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Helijet

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Photo Simon Gohier Radio-Canada



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make a short journey from
forest to plate at the
Wickaninnish Inn.

Photo by
Jeremy Koreski

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Dawn of a New Era



JR Hammond
Executive Director,
Canadian Advanced
Air Mobility Consortium

THE WEST COAST has a stunning yet complex geography that encompasses large bodies of water, islands, mountains, remote communities and dense urban areas. This geographical beauty poses some of the greatest challenges for public transportation, but also some of the greatest opportunities for advanced air mobility (AAM) aircraft.

The Canadian Advanced Air Mobility Consortium (CAAM) was co-founded with the National Research Council of Canada in 2020 with the sole mandate to advance our aviation ecosystem from where it is today, to zero emissions before 2050. This target is in line with the United Nations' International Civil Aviation Organization (ICAO) global goals for the future of aviation, and it's one that we are excited to pursue alongside our industry members, including founding member Helijet International.

AAM aircraft are powered by either electricity or

hydrogen fuel, and while most of these aircraft are still at the conceptual stage, all have been designed from day one around the priorities of sustainability, safety, security and community integration. With fewer moving parts and less combustible fuel, safety and environmental considerations come together in aircraft that will be far quieter to operate and with zero emissions, making AAM aircraft more suitable for dense urban environments and economically efficient for operators and passengers alike.

We know aviation is never going to replace all other modes of transportation. Instead, we believe AAM is a beautiful complement to sustainable rail, road and marine modes of transportation, especially once aircraft and aviation are fully integrated into our city fabric, rather than pushed to the outskirts where it has consistently existed due to noise and pollution concerns.

A tangible example of this type of integrated transportation system might be to imagine Vancouver's Waterfront Station — but better. Instead of walking to Helijet's heliport, envision a vertiport adjacent to Waterfront Station so passengers can land and depart on a zero-emission aircraft and seamlessly transition to the rest of Translink's expanded network with the tap of a Compass Card. Finding these kinds of inter-modalities and bringing new types of aircraft into operation is what brings us excitement for Helijet and the future of this transportation technology.

What will AAM aircraft look like for passengers? We forecast flights will start with small passenger loads of one to five people between now and about 2027. As energy capacity increases, both on battery and hydrogen fuel cell technology, we expect larger aircraft will be introduced sometime before 2030. And while AAM aircraft will continue to be piloted well into the foreseeable future, they are currently being designed to transition towards autonomy as regulations allow and public perception improves.

With AAM zero-emission air travel in sight, we anticipate new routes will be unlocked for direct point-to-point air travel that conventional aircraft and helicopters cannot currently serve. Future routes could include flying from Vancouver's downtown Waterfront Station to downtown Seattle, to Squamish, or to the top of Whistler, not just the base. The possibilities of new and improved regional connectivity are ours to imagine. ☺



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CREW PROFILE

Passion for Vocation

SIMON LOSEL

Chief Engineer —
Production and Planning

FEW OF US ARE fortunate enough to be able to chart out our career paths as kids, but a future working with helicopters seemed almost inevitable for Simon Losel, Helijet's Chief Engineer — Production and Planning.

"I was fascinated by helicopters at an early age and it probably started with the fact that my mom's labour was induced by a helicopter flight," he says with a laugh.

"Before I was born, my parents were lighthouse keepers at Boat Bluff on the Inside Passage. It was so remote that about a month before she was due, my mom and dad flew up to Prince Rupert to be closer to the hospital."

A couple of weeks into their stay, Dieter and Margit Losel were contacted by the *Morningside* show on CBC Radio for a story about the life of lightkeepers. "The Coast Guard arranged for a helicopter flight back to Boat Bluff for the people from CBC, my parents and a nurse," says Simon. "They did the lighthouse tour and interview and after they flew back to Prince Rupert, they were in the hangar finishing up when my mom turned to my dad and told him her water broke. At five days old, I had my first helicopter flight back to the lighthouse."

The family lived at Boat Bluff until Simon was two-and-half years old before moving to Carmanah Point Lighthouse along the West Coast Trail. "Helicopters were our link to the outside world," he recalls. "We moved to Victoria when I was five, but by then I could already identify all the different Coast Guard helicopters, the Canadian military search and rescue helicopters, and the American military helicopters that would come through. In those days, even Santa Claus came by helicopter, thanks to the Coast Guard," he says.



Photo: Jay Minter

During high school, Simon was fascinated by anything mechanical and took every power and automotive mechanic course he could find. “It kind of naturally fit with my other fascination with helicopters and I thought somebody must have to fix these things.”

He earned a diploma in Aircraft Maintenance Engineering (AME) at the Southern Alberta Institute of Technology (SAIT) in Calgary before moving back to Vancouver in 2001 to be closer to family. “I just walked up to the airport every day with resumes and handed them out until Helijet hired me,” he says. He completed his AME apprenticeship during his earliest days at Helijet then worked as Crew Chief on the night shift.

In 2007, he took a job in West Africa providing support for helicopters flying back and forth to the oil platforms, but when oil prices took a tumble in 2009, he found himself laid off and returned back to Helijet as Crew Chief.

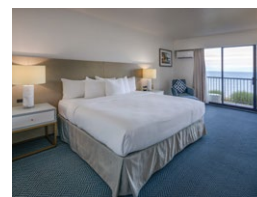
In December 2020, Simon became Helijet’s Chief Engineer — Production and Planning. “Basically, my job is to ensure that the engineers on the floor have everything they need to do their jobs,” he says. “I ensure that all the parts, tools and resources are ordered and ready when the maintenance department and engineers need them.”

Being an AME carries significant responsibility, but Simon says he still thoroughly appreciates and enjoys his vocation, even after more than 20 years on the job. “People’s lives are at stake really, so you want to make sure that everything is done properly, which can be stressful, but it’s also very rewarding,” he says. “I’m lucky to work in an industry that I’ve been passionate about since day one.” 📞



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RBC GRANFONDO WHISTLER SEPTEMBER 10: WHISTLER

From the starting point in Stanley Park to the finish-line festival in Whistler, this is the one day of the year participating cyclists can enjoy a traffic-free ride over the Lions Gate Bridge and up the scenic Sea-to-Sky Highway. Ride, cheer or volunteer for this one-of-a-kind cycling celebration. rbcgranfondo.com

Photo: RBC GranFondo Whistler

CARMEN OCTOBER 12-18: VICTORIA

French composer Georges Bizet died suddenly in 1875 after only the 33rd performance of *Carmen*, never knowing the international acclaim his masterpiece would one day receive. Considered a flop by critics at its premiere, today *Carmen* is one of the most performed operas in the world and its score is immediately recognizable and irresistibly catchy. Enjoy this passionate performance by the Pacific Opera on the Royal Theatre stage. pacificopera.ca

ELTON JOHN: FAREWELL YELLOW BRICK ROAD, THE FINAL TOUR OCTOBER 21 & 22: VANCOUVER

Since launching his first tour in 1970, Elton John has delivered 4,000-plus performances in more than 80 countries. The Rocketman promises this tour will be his very last and will be stopping by BC Place for two nights only, performing many of his Top 40 hits. (Fun fact: "Candle in the Wind 1997" is the biggest selling single of all time.) eltonjohn.com

VANCOUVER ISLAND SYMPHONY: A NEW WORLD OCTOBER 22: NANAIMO

Celebrate the fall season with Vancouver Island Symphony's performance of *Three Autumn Scenes* by Canadian composer Christine Donkin, the Bergman Duo's performance of their own *Concerto for Two Pianos* and a staging of Dvorak's famous *New World Symphony No. 9* under the baton of guest conductor Nadege Foofat. vancouverislandsymphony.com

Photo: Warwick Saint



AN EVENING WITH MICHAEL BUBLÉ OCTOBER 1: VANCOUVER

Global phenomenon Michael Bublé will make a one-night stop in his beloved hometown this October during his round-the-world Higher Tour. Sing along with the crooner as he performs a line-up of blockbuster hits live at Rogers Arena. michaelbuble.com



Photo: Denise Grant

BUFFY SAINTE-MARIE

SEPTEMBER 18: VANCOUVER

Buffy Sainte-Marie is truly one-of-a-kind. She's an award-winning Cree singer-songwriter, an environmental activist, an actor, an advocate for marginalized people and a feminist icon. This September, her Chan Centre concert will call upon a lifetime of trail-blazing as she performs both new pieces from her 19th studio album alongside classic singles such as "Universal Soldier." chancentre.com

SHUX 2022

SEPTEMBER 30-OCTOBER 2: VANCOUVER

SHUX 2022 returns to the Vancouver Convention Centre with more open board gaming than any other show in Canada. Try, buy or trade the latest and greatest games, join Team Shut Up & Sit Down for special talks and live stage shows or stop by a workshop to see what it takes to publish your own game or run a Kickstarter campaign. It's three days of fun and games on a massive scale. shux.show

MOM'S THE WORD: TALKING TURKEY

OCTOBER 27-DECEMBER 24: VANCOUVER

Vancouver's very own Mom's the Word Collective is back with a brand-new world premiere to celebrate the festive season. Created by and starring five of the original six moms – Jill Daum, Alison Kelly, Robin Nichol, Barbara Pollard and Deborah Williams – this Arts Club show promises to serve up a special feast of belly laughs and humanity on the Granville Island Stage. artsclub.com

POST MALONE: TWELVE CARAT TOUR

NOVEMBER 6: VANCOUVER

Post Malone is a regular on the lists of most-streamed artists and for good reason – this singer/rapper/songwriter/producer handily blends musical genres crafting blockbuster hit after hit. This time he’s touring his fourth studio album, *Twelve Carat Toothache*, featuring singles “Cooped Up” and “One Right Now.” See him on the Rogers Arena stage.

postmalone.com

JESUS CHRIST SUPERSTAR

NOVEMBER 15-20: VANCOUVER

Celebrating its 50th anniversary, this iconic musical pays tribute to the historic 1971 Billboard Album of the Year with lyrics and music by Andrew Lloyd Webber and Tim Rice paired with a modern theatrical production that is both fresh and exciting.

vancouver.broadway.com

LIZZO: SPECIAL WORLD TOUR

NOVEMBER 7: VANCOUVER

It’s hard to believe that Lizzo first burst into the mainstream just three short years ago with her best-selling third studio album, *Cuz I Love You* (2019), pulling some of her older singles up the charts along with it. This fall she’s touring North America in support of her newest album, *Special*, stopping by Roger’s Arena for one of only two Canadian dates.

lizzomusic.com



Photo: Tiana Timmerberg



BLUE RODEO MANY A MILE TOUR

NOVEMBER 22: VANCOUVER

Like their 16th studio album title, legendary alt-country rockers Blue Rodeo have indeed travelled *Many a Mile*. After decades of non-stop touring, the band used time off during the pandemic to record 12 new songs to add to their canon of platinum albums. bluerodeo.com

ROYAL WINNIPEG BALLET: NUTCRACKER

DECEMBER 2-4: VICTORIA

Mark your calendars: A decidedly Canadian rendition of a holiday classic, the Royal Winnipeg Ballet’s *Nutcracker* features a battle on Parliament Hill, dancing Mounties and a snowy pond-hockey game. Returning live to the stage for the first time in two years, be sure to purchase your tickets early for this family favourite Christmas tradition with music performed live by the Victoria Symphony. dancevictoria.com



Photo: Tiana Timmerberg



Photo: Lorenzo Di Nozzi

SOWETO GOSPEL CHOIR

NOVEMBER 12 & 13: VANCOUVER & VICTORIA

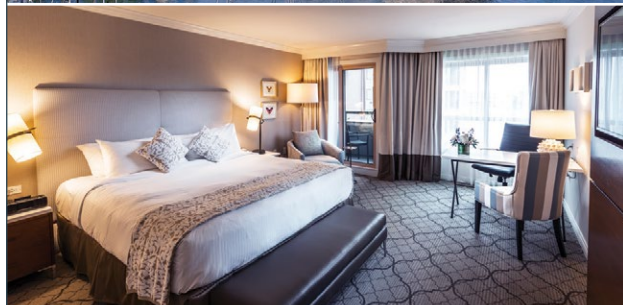
Caravan World Rhythms presents the return of the three-time Grammy-winning Soweto Gospel Choir performing their new concert *Hope: It's Been a Long Time Coming*. Since forming in 2003, this inspirational 24-person group has shared the stage with some of the biggest names in music including Aretha Franklin, U2, Beyonce, Stevie Wonder and many more. Now returning to B.C. for the first time in four years, the choir will perform an all-new program of South African freedom songs and music from the American Civil Rights Movement on the Queen Elizabeth Theatre stage in Vancouver and on the Royal Theatre stage in Victoria. caravanbc.com



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FORAGING FOR FUNGI

Story by Tracy Smith



From hippy oddity
to mainstream
movement,
foraging wild
mushrooms
connects us to
nature's mysterious
mycelial network

A WORLD WIDE WEB full of magic and mystery exists under the earth connecting all living things. In fact, with each footstep you take, some 500 kilometers of fungi run underground, a branching fungal network known as mycelium that reaches across the globe, supporting ecosystems and transporting nutrients to every plant on earth. And while we don't often stop to consider this vast underground network, mention chanterelles, morels, porcinis, lion's mane or shiitake and suddenly you've got our attention.

Mushrooms Are Having A Moment

Sustainable food choices and foraging for hyper-local ingredients are top of mind these days for both chefs and bartenders. Like never before, west coast restaurateurs are collaborating with local farmers, anglers and foragers to help connect the dots from wilderness to plate. So how can the home cook get in on the action?

Most children in North America grow up heeding warnings that wild mushrooms can kill you. It's true: mushrooms can feed you, heal you, and even kill you. Safe foraging for a newbie means learning to correctly identify a few edible species under the watchful eye of someone who knows the minutia of mushrooms, followed by careful study of published keys, field guides and scientific literature. Even easier: join one of these foraging and culinary tours and let the experts teach you the mycelial ropes before delving into a delectable forest feast.



Forage and Feast at the Wickaninnish Inn

WICKANINNISH INN'S PASSION for local ingredients led to the creation of Forage and Feast, a five-course tasting menu featuring professionally foraged items – but this experience is much more than just wining and dining. Diners learn where their food originates and which seasonal ingredients come from Vancouver Island through a guided Rainforest Trail and Chesterman Beach walk with Long Beach Nature Tours. The package includes two passes to the award-winning Tofino Botanical Gardens to explore at leisure, hiking and rain gear in case of inclement weather and three- to four-nights accommodation depending on the season.

“Forage and Feast is an immersive experience from the guided nature tour to the tasting menu sourced by local foragers and curated by our culinary team,” says media and public relations manager Shawna Gardham. “It’s eye-opening for many guests who feel a sense of awe and wonder at the bounty that surrounds our property. After learning from Long Beach Nature Tours’ knowledgeable guides, they’re often inspired to plan additional tours to learn more.” wickinn.com



Photos by Jeremy Koreski

TOP 10 Edible Mushrooms Found in South Coastal B.C.

1. Pacific golden chanterelle
2. White chanterelle
3. Shrimp russula
4. Oyster mushroom
5. Fairy ring mushroom
6. Blewit
7. Pine mushroom
8. Shaggy parasol
9. The Prince
10. Shaggy mane



Mushroom Foraging with Swallow Tail Canada Culinary Adventures

ROBIN KORT, CHEF, sommelier, forager and owner of Swallow Tail Tours, is passionate about harvesting fresh local ingredients and “teaching others about what you can eat from the sea and forest, especially mushrooms that you can’t buy in grocery stores. There’s a sense of accomplishment that comes with eating food you harvested yourself.”

A member of the Vancouver Mycological Society, Kort has been hosting cooking classes, five-course meals and foraging tours for more than a decade. In addition to her Mushroom Foraging Intensive and Foraging for Beginners courses, her pop-up restaurants such as Outstanding in the Forest provide immersive dining in the woods and often sell out well in advance. On November 25 and 26, Kort will host Hunt and Gather with chef Jody Peck in Mount Pleasant, a multicourse tasting menu with wild mushrooms and locally sourced meats and sea delicacies. swallowtail.ca



Photo: Deerholme Farm

Foraging Weekends at Deerholme Farm, Cowichan Valley

CHEF BILL JONES of Deerholme Farm is a mycologist and author of 10 cookbooks including *Deerholme Foraging Book* and *Deerholme Mushroom Book*. His interest in mushrooms began as a way of dehydrating food for backpacking trips and intensified as a young chef in France.

“I would see foragers come to the back door of the restaurant with freshly picked porcinis, local boar and pigeons. I wanted to learn more and experience this for myself,” he explains.

Combined with his respect for local First Nations ethnobotany, Jones created his first mushroom foraging workshop 17 years ago. He says the Cowichan Valley’s moist and temperate habitat is responsible for some of the biggest specimens in the province. Two foraging weekends scheduled for this October include informative talks, a lunch of wild foods, nature walks to identify local plants and mushrooms, foraged tea and dessert. His cooking classes and farm dinners often sell out, many featuring fall mushrooms.

“I try to not make things overwhelming and pass along tips that have helped me,” Jones says. “It’s about learning, experiencing, and tasting, looking at the habitat growing around the mushrooms to assist with identification, and how certain trees, like the Douglas Fir, are wonderful hosts for incredible mushrooms.” deerholme.com

Photo by Robin Kort





Photo: Simon Gohier Radio-Canada

Forage to Feast Tours with Shaggy Jack's Wild Mushrooms

JODY “SHAGGY JACK” FRANKLIN, named for Shaggy Mane, Shaggy Parasol and Slippery Jack mushrooms, was a professional forager before beginning his own mushroom enterprise. Since 2018, he has taught more than 500 students how to identify, harvest, cook and preserve edible mushrooms. His most popular course, Wild Mushroom Foraging for Beginners, runs from August to December and includes a three-and-a-half-hour presentation followed by two-and-a-half hours of forest foraging. His Forage to Feast tours run from September until November with a three-hour foraging excursion followed by a forest cookout with visiting chefs like Benjamin Berwick from Dachi Restaurant in Vancouver. Students become the chefs’ prep cooks for tastings that feature locally sourced mushrooms, vegetables, meats and wines or ciders.

“Many foragers won’t share their secret mushroom spots, but foraging shouldn’t be a secret,” says Shaggy Jack. “Mushrooms are for everyone. When you pick mushrooms, you’re helping the evolutionary process of spreading spores from the fruiting body of mycelial fungi in the forest. Harvesting has a mild stimulating effect on the mushroom population. It’s important that foragers are armed with knowledge to safely identify mushrooms and harvest them sustainably using their fingers to pluck them from their substrate.” shaggyjack.com

Mushrooms of the West Coast with Raincoast Education Society

FROM OCTOBER 7 TO 9 Rainforest Education Society will host Mushrooms of the West Coast, a field course at Ucluelet Community Centre. Participants will learn about the wonderful world of fungi and its role in forests, as well as tips for identifying edible, medicinal and poisonous fungi with local mushroom experts Dr. Andy MacKinnon and Dr. Kem Luther, authors of *Mushrooms of British Columbia*. Expect two days of field collection, sorting, printing and identification as well as group lunches and a mushroom cooking demonstration and tasting with a local chef.

“Mushrooms of the West Coast is a great example of our emphasis on environmental sustainability and stewardship,” says Raincoast Education Society executive director Mark Maftai. “We teach the importance of foraging in moderation, how to do it properly, and demystify the process so it’s accessible for everyone. The combination of identifying mushrooms, learning their ecology, and enjoying mushroom tastings has been a winning combination for us.”

raincoasteducation.org



Photo: @fruitsoftheunderworld

MEDICINAL MUSHROOMS

Yarrow Willard is a clinical herbalist, director of Wild Rose College in Cumberland, and creator of the on-line courses Introduction to Medicinal Mushrooms and Wild Harvesting. He and his wife, Angela, founded the plant medicine company Harmonic Arts. Willard explains that adaptogenic medicinal mushrooms are a unique group of fungi used for centuries in traditional medicine. They help the body adapt to physical, emotional and environmental stress.

“They are considered immunomodulating – that is they assist with immune response modulation and are particularly helpful for those with autoimmune disorders,” Willard explains. “Our bodies want to be in balance. The polysaccharides in mushrooms can help us build balances and assist with our body’s deficiencies. In addition to their benefits when digesting them, getting into the forest such as when forest bathing or foraging and connecting with nature, also supports our immune system.”

Harmonic Arts works with the five most researched mushrooms in the world. Willard says that with consistent use, they can bring our bodies and minds back into balance.

Mushroom Safety Basics

- Never eat a mushroom you aren’t sure is edible.
- Take pictures of foraged mushrooms in their natural habitat (top, bottom of the cap showing spore-carrying tissues, foot and base).
- Remove the entire fungus, including the base sometimes buried in the substrate. Note any colouring or bruising reaction.
- When identifying a fungus, it should correspond 100 per cent to the characteristics described in a reliable guide.
- Because some mushroom toxins are heat resistant, cooking is not an effective way to protect yourself.
- Use resources, field guides and experts to help identify mushrooms to ensure they are safe to consume.

MUSHROOM	Chaga	Lion’s Mane	Cordyceps	Turkey Tail	Reishi
SCIENTIFIC NAME	<i>Inonotus obliquus</i>	<i>Hericium erinaceus</i>	<i>Cordyceps militaris</i>	<i>Trametes versicolor</i>	<i>Ganoderma lucidum</i>
KNOWN FOR*	Immunity Antioxidant Anti-inflammatory Gut Health	Focus Memory and brain support (assisting with brain fog and distraction) Nerve support	Stamina/energy Used by some athletes to reduce lactic acid build up Adrenal support, stress balancing	Gut health Immunity support & antiviral properties Used in Japan to reduce negative effects of chemotherapy & radiation	Popular for promoting longevity in China Revitalizing Improving sleep issues, insomnia Calming circular thinking

* The information in this table is informational, not approved for clinical use. As with any natural health product, consult a health practitioner prior to use.



Investing Advantage

Tom Gilman, Victoria-based Senior Portfolio Manager at Harbourfront Wealth Management, on the evolution of investing for Canadian investors.



How long have you been working as a portfolio manager, and what attracted you to the unique business model of Harbourfront Wealth Management?

TG: I began working in the financial industry in 2008, which offered a steep learning curve during the global financial crisis. I learned a lot working at a large Canadian investment organization, but came to feel the investment products available weren't sufficient to help clients attain their goals. At times it felt like a conflict of interest.

In 2014, I made the move to Harbourfront Wealth Management. As a boutique investment firm, it offered me independence and the latitude to do what I felt was best for clients, and to recommend investments without bias.

The culture at Harbourfront is different. Advisors are shareholders, which fosters a bottom-up management style. We know what our clients need and we work together as a firm to create opportunities for our clients that don't exist elsewhere.

The global economy is in flux with high inflation, rising interest rates, significant market volatility and widespread fears of recession. Many investors are nervous. Should they be?

TG: Yes. We are steaming towards a recession. It's not a time to panic, but the dynamics have shifted, requiring changes to portfolios.

Anyone can make money in a bull market, but in a bear market it's important to be strategic about where your money is invested. Holding your breath and riding your portfolio into the ground is not an option. Investors should be on the phone talking to their financial advisors asking them what they're doing to protect their life savings.

We actively manage public investments, but our distinct advantage is an institutional-style approach that offers access to exclusive investments like private equity, private credit and opportunities in real estate. In this regard, Harbourfront is an industry leader in Canada.

How are private securities different from public securities, and why are they not available to most Canadian investors?

TG: Private investments are similar to public investments in many respects, except private securities are not listed on public markets and typically require "accredited investor" status, which makes them inaccessible to most investors. That's the first key difference — they're difficult to access.

Second, while public and private companies may experience similar revenue and earning potential, private company valuations are not subject to geopolitical events or the impact of daily news headlines.

For example, recent events show how a single news headline can result in a company's value changing 15 per cent to 20 per cent in one day. Bad news about one company can even affect an entire sector, dragging other companies down with it. Public markets are incredibly intertwined, and inherently volatile. Private markets are much less so. The value of a private company will change when the fundamentals of that company change, such as growing or losing revenue, acquiring another business, etc. There are no "meme" stocks in the world of private securities!

Another example is real estate. When COVID struck in March 2020, there was instant speculation that many people would not be able to pay their rent. Most Canadian public REITs [real estate investment trusts] fell 30 per cent or more in value during a two-week span. When the dust settled, REITs were near fully intact. The public market had panicked, whereas private REITs hardly budged.

With private securities, investors are better sheltered from the fear and greed cycle. That's important because most investors don't have the stomach for volatility, even if they think they do. As the saying goes, "everyone is a long-term investor one month at a time."

What do you say to those who might be skeptical of investing in private securities?

TG: People have supreme faith in the fund managers who oversee the Canada Pension Plan, BC's Public Service Pension Plan and the BC Teachers' Pension Plan. Retail investors should understand how these organizations allocate funds to private securities and apply the same principles to their own portfolios.

Doubters would do well to research their own employee pension plan and learn how it is invested. If you go to your pension plan's website and read the investor sections you'll see how the pension fund is invested. If you don't have a pension plan, take a look at how CPP invests. What you'll find is that most pension plans have a 50 per cent to 70 per cent allocation to private securities.

Investors — and the financial services industry as a whole — need to rethink how they do business. Much of what we understand about asset allocation was conceived decades ago. In particular, the classic 60/40 portfolio split [60 per cent equities to 40 per cent fixed income] is broken. Equity volatility is up, bonds are no longer paying the rates they were, and

lately they've been falling with stocks. In my opinion, the textbooks need to be rewritten.

What kind of investor is suited best to private securities?

TG: Clients who are still looking for growth, but with a strong desire to protect what they've built. Our clients are generally mature investors between the ages of 45 and 65 who have been through a few market cycles. One way or another, retirement is on their radar so the desire to protect capital is strong.

Our approach is "protect first, grow second." We're not interested in trying to beat the S&P 500 when it's running. We typically employ a 60 per cent allocation to private securities with 40 per cent earmarked for public equity and fixed income. Our aim is to deliver a positive return even when public markets are down 10 per cent or more.

A lot of investors have seen their portfolios decline as much as 15 per cent or more in 2022. Many may be wondering if their financial advisor warrants the fees they collect. What's your take?

TG: I believe there are two great commonalities in life — things everyone must care about at some point: our health and our finances.

As a society we don't do enough to prepare people for the twists and turns of their financial journey. Those who work with an advisor should feel empowered, starting with education. It's our job to demystify investing so our clients are confident in their financial decisions, including those that extend beyond investing, like buying a home or starting a business.

Secondly, as investors, clients who work with an advisor should be presented with investment solutions, tailored to their specific needs, that may not otherwise be available to them. We've all had to pick off the same public securities menu for decades, but you don't have to order off the same as everyone else. There are suitable alternatives that offer excellent returns without the drastic upswings and downswings associated with public markets.

In the absence of value, everything is expensive. There is nothing wrong with paying for a service, but clients should perceive they are getting value for what they pay. Online brokerages and index funds gain market share when clients lose faith in the traditional model of financial advisors. Good advisors succeed by being accessible and responsive, providing well-informed advice, a broader range of services and a more evolved approach to investing. 📞

A BOUNTY OF FALL FESTIVALS

No matter what twigs your interest — music, dance, theatre, film, food or otherwise — there's an abundance of festivals to pick from this fall.

MUSIC

After a four-year hiatus, Victoria's **Rifflandia** returns September 15-18 with an eclectic mix of both well-known headliners and exciting new acts. This year's lineup includes everything from Grammy Award-winner Lorde, to British pop star Charli XCX, to hip-hop group Cypress Hill and DJ Diesel, a.k.a. NBA superstar Shaquille O'Neal. rifflandia.com

North Vancouver's Shipyards Festival is a one-day music festival and street party rolled into one in the Lower Lonsdale district. Enjoy a wide variety of musical acts across multiple stages, food trucks, family events and more, September 17. shipyardsfestival.com

FILM & THEATRE



Spontaneity is the name of the game at the **Vancouver Improv Festival**, September 13-18. Since 1999, this festival has presented more than 1,300 local and international performers, delighting audiences with music, physical theatre and comedy. vancouverimprovfest.com

Over the course of 11 days, the **Vancouver Fringe Festival**, will showcase theatre, comedy, spoken word, music and dance at venues across Granville Island, September 8-18. Audience-voted favourites will re-appear during 'Pick of the Fringe,' a bonus week of performances at Performance Works, September 21-25. vancouverfringe.com

The **Vancouver International Film Festival** will roll out the red carpet September 29-October 9, screening well over 100 feature films and 80-plus

short films alongside a program packed with talks, performances, conference events and all things film and film culture. viff.org

FOOD & DRINK

They're breaking out the beer steins and rolling out the barrels for the 7th annual **Harvest Haus** at the PNE Forum, September 30 and October 1. International brewers, vintners, chefs and entertainers will showcase the best of Oktoberfest during two days of drinking, eating and all-around merrymaking.

harvesthaus.com

Just in time for turkey day, the historic **Fort Langley Cranberry Festival** will take place October 8, celebrating the annual harvest with fresh berries, market vendors, food trucks, kids activities, live music and craft beer.

ARTS & CULTURE

The Carving on the Edge Festival, September 9-11, celebrates both traditional and contemporary carving and weaving. This year's theme, *mulmunč?aluk*, Taking Care of the Roots, will focus on the importance of passing along knowledge through family, friends, peers and culture through an artist forum, Edge Exhibit, workshops and totem pole raising at the Naa'Waya'Sum Coastal Indigenous Gardens (formerly Tofino Botanical Gardens) and The Shore Pier. carvingedgefestival.com

For more than a quarter of a century, **Word Vancouver** has brought together readers and writers for Western Canada's largest annual free literary event. Workshops, readings, panels and exhibits will showcase more than 130 authors and 70-plus events, September 16-25. wordvancouver.ca

The word *diwali* means "row of lighted lamps" and its namesake festival is celebrated worldwide with the lighting of *diyas*, laying out of *rangolis*, fireworks, sweet treats, dance, music and more. **Diwali Fest** will take place this year in Surrey on October 15 at Surrey City Hall and at the Roundhouse Community Centre in Vancouver on October 23. diwalifest.ca

Latincouver will celebrate the vitality of Latin American Heritage Month in B.C. from October 14 to November 2. Interactive events will take place across Vancouver venues with performances, art exhibitions, forums and a Latino Market. latincouver.ca



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