation also provide for more flexible allocation for donations made by will and for designation of donations where such donations are made via "graduated rate estates".

### Wills

Ensure that you are aware of the advantages of a notarized will. The absence of a properly executed will at the time of death greatly diminishes the purpose of estate planning, because a will is the key element in the settlement of any estate.

Did you know that if you die without leaving a will, the law decides to whom and in what proportions your assets will be divided?

Different Types of Wills

- 1. Holographic will
- " It must be entirely written and signed by hand by the testa-

tor.

" No validation by a witness is required for its authentication. The testator may or may not be the only person aware of its contents.

" The testator must nonetheless inform a friend or loved one of where the will is kept so that it can be found at the time of death.

" The writing of it can give rise to different interpretations.

" This will is often incomplete.

" It requires verification by a notary or a court after the testator's death, which can result in significant expense and delay.

2. Will before witnesses- This type of will can be written by hand by the testator, but may also be written using a computer.

" It's possible to have it written by another person, as long as they are over age 18.

" To be legal, the will must be signed by the testator and two adult witnesses.

" If the document is written on a computer, the testator and the two witnesses must initial eachof the pages for the will to be official.

" The testator must reveal the place where the document is kept so that it can be found at the timeof death.

" This will involves a waiting period between the death and the liquidation of the estate.

" The writing of it can give rise to different interpretations.

" This will also necessitate verification by a notary or a court after the testator's death.

3. Notarized will- This type of will is written by a notary who, in addition to knowing the importance of correct wording, advises clients so that they don't forget anything in their will. It's true that a notarized will is more expensive; however, the costs could prove to be very little compared to the court costs resulting from contesting the will.

" The notary, the testator and the witnesses must sign the document to validate it.

" A notarized will leaves no ambiguity as to the interpretation of a client's last wishes.

" The original document is kept in a safe place to guarantee its durability.

" This will takes effect upon death.

" It ensures optimal estate and tax planning.

### Couples

Under the Income Tax Act, couples in common-law partnerships are subject to the same legal rules as married couples. However, the Civil Code of Québec does not recognize common-law partners in legal devolution<sup>1</sup> and estate law. The transfer of property to these spouses must therefore be expressly stated in the will, or they will receive nothing. In the absence of a will, the estate is vested according to the provisions of the Civil Code as presented below:

### TAXATION AT DEATH

Heirs

	Spouse	Children and others	
"	Primary residence	None	None
"	Secondary residence (cottage)		None*
Capital gain or loss			
"	Life insurance benefits		None
None			
"	Non-registered investments		None*
Capital gain or loss			
"	(depends on the type of investment)		
"	Registered investments	None*	Added
to income of the deceased taxpayer			
"	Office or rental property		None*
Recovery of amortization and capital gain or loss			

\*Rollover to spouse

### PROBATE TAX

No discussion of tax-planning of a will would be complete without a brief mention of probate tax (or, as it is referred to in Ontario, "estate administration tax"). In essence, probate planning is aimed at reducing the value of the estate that passes to the personal representative - probate tax s proportional to the value of the estate, so the tower the value of the estate, the lower the probate tax that will be payable, Reducing the value of the estate can be achieved through the use of multiple wills and a variety of will substitutes. However, it is worth noting that many of the more popular probate planning techniques (such as transferring assets to an alter ego trust or into joint tenancy with the intended beneficiary) present significant potential pitfalls, not least of which is that they can hinder effective tax planning. For example, -if the bulk of a testator's assets pass outside his/her estate to the intended beneficiaries, this will mean foregoing the use of one or more testamentary trusts to engage in post-mortem income splitting: -transferring assets into joint tenancy will result in a deemed disposition, possibly accelerating the recognition of capital gains; and -transferring assets to an alter ego or joint partner trust raises a host of tax issues, such as the fact that such trusts are taxed at the flat rate applicable to inter-vivos trusts rather than the marginal rates applicable to individuals and testamentary trusts, and that any capital gains or losses realized on the deemed disposition of assets held in these trusts will be segregated from gains or losses taxable to the deceased in the year of death.



# 98 mn Indians may have diabetes by 2030, says Lancet study



Nearly 98 million people in India may have type 2 diabetes by 2030, according to a study, which found that the number of adults with the disease worldwide is expected rise by over a fifth. The study, published in The Lancet Diabetes & Endocrinology journal, found that the amount of insulin needed to effectively treat type 2 diabetes will rise by more than 20% worldwide over the next 12 years. Without major improvements in access, insulin will be beyond the reach of around half of the 79 million adults with type 2 diabetes who will need it in 2030, said researchers from Stanford University in the US. The findings are of particular concern for the African, Asian, and Oceania regions which the study predicts will have the largest unmet insulin need in 2030 if access remains at current levels. Results showed that worldwide, the number of adults with type 2 diabetes is expected rise by more than a fifth from 406 million in 2018 to 511

*A new study shows that worldwide, the number of adults with type 2 diabetes is expected rise by more than a fifth from 406 million in 2018 to 511 million in 2030. Over half of them will be living in just three countries — China, India and the US.*

million in 2030. Over half of them will be living in just three countries — China (130 million), India (98 million), and the US (32 million), researchers said. According to World Health Organization (WHO), India had 69.2 million

people living with diabetes in 2015. At the same time, global insulin use is projected to rise from 526 million 1000-unit vials in 2018 to 634 million in 2030, and will be highest in Asia (322 million vials in 2030) and lowest in Oceania (4 million), they said. The analysis underscores the importance of tackling barriers to the insulin market, particularly in Africa. The researchers warn that strategies to make insulin more widely available and affordable will be critical to ensure that demand is met. “These estimates suggest that current levels of insulin access are highly inadequate compared to projected need, particularly in Africa and Asia, and more efforts should be devoted to overcoming this looming health challenge,” said Sanjay Basu from Stanford University, who led the research. “Despite the UN’s commitment to treat non-communicable diseases and ensure universal access to drugs for diabetes, across much of the world insulin is scarce and unnecessarily difficult for patients to access,” said Basu. “The number of adults with type 2 diabetes is expected to rise over the next 12 years due to ageing, urbanisation, and associated changes in diet and physical activity. “Unless governments begin initiatives to make insulin available and affordable, then its use is always going to be far from optimal,” he said. Insulin is essential for all people with type 1 diabetes and some people with type 2 diabetes to reduce the risk of complications such as blindness, amputation, kidney failure, and stroke, researchers said. As global rates of type 2 diabetes soar and people with type 2 diabetes live longer, a comprehensive picture of global insulin need is required because insulin treatment is costly, and the international insulin market is presently dominated by only three major manufacturers, they said. Using data from the International Diabetes Federation and 14 cohort studies (representing more than 60% of the world population with type 2 diabetes), researchers estimated the burden of type 2 diabetes in 221 countries and territories between 2018 and 2030. They estimated the potential number of insulin users, amount of insulin required, and the burden of diabetes complications under varying levels of insulin access and treatment targets (from 6.5% to 8 % HbA1c, a measure of blood glucose), in adults aged 18 or older. The researchers calculated that compared to current levels of insulin access, if universal global access was achieved, the number of people with type 2 diabetes worldwide using insulin in 2030 would double (from around 38 million to 79 million).

# How to Create a Walking Habit



My dad had a heart attack in his fifties. This caused him to make lifestyle changes that improved his diet and added more exercise. He had been a weekend golfer for years, but after his sojourn in the hospital, he took up walking as well. A decade into his new habit, he recommended it to me. While he had a target heart rate that he tried to maintain — carrying hand weights to do so — he told me to forget all that, to just go for a walk four or five times a week. He said I didn’t have to speed walk or even monitor my pace. I just needed to go for a walk. He promised me if I did so, I would be healthier than the vast majority of my peers. As a result of Dad’s urging, I started my own walking habit 34 years ago. I walk for an hour a day, five days a week. I recommend it to you as does almost every doctor in the world. Indeed, a publication from Harvard Health Publishing says walking “is the closest thing we have to a wonder drug.” What makes my opinion on this topic different from all the rest you will read online is this: I still listen to Dad’s advice — I don’t push it. I don’t try to walk farther or faster each time; I just go for an hour-long walk. When I started walking at age 34, I traveled almost four miles in an hour. Now at 68, it’s just over three miles. I don’t worry about this. I just keep walking. As a result, my BMI is 20.99. A healthy BMI is 18.50–24.99 and more than 50% of Americans do not fall in this range. Hence, I got exactly what Dad promised. If you want to follow in our footsteps, here’s how: **1. Schedule It.** It is difficult to find the time to exercise, so in the beginning, you should literally make five appointments with yourself every week, and add them to your calendar. If you wait to see if there is time at the end of the day to walk, I promise there will not be. One reason walking is great for busy people is that there is usually no drivetime to add in. You don’t have to travel to the gym; you just open your front door and go. The only problem is the possibility of inclement weather. This is when a big box store comes in handy. Rainy, icy, and overly hot days find me walking up and down the aisles at Kroger, Meijer, Target, or Walmart. Walking laps at the mall is also great. I have done that so often that a vendor in the food court once assumed I was a mall employee and offered me a discount! **2. Reward Yourself.** It is difficult in the beginning to create a new habit, so I added an incentive: I paid myself a dollar each day I walked. Walking five times a week, this came to \$260/year. According to a 2019 article in TheHustle.com, the average gym membership costs \$696/year, so my plan is a great bargain, not to mention that every cent will go back into your piggy bank, allowing you to buy a nice bauble for yourself at year’s end. And if this incentive doesn’t appeal to you, that’s no problem. Just find

one that does! **3. Make it Fun.** It is difficult to keep the habit going because walking can be boring. I make it fun by having a walking partner whenever possible. Trust me, you reach a special level of friendship when you spend five hours a week with any given friend, not to mention the fact that you can tell a L-O-N-G story when necessary. No candidates for an actual walking partner? No problem. Use your cell phone to call a friend and then walkie and talkie with that person. Or, if that doesn’t work, you can use your phone to listen to podcasts or books-on-tape, which will make you as knowledgeable as you are healthy. **Over time, these difficulties vanish.** After three decades, my walking habit is as ingrained as brushing my teeth. I don’t have to pay myself to walk or schedule it on my calendar; I just wake up at 6:00, and I am out the door walking by 7:00. Additionally, I have a walking partner! Robin walked with me for years, and when she moved away, Sue stepped into her place. I have to drive ten minutes to meet Sue, but our ever-deepening friendship is well worth the drive. On days that Sue is not available, my favorite podcasts are. I have Terry Gross on Fresh Air and/or Anna Sale on Death, Sex & Money, and they are always ready to entertain me. **Regarding your mindset:** I had a wonderful yoga teacher once who told the class that we should not expect instant success in our yoga practice. However long it had taken our bodies to get out of shape, that’s how long it could take to get back in shape. Heeding her wisdom, if you have been physically inactive for a long time, start small with this new exercise regimen. Start by walking ten minutes a day, five times a week. Do this for a week or two — or even for a month — before moving up to 15 or 20 minutes, whatever your inner voice deems appropriate for you. When you are ready, move up to 30 minutes or more, noting that “the minimum prescription for good health is 30 minutes of moderate-intensity walking, five days per week.” (This is according to ConsumerReports.org.) And of course, it is always important to check with your doctor before starting a new exercise program. **Warning! Warning! Warning!** I would be remiss if I did not tell you that a long-term walking habit comes with an annoying problem. Here it is: After establishing your walking habit and getting your BMI back in line, your friends will comment on how lucky you are to be naturally fit! They will completely discount the fact that you have been out there pounding the pavement for months, years, or decades. Trust me, this can be annoying. And trust me, it’s a great problem to have! Your front door is close at hand. Open it and step out. Better health awaits you.

## EXPERTS SAY THESE TWO THINGS ARE THE SECRET TO LIVING A LONGER LIFE

“Blue zones” are areas of the world where people live considerably longer lives. On these territories we can find octogenarians, nonagenarians and many centenarians, and even some supercentenarians (people who have reached the age of 110). These regions were named “blue zones” after the Belgian demographer Michel Poulain and the Italian doctor Gianni Pes discovered a population with such features in the region of Barbaglia (Sardinia, Italy), and they marked out the area with blue ink. A demographic study carried out at the beginning of this century showed that one out of 196 people who were born between 1880 and 1890 reached the age of 100 years old. Later on, the American researcher Dan Buettner embarked on a project aimed at identifying other areas with high longevity rates. He found four additional regions. These were also named “blue zones”: Okinawa (Japan), Icaria (Greece), Loma Linda (California) and Nicoya Peninsula (Costa Rica). In all these territories there is a high proportion of long-lived people, and each area is characterised by specific features which relate to that condition. In the region of Barbaglia, located in the Sardinian mountain area, there is the world’s largest concentration of centenarians. Okinawa Island is inhabited by the oldest women on Earth. Icaria — an island which is located in the Aegean Sea — has the long-lived population with the lowest senile dementia levels. Loma Linda is home to a community of Seventh-day Adventists whose life expectancy is 10 years over the average lifespan in the United States. And in Nicoya we can find the second-largest community of centenarians in the world. What is the secret behind this great longevity; the mystery of the blue zones, where so many centenarians live? A team composed of several specialists (doctors, anthropologists, demographers, nutritionists, epidemiologists) — and led by Dan Buettner himself — travelled many times to the different blue zones. They identified the following nine general longevity factors, which are related to diet and lifestyle: intense and regular physical activity in the performance of daily duties. The concept of a sedentary lifestyle is unknown to the people living in these regions having an “ikigai” — a Japanese word (Okinawa) which is used to define our own “reasons for being” or, more precisely, the reasons why we wake up every morning reduction of stress, a factor which is closely linked to almost all ageing-related diseases. Stress reduction means interrupting the normal pace of our daily lives in order to allow time for other activities which are part of normal social habits. For example, taking a nap in Mediterranean societies, praying in the case of Adventists, the tea ceremony of women in Okinawa, and so on. “Hara hachi bu” — a Confucian teaching that means we should not continue to eat until we are full, but only until 80% of our eating capacity prioritising a diet that is rich in plant-based products. Meat, fish and dairy products may be consumed, but in lower amounts a moderate consumption of alcoholic beverages, which confirms the belief that moderate drinkers live longer lives than nondrinkers engaging in social groups that promote healthy habits engaging in religious communities with common religious practices building and maintaining solid relationships between family members: parents, siblings, grandparents and others. To sum up, the above nine longevity factors could be synthesised in just two. Firstly, maintaining a healthy lifestyle — which implies regular intensity exercise, including routines to “break” from daily stress, and including mainly plant-based products in our diets, eating without filling up and not drinking excessively.



# Children exercising is a necessity for development, but there are limits

Play, or what scientists like to call informal physical activity, serves an extremely important role in the physical, social and cognitive or intellectual development of children.

Play is so important to the optimal development of a child that it has been recognised by the United Nations High Commissioner for Human Rights as a right. It is through play that children at a very early age engage and interact with the world around them.

That is why children should be encouraged to take part in active play or unstructured physical activity as often as possible.

**Children are playing less**

The association between exercise/physical activity and health is well documented. Globally, research shows a trend in which children are increasingly becoming less active. This has led to a rise in lifestyle diseases, known as hypokinetic diseases, in children.

Some of these traits, such as atherosclerosis, hyper tension and obesity are shown to track into adulthood. Statistics from the World Health Organisation show that Africa has the fastest growing rates of overweight and obese people.

There are various factors that have contributed to the trend of lower levels of physical activity.

One of the biggest contributing factors is that children often prefer to use their free time engaging in sedentary activities such as computer, handheld and console games, or watching television. Frequently, they would choose these type of activities ahead of playing sport outside.

**What's optimal**

The National Association for Sport and Physical Education recommends that pre-school children should get at least two hours of physical activity per day. This should be divided between structured physical activity and



unstructured free-play settings. To get maximum benefit out of exercise, certain principles should be followed. For example, the overload principle suggests that to achieve progress and get fitter an individual has to do more than they are accustomed to.

But there is no single activity recommended for children. Rather, they should take part in a variety of outdoor and sporting activities without specialising in one code of sport too early.

For most sports, intense training to the exclusion of others should be delayed until adolescence. Intense training and exercising in children can lead to injuries, psychological stress, burn out and quitting sports at a young age. All of which is counter-productive in creating a life-long commitment to being physically active and following a healthy lifestyle.

**And what about weights?**

For years, resistance training in children was frowned on due to safety

and efficacy concerns. Resistance or weight training is a type of exercise that works to primarily increase muscle strength and endurance by doing repetitive exercise with weights, weight machines or some other form of resistance.

There were concerns that resistance training may negatively affect a child's growth by damaging their bone growth plates. These concerns are unwarranted as they are not supported by scientific research. But it is essential that children's resistance training programmes are individualised due to the fact that children mature at slightly different rates. Current research literature supports and encourages the use of supervised and appropriate resistance training in children. The benefits are numerous and are not limited to increasing muscle strength and endurance. These include:

Strengthening bones by positively influencing bone mineral density; Better body composition by increasing muscle component and decreasing fat; and A significant decrease in the risk of injuries in sports and recreational activities.

**Kids copy their parents**

Most children are naturally physically active, and need opportunities to be active and to learn skills. It has been shown that they are more likely to engage in moderately vigorous physical activity in unstructured play where they are free to interact with their peers.

They are also influenced by their parents. Parent behaviours, attitudes, parenting styles and practices have a profound influence on children's health behaviour. Part of the solution is for parents to be models of the behaviour they wish their children to follow.

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# LONGEVITY APP CALCULATES YOUR LIFE EXPECTANCY BUT WILL IT MAKE US HEALTHIER?



Would knowing the date of your death influence your actions? It did for Tiberius Caesar. Convinced by the court astrologer Thrasyllus that he had many years of life ahead of him, the paranoid old emperor chose to postpone the murder of his heir Caligula. But by believing Thrasyllus’s prediction and letting his guard down, Tiberius inadvertently gave Caligula enough time to poison him first. The rest, as they say, is history – which Thrasyllus had altered by deliberately overestimating his employer’s life expectancy. While many of us are unlikely to find ourselves in Caesar’s position, knowing how many years we have left may influence many aspects of our life – including when to retire, whether to take a long-awaited vacation, and even whether to opt for certain medical treatments. My Longevity, a newly developed app from researchers at the University of East Anglia, now allows each of us to be our own life expectancy astrologer. But how much trust should we place in these predictions?

**Life expectancy vs lifespan**

Simply put, life expectancy is how long, on average, members of any given population can expect to live. This is different from lifespan, which is the maximum length of time any member of the species can survive. Although lifespan has changed very little – if at all – global life expectancy has soared by more than 40 years since the beginning of the 20th century. This was achieved through a combination of scientific discoveries and public health measures that drove down infant mortality. In the UK, life expectancy at birth is now over 80 years. Life expectancy depends a lot on where you grow up or live. So the more a disparate population can be broken down into sub-populations who have traits in common – but which are still large enough to be

statistically significant – the more accurate predictions become. Doing this might involve subdividing the population by sex (on average females live longer than males) or smoking status (for obvious reasons) or both. The team of researchers used a sophisticated version of this approach when developing their app, informed by its previous research. This allows its app to factor in the life expectancy effects of controlled and uncontrolled high blood pressure, the presence of related illnesses such as cardiovascular disease or rheumatoid arthritis, ongoing treatment with statins, and serious risk factors, such as high cholesterol. Developing the app has involved dealing with some problems along the way in estimating potential health benefits for the overall population based on those seen in clinical trials. This is because discrepancies exist between trial subjects and populations for a number of reasons – but usually they are cases of what is known as “tight segmentation” working against you. For example, a clinical trial of the effects of orange juice in sailors with scurvy will show profound benefits because they are a tight segment with vitamin C deficiency. But anyone expecting to see the same beneficial effects on health from prescribing orange juice to everyone taking a boat trip today is going to be deeply disappointed.

**Life expectancy**

How seriously you should treat the predictions from an app of this type is basically a function of how accurately it reflects the sub-population into which you best fit. I compared my life expectancy prediction from My Longevity with calculators provided by the UK Office for National Statistics and those of two insurance companies.

The predictions varied from 84-90 years. As I’m 54, this may not have been a completely fair test of My Longevity because the data the team has used makes the app most accurate for the over 60s. The major reason life expectancy calculators spit out such different figures is because there are a wide range of factors influencing the results. Being married increases your life expectancy compared to being single, as does being happy. In addition to smoking, levels of fruit and vegetable intake influence life expectancy. Perhaps unsurprisingly, levels of alcohol consumption and exercise make a profound difference to life expectancy. These are concrete lifestyle changes people can make which can add years to their lives. The East Anglia research team hopes that access to its calculator will encourage users to adopt healthier lifestyles. Although there is some evidence that framing behaviours in terms of their effects on life expectancy is an effective way of encouraging people to embrace healthier lifestyles, superficial discussions of health and longevity often assume that everyone will seek to maximise life expectancy if only they are fed enough of “the facts” about it. However, human motivation is emotional and intuitive at its core and is shaped by what a person most values in life. Propositions that accord with a person’s values are typically supported. Those that don’t are either ignored or rejected. Another common mistake made by those promoting behaviour change is to assume their own dominant values are shared by the people they want to adopt the behaviour in question. This approach will only convince people who already think and feel like them. But the more developers of such apps recognise that users will only adopt certain behaviours according to their values and beliefs, the more useful these apps will be.

## Hoping to get in shape for summer? Ditch the fads in favour of a diet more likely to stick

Weight gain can creep up on us. Over the winter months we enjoy foods that create a feeling of comfort and warmth. Many of these foods tend to be higher in calories, usually from fat or added sugars. As we enter the summer months, some of us start to think about getting in shape – and how we’re going to look in a bathing costume. These concerns might be met with the temptation to seek a “quick fix” to weight loss. But this sort of approach is likely to mean finding yourself back in the same position this time next year. Looking past the quick fix and fad diets to longer-term solutions will improve your chance of keeping the weight off and staying healthy all year round.

**Losing weight shouldn’t be a short-term solution**

Extra body fat is a risk factor for developing chronic diseases including type 2 diabetes and heart disease. With two in three Australians carrying too much body fat, many of us may be well-intentioned, but not making the best choices when it comes to what we eat. Weight loss is largely a balance of choosing the right foods and being physically active in order to tip our internal energy balance scales in the right direction. For the most part, quick-fix diets are based on calorie restriction as a means of weight loss. They focus on different strategies to get you to eat fewer calories without having to actively think about it. Fad diets tend to share similar characteristics, such as eating fewer varieties of foods, fasting, and replacing meals. But weight loss isn’t just about swapping one or two foods for a month or two; it’s about establishing patterns to teach our bodies new habits that can be maintained into the future. Fad diets and quick fix options can be limited in several respects. For example, they can be difficult to stick to, or people on them can regain weight quickly after stopping the diet. In some cases, there is insufficient research around their health effects in the longer term. Let’s take a look at the way some of these characteristics feature in three popular diets.

**Juicing/detoxification**

Juicing or detoxification diets usually last two to 21 days and require a person to attempt a juice-focused form of fasting, often in combination with vitamin or mineral supplements in place of all



meals. People on this diet lose weight rapidly because of the extremely low calorie intake. But this is a severely restricted type of diet and particularly difficult to follow long term without a risk of nutrient deficiency. Also, while it might hold appeal as a marketing buzzword, detoxification is not a process the body needs to go through. Our livers are efficient at detoxifying with very little help.



# WE’VE KNOWN FOR OVER A CENTURY THAT OUR ENVIRONMENT SHAPES OUR HEALTH, SO WHY ARE WE STILL BLAMING UNHEALTHY LIFESTYLES?



We’re healthier and live longer than our ancestors, yet we’re constantly reminded of deaths caused by war, terrorism and natural disasters. As terrible as these events are, they accounted for less than 1% of the 56 million worldwide deaths in 2017.

Another colossal distraction is the focus on lifestyle as a way to better people’s health and reduce health inequalities. Of course, what people eat, how much they exercise, whether they smoke and how much alcohol they drink have a bearing on their health. But what matters much more is the circumstances in which people are born, live, work and age – the “social determinants” of health.

The fact that the environment shapes people’s lives and health has been known for a long time. In 1842, Edwin Chadwick’s Report on the Sanitary Condition of the Labouring Population of Great Britain highlighted how the ill health of the poor was not the result of their idleness but of their terrible living conditions.

In his semi-autobiographical novel *The Ragged Trousered Philanthropists*, written over a century ago, Robert Tressell explained how the poor health of the hero of the book, impoverished painter and decorator Frank Owen, could not be solved by medicine alone. It was social medicine that he needed:

And over 70 years ago, Sir William Beveridge, the architect of the British welfare state, called for action to tackle the root causes of poor health: poverty, low education, unemployment, poor housing and other public health issues, such as malnutrition and inadequate healthcare.

There is no denying that great progress has been made since the

work of Chadwick, Tressell and Beveridge. Far fewer people in the UK experience the absolute poverty, squalor and overcrowding they described.

But the fact remains: the profound health inequalities between rich and poor that have been highlighted throughout the past century – most notably in the Black Report, which was published 40 years ago – remain today. In 2020, a baby boy born in wealthy Kensington, London, can expect to live over ten years longer – and nearly 20 more years in good health – than a baby boy born in relatively deprived Kensington, Liverpool.

**Absolute poverty**

Today, a proportion of children still live in absolute poverty. They lack sufficient nutritious food and their families rely on food charity. They don’t have a stable, decent home and are exposed to damp, excess cold, and dangerous levels of carbon monoxide. The proportion of people sleeping rough is also rising.

Beveridge saw employment as the solution to poverty, yet the number of people in in-work poverty is close to 4 million, and a growing number of jobs are part time, low paid or temporary.

**An ounce of prevention**

The solution to poor health is to prevent it from happening in the first place. But rather than taking a preventative approach and fostering healthy lives through bettering the environments and conditions in which people live, national health services, such as the UK’s NHS, are primarily set up to treat the symptoms of poor health.

Essentially, the UK has a National Disease Service. It’s an incredibly

good one, but the primary drive should be to prevent these expensive-to-treat chronic health conditions arising in the first place. Unfortunately, the big loss in public-health grant funding for local councils in the UK in recent years is testament to the government’s continued focus on treatment.

The public health education campaigns that do exist encourage people to move more, eat healthier and limit alcohol consumption. They disregard underlying economic factors and neglect the fact that many people simply don’t have the same opportunities or resources to be as healthy as others do.

The economic basis of poor health is all too relevant today given the increasing return of diseases of poverty and the emergence of devastating new epidemics such as COVID-19.

The reality is that people’s health choices are heavily influenced by the conditions in which they live. Whether they have a job that’s safe, secure and decently paid, and one that gives them control, flexibility and meaning. Whether they’re able to afford a well-heated, well-lit, stable home in a safe area. Whether they have the money, time and resources to buy and cook healthy food and have an active lifestyle. Whether they have a walkable community that provides access to green space and essential services. Lifestyle is also important for health, but lifestyle behaviours have causes and these causes have causes, too. It’s these wider determinants of health that affect our health most. That the most deprived areas experience almost ten times as many child pedestrian fatalities than the least deprived areas is a fitting example of how – still to this day – where you live can kill you.

## The key to our humanity isn’t genetic, it’s microbial

**What if the key to perfecting the human species were actually ... yogurt?**

The fantasy of trying to perfect humanity through genetics was recently reignited by the announcement of the Chinese scientist claiming to have made the first “CRISPR babies,” which were named for the technique used to edit the DNA of the embryos. While major ethical and regulatory concerns are present, fears that CRISPR will lead us into the dystopian world depicted in the movie “Gattaca” are unfounded. In fact, if the movie were remade today it would likely be a story about the government mandating probiotics and healthy eating.

Eugenics is the belief that humanity can be perfected through genetic manipulation. Past eugenic policies placed restrictions on marriage and immigration, justified slavery and forced sterilizations, and ultimately culminated in the Holocaust. I am a physician-scientist specializing in allergies who became interested in eugenics not in relation to skin color, but skin rashes. Most prominent researchers who study a skin rash called eczema were convinced that the vast majority of the disease is determined by fixed genetic sequences. Many still are. However, just like the studies of intelligence and criminal behavior that came before it, research into the genetics of eczema has fallen well short of what the 15th-century techniques had predicted.

To be fair, the public’s fascination with this subject is understandable. Commercial breaks are filled with pseudoscientific claims that your DNA can reveal, for example, that you are 12.4 percent Italian, 3.1 percent Neanderthal, and 1/512th Native American. Spoiler alert: It can’t. Prominent magazines, podcasts and newspapers have pushed the debunked claim that intelligence is genetically encoded. In reality, genetic studies that were supposed to explain at least 80 percent of being a genius have explained only 5 percent. This means your genes, at best, have less impact on your IQ score than a good night’s sleep. However, modern misunderstanding of how complex traits are passed down isn’t just burdening society with hucksters and racists. Ignorance is causing us to overlook opportunities for improving health and treating disease.

**Where did ideas like a ‘gene for IQ’ come from?**

Most of the ideas of “genes for” complex traits come from twin studies that assumed that identical twins and fraternal twins would differ only by the amount of shared DNA. What twin researchers either didn’t realize, or willfully ignored, is that the influence of the environment is also stronger for identical twins. Because identical twins are more likely to be dressed alike and confused for one another, they form more of a shared identity.

Thus, identical twins are more likely to share the same hobbies, eat the same foods, and run in the same social circles than fraternal twins. Modern research shows these differences are more psychology than biology. Furthermore, since identical twins share the same embryonic sac in the womb, their environmental exposures are also more biologically similar than fraternal twins. As such, researchers claiming that twin study data is indicative of genetics are, at best, ill-informed.

**What is the modern understanding of heritable traits?**

It may seem counterintuitive, but just because one change can worsen a gene’s function, that doesn’t mean that a different change can enhance it. When scientists say a gene “contributes to intelligence” they are referring to situations in which mutations in the gene cause a loss of intelligence or delay in cognitive development. They are not implying that a special version of the gene can guarantee a college degree.



Enhancing the functions of genes is most often accomplished via epigenetic modifications – chemical tags that are attached to the DNA but do not alter the genetic code. If genes are words, sentences and paragraphs, then epigenetics is the cadence, emphasis and diction. This is akin to having Hamlet performed by Gilbert Gottfried versus Benedict Cumberbatch. While epigenetic changes can be passed on from parents to children, they can also be altered by stress, diet, environment and behavior. Therefore, I believe that environmental modification, not CRISPR, would be needed to enhance the vast majority of genetic functions.

**Another way to inherit traits**

A more recently appreciated influencer of heritable traits is the microbiome, the term for all of the microorganisms (bacteria, fungi and viruses) that peacefully co-exist with humans.

From a genetic standpoint, your human genes are probably outnumbered over 100 to 1 by microbial genes. Modern research suggests that the microbiome may be directly involved in diseases ranging from autism to obesity. The microbial influence can be passed from mother to child during and possibly before birth, but remains partially sensitive to diet and environment into adulthood.

The microbiome can even influence your epigenetics. Researchers are just beginning to tap into the potential of microbial treatments for diseases. Similar to our lab’s experimental treatment for eczema, live bacterial therapies for food allergies, depression and anxiety, heart disease and select cancers are in development. As scientists clarify which strains of microbes are most helpful, these treatments are expected to become even more powerful.

Think of it this way: The current and former U.S. presidents share 99.9 percent of their genetic sequence, despite being slightly more than 0.1 percent different. As such, modern scientists do not hide from eugenics-based ideas because they are controversial; they dismiss them because both “Gattaca” and The Bell Curve are to genetics what Flat Earthers are to astrophysics.



# Sara Ali Khan, Deepika Padukone, Kriti Sanon pave the way for quirky, edgy make-up trends. **How to get the look**



Makeup is magic, it has the power to completely make or break your entire look. Wear a subtle nude lip with your smokey eye, and you can stun, switch that up with the trendiest Marsala tint, and you may end up looking over-the-top and take all the attention away from your outfit.

And while many minimalists, read: Anushka Sharma, Alia Bhatt, love to keep it simple when it comes to makeup, a lot of our more experimental celebrities have begun to experiment with dramatic eye-makeup and quirky eyeshadows, especially playing with bright colours on their eyes. And we absolutely love it!

So be it Sara Ali Khan's bright, angular yellow eyeshadow, Disha Patani's lavender and purple eye makeup or Kriti's edgy blue lids, these celebrities are paving the way for quirky makeup trends, and showing you how to take your look to the next level with a simple brush stroke. Get the look:

**SARA ALI KHAN**  
Our millennial trendsetter proves time and again that she can pull absolutely anything off. The #AajKal actor recently put her quirk-

iest foot forward for a brand shoot in which she sported neon yellow eyeshadow with her athleisure outfit and rocked it. The overdramatized eye makeup was a great contrast with her teal blue co-ord set, she had a subtle rust coloured blush on her cheek and a simple gloss on her lip to finish her look. This is quite an easy look to begin with, you don't have to over apply the eyeshadow, since Sara did it for a shoot it make sense, but for the everyday begin with just your lids and a light pink gloss. And once you're more comfortable with using colours, you can see what suits your skin best.

**SONAM KAPOOR**  
Dressed in a quirky, printed Anamika Khanna jacket-coulottes co-ord set, Sonam decided to play up her already quirky look with a gorgeous pair of silver jhumkas and a bright, sunshine yellow hue on her lids. The Zoya Factor actor went with a nude lip and barely-there blush, so as to not overpower her look. Stunning as always, Sonam.

**DEEPIKA PADUKONE**  
Deepika is so stunning, she's probably pull off a burlap sack with

as much ease as she does Abu Jani- Sandeep Khosla or Sabyasachi. During her trip to Cannes this year, the actor pulled off some of the most edgy and quirky looks, but the one that stuck with us was her dramatic eye makeup that she wore with her custom-made, heavily-structured white and black gown by Peter Dundas. It is clearly impossible to sport such a look on the daily, but if you're planning a night on the town, this is quite an easy look to start with. Put a light shimmer on your top lid, some white kohl on your lower waterline and put the eyeliner as usual, but just on your bottom lid, and you're good to go!

**KRITI SANON**  
Kriti Sanon's style is very casual and athletic, and every once in a while the Lukka Chhuppi actor goes glam and we see her edgy side. During the promotions of Arjun Patiala, Kriti wore a gorgeous ink blue sequinned dress by Rutu Neeva. The actor added a bit of quirky to her outfit with her fuchsia pink shoes, which may or may not be a questionable choice, but it was her makeup that amped up her entire look. The actor, who is presently on her way to the New York Fashion Week 2020, sported a deep ink blue shimmery shade on her eye lid, and also as kohl for her under eye. The sultry eye makeup was toned down with a nude lip and pulled back hair. Her rhinestone earrings were just enough sparkle. Her look was the perfect balance between edgy and classy.

**DISHA PATANI**  
Disha Patani is always seen sporting athleisure fashion, so the few times we see her glammed up, it is quite the treat. The actor sported two quirky make-up looks that totally bowled us over. Looking absolutely stunning in a tropical-inspired, heavily embroidered orange gown, Disha added that extra oomph to her look with a hot fuchsia pink eyeshadow on her lid, while a deep brown shadow added some glamour to her under eye, with a hint of silver on the corners making her look as fresh as a daisy. What a truly wonderful combination.

In another instant, Disha sported light pink and lavender eyeshadow on her eyes, with a purple eyeliner and kohl completing the look. She kept the rest of her face simple, sporting only nude lips and highlighter. The actor wore seashell earrings in her ears, which she paired with her white and blue Ritu Kumar dress. Both of Disha's looks are quite easy to pull off, start with simpler colours sticking with deeper blues and greens, and once you're more comfortable feel free to let your freak out and wear oranges, rusts, pinks, purples and neons. If you are confident, you'll stun in it all!

## FOR THE LOVE OF BOOKS!



Ask any bibliophile and he will tell you that reading a book can be life-changing. Some tomes have the power of staying inside our heads, their words leaving an impact in ways we don't sometimes understand. As we celebrate World Book Day tomorrow, here's a look at a few quotable quotes to make your day...

I think we ought to read only the kind of books that wound or stab us. If the book we're reading doesn't wake us up with a blow to the head, what are we reading for? So that it will make us happy, as you write? Good Lord, we would be happy precisely if we had no books, and the kind of books that make us happy are the kind we could write ourselves if we had to. But we need books that affect us like a disaster, that grieve us deeply, like the death of someone we loved more than ourselves, like being banished into forests far from everyone, like a suicide. A book must be the axe for the frozen sea within us. That is my belief. — Franz Kafka, Author

Let's be reasonable and add an eighth day to the week that is devoted exclusively to reading. — Lena Dunham, Actor and writer

What really knocks me out is a book that, when you're all done reading it, you wish the author that wrote it was a terrific friend of yours and you could call him up on the phone whenever you felt like it. That doesn't happen much, though. — From The Catcher in the Rye by JD Salinger

Happiness. That's what books smells like. Happiness. That's why I always wanted to have a book shop. What better life than to trade in happiness? — From The Rogue Not Taken by Sarah MacLean

Book readers are special people, and they will always turn to books as the ultimate pleasure. Those who do not read are the unfortunate ones. There's nothing wrong with them; but they are missing out on one of life's compensations and rewards. A great book is a friend that never lets you down. You can return to it again and again and the joy first derived from it will still be there. — Ruskin Bond, Author

It's not that I don't like people. It's just that when I'm in the company of others – even my nearest and dearest – there always comes a moment when I'd rather be reading a book. — Maureen Corrigan, Author and literary critic

## Dog eyes evolved to better communicate with humans



A recent study which compared anatomy and behaviour of dogs and wolves discovered that they have evolved new muscles around the eyes to better communicate with humans.

In the first detailed analysis, researchers found that the facial musculature of both species was similar, except above the eyes. Dogs have a small muscle, which allows them to intensely raise their inner eyebrow, which wolves do not.

The authors of the study, published in the journal of Proceedings of the National Academy of Sciences, suggested that the inner eyebrow-raising movement triggers a nurturing response in humans because it makes the dogs' eyes appear larger, more infant-like and also resembles a movement humans produce when they are sad.

"The evidence is compelling that dogs developed a muscle to raise the inner eyebrow after they were domesticated from wolves. We also studied dogs' and wolves' behaviour, and when exposed to a human for two minutes, dogs raised their inner eyebrows more and at higher intensities than wolves," explained lead author of the study, Dr Juliane Kaminski.

"The findings suggest that expressive eyebrows in dogs may be a result of humans unconscious preferences that influenced selection during domestication. When dogs make the movement, it seems to elicit a strong desire in humans to look after them. This would give dogs, that move their eyebrows more, a selection advantage over others and reinforce the 'puppy dog eyes' trait for future generations," she added.

Dr Kaminski's previous research showed dogs moved their eyebrows significantly more when humans were looking at them compared to when they were not looking at them.

It is not known why or precisely when humans first brought wolves in from the cold and the evolution from wolf to dog began, but this research helps us understand some of the likely mechanisms underlying dog domestication.

## YOUR PARENTS' LIFESTYLES CAN DETERMINE YOUR HEALTH – EVEN AS AN ADULT

We don't choose our parents, their jobs or their health. And we don't have a say in whether or not they smoke, nor in what they ate when we were children. However, our recent study found that these things strongly determine our own lifestyles and health, even into adulthood.

For our study – involving 21,000 participants aged 50 and above from 13 European countries – we compared the participants' current smoking, obesity and lack of exercise with their parents' job, longevity, smoking status and alcohol problems during the participants' childhoods.

We showed that parents' characteristics when participants were ten years old explained between 31% and 78% of their adult health, with a European average at 50%. The countries where health was largely determined by parents' characteristics were Czech Republic (78%), Germany (72%), Spain (70%), France (66%) and Austria (64%). However, parental factors mattered less in Belgium (31%), the Netherlands (34%) and Switzerland (41%).

The importance of parents' characteristics for their children's health is explained by two mechanisms. First, poor living conditions in childhood lead to poverty in adulthood – which affects health. Second, health is transmitted from parents to children. Beyond the obvious common

genetic inheritance across generations, parents' health also has an impact on their children's health by imparting habits and lifestyles. Our research found that if a parent smoked when their child was young, the child was much more likely to smoke as an adult, in all countries except Sweden. A person's obesity in later life was more frequent when their parents were smokers and had a problem with alcohol when the child was ten in Germany, Greece and Austria. In Denmark, obesity was only associated with parents having a problem with alcohol; in France it was associated with parents being smokers.

We also investigated the odds that a person would smoke – using national survey data from France – based on their parents' smoking and social background. We found that if a person's father smoked when they were 12, they were almost twice as likely to smoke than people whose father did not smoke at all, controlling for education level and parents' job.

If mothers smoked, it increased the risk of their daughters smoking – but not their sons. The risk that a person would smoke was also higher among those whose father was a manual worker, and who had experienced periods of poverty during their childhood.





Walking along Jarvis Street in downtown Hamilton, you'll be struck by what an ideal location this is for a brand-new, innovative, design-forward boutique condominium. Right in the midst of one of Canada's most significant city-centre transformations, 1 Jarvis by Emblem Developments is a gorgeous building. It achieves the perfect balance of old and new as it looks to raise the standard of design and quality with price points that beckon new residents from near and far.

The Hamilton condominium market has been on deck for years, and now its time has come. Year over year, average prices for condos increased by 13%, resales were up 77%, and average rental rates increased by 15%. For the Hamilton area, 18,316 condo units are proposed, and demand will partly be driven by the 60,000 students attending McMaster University and Mohawk College.

Emblem sees the opportunity to contribute and further enhance the transformation of Hamilton. Canada's fastest growing player in the condominium development market, Emblem has condo sites around Ontario, with more than 3,000 units under construction, pre-sale and planning, in Toronto, Ottawa, Hamilton, and Mississauga. Robinson Village in Ottawa, with 291 units of purpose-built rental living, is under construction. Emblem is led by founder and CEO, Kash Pashootan, who was all passion when I spoke with him. Having 20+ years in investment management for wealthy families, he marries numbers and finance with design and attention to detail -- something I have not never seen before. Usually you get either numbers or creativity.

"1 Jarvis demonstrates our commitment and deep conviction to the future of Hamilton," Pashootan states. "We are coming to market with a building that exceeds expectations of design and level of standard

finishes. We take the long view, and this building will set the standard of what buyers can expect from Emblem in the future. In addition to 1 Jarvis, within a 5 minute walk we have nearly 1 million square feet of upcoming residential development in Hamilton."

Kash Pashootan is also the founder of First Avenue, which manages investment portfolios and provides family office wealth planning for affluent families. First Avenue has been featured in Wall Street Journal, Bloomberg, Globe and Mail, MacLean's, Hong Times and Washington Post. Pashootan is an authority in the investment management industry and no stranger to success at a national level.

"The Mark of Exceptional Design truly captures our everyday pursuit at Emblem. We are relentless in questioning and demanding more as we design each and every space that then becomes a building. We believe our obsession with exceptional design will lead to greater enjoyment for each Emblem homeowner. We create spaces that we are proud of and our buyers are proud to live in," Pashootan says.

Shamil Jiواني, Director of Real Estate for Emblem Developments, concurs. "Regardless of the market we build in, you will feel the soul behind our brand when you see the buildings or walk through them," he says. "Our brand comes through in the smallest details, from the font selection of our brochure to how the kitchen countertop interacts with the backsplash." Obsession creates beauty in development.

In Hamilton, Emblem is poised to begin building its new 15-storey condominium at 1 Jarvis in the vibrant central district. This new residence features a sophisticated yet airy and modern design by architects Studio JCI, and offers 354 units, all with balconies, and amenities and retail at podium level. Four levels of retro loft-like brick form the podium, topped by 11 contemporary-style storeys above.

As for the interiors, "1 Jarvis will feature high-end finishes found in buildings with a much higher price point - such as stone countertops, full stone slab backsplashes and frameless showers - finishes comparable to downtown Toronto condominiums," says Raki Raoofi, Vice President of Construction, Emblem Developments, who has more than 20 years of high-rise building expertise.

Part of downtown Hamilton's draw is the restoration of historic buildings, and a \$500 million investment into a new Entertainment Hub close to 1 Jarvis and revitalization of existing venues: the FirstOntario Concert Hall, the FirstOntario Centre, the Hamilton Convention Centre, and the Art Gallery of Hamilton. On the water front, a \$140 million redevelopment project will transform the harbour into a beautiful, pedestrian-friendly community with a commercial village and a public plaza. A Bell investment of \$400 million will be the largest digital infrastructure investment in the city's history. The combined investment exceeding \$1 billion is unprecedented in a community the size of Hamilton and will be a game changer.

Emblem is looking forward to continuing its pursuit of "resisting the norm" and executing something not yet seen in the new Hamilton at 1 Jarvis - and being part of a transformation that promises to make this city one of the best places to live in Canada.

"Emblem is a full service condominium developer," says Alistair Rennie, Director of Pre-construction and Development, Emblem Developments. "We will design, build and service all of our units, which makes us personally committed to each project, as we aspire to create spaces homeowners and investors will love."

For more info log on to: [www.1jarvis.com](http://www.1jarvis.com)







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