

FioJoy - Oakville's 'Extreme Makeover'

BY SARENA COLE

Oakville's business sector has brought a popular reality television show to the area, with a positive twist. Spawning from the likes of Extreme Makeover and The Swan, FioJoy is a collective labour of love from several business people across the GTA.

"Two years ago, my wife and I thought it'd be great to do a makeover but to have it different from the TV shows," says FioJoy founder and Dentist, Dr. Steven Thordarson. The difference was that they didn't want a hard luck story. They wanted someone who was happy with themselves just the way they were but needed assistance in certain areas of their life to improve their self esteem.

FioJoy's slogan is "Celebrate Life, Be Joyful" and this is largely the goal of each individual involved with the project. From the professionals, to the candidate chosen for the makeover, a joyful attitude is key.

The application process for the makeover candidate began in July of 2004, where candidates filled out a lengthy application, which included their makeover "wishlist." Susan Martha, a 27-year-old Oakville resident discovered she was selected in March of 2005 during a film screening.

"I was really emotional and really surprised," says Martha.

Martha's wish list included dental surgery to improve her smile, a breast reduction and general nutrition and fitness. While Dr. Thordarson managed the dental work, he worked with other professionals in the GTA to fulfill the rest of Martha's list.

"We had three criteria for the people [professionals] involved," says Thordarson. "Firstly, they had to be the best at what they do. Secondly, they had to be part of a group who provided exceptional customer service. And thirdly, their core values and desires had to be to make a difference."

Steven believes he found those professionals through the various companies he recruited to assist in the FioJoy project.

Martha began her transformation in April with the nutrition and fitness part of her makeover. Bruce Krahn, Co-owner of Bodizone Personal Fitness Studio and ebodi.com worked with Martha on weight training and toning. Her rigid workout schedule required her to workout four times a week at Bodizone and twice on her own.

Nutrition Specialist Janet Hradil, worked with Martha in creating a meal plan that helped her achieve her goals for a balanced diet while still fitting in with her busy schedule.

Krahn admits there were a few swear words and a few tears during the workouts, but Martha successfully lost 35 lbs of body fat and gained 20 lbs of muscle tissue.

"Susan is a reminder to us all that if you commit one hundred percent, great things will happen," says Krahn.

The next stage of Martha's makeover involved her breast reduction surgery. Performed by Dr. Frank Beninger, a Board Certified Cosmetic Plastic Surgeon, Martha says this was the scariest part of her makeover.

"I had never had surgery before and I was scared of the general anesthetic," says Martha. After a consultation with Dr. Beninger and a lot of thought, Martha decided to proceed with the surgery and now has no doubts.

"I would highly recommend it. It was uncomfortable but not painful. I had some bruising and swelling but I'm very happy I decided to go through with it."

The final portion of Martha's transformation was her dental surgery. Since she had been missing teeth from birth and the teeth that she did have were misaligned and chipped, Dr. Thordarson created a full set of porcelain crowns for her. Her new smile lights up her face and it's evident she loves it.

"I look in the rearview mirror while I'm driving to look at my teeth. I smile so much more now," says Martha.

During her surprise reward day, Martha went to Silkeborg in Oakville to get a new dress and following that to WOMAN Oakville to have the team do her hair and makeup.

Benjamin Tkatch, Owner of WOMAN Oakville says, "Susan's transformation was beautiful to watch."

The remainder of Martha's reward day was a reveal party at T'Bones Grille where everyone who had helped her through her journey went to congratulate her.

Martha says the final result and feeling is very surreal. She had concerns that people would think she was pathetic for wanting the makeover and she says that wasn't it at all.

"I was happy before. I still wanted to look like me but an enhanced me. In my mind a better version of me but still look like me," says Martha.

Dr. Thordarson and his wife Kelly plan to embark on another installment of FioJoy right away.

As for Martha, she greatly appreciates the opportunity she was given by Dr. Thordarson and the professionals she worked with.

"I may have embarked on this journey by myself but I never felt alone."



Susan Martha

The Turner Report

So, should everybody buy a house?



That question was front and center recently after I wrote a column which is syndicated across the country, answering a letter from a woman in Victoria, BC - where houses are even more expensive than here in Halton. That woman, in her fifties, single, with a modest \$30,000 annual income, was desperate to get into home ownership and asked for my advice. Her savings: about \$30,000, sitting in RRSPs.

My answer to her was a tad blunt. Blunt enough, in fact, that I found myself pilloried from all corners of Canada for a while by people who were outraged at my callousness. I told her she was nuts to consider such a move, taking 100% of her savings to put against a house at a time when real estate values were at the top of the cycle.

"What are you thinking," I asked, "with such a paltry amount of money saved at your stage in life? What have you been doing for the last thirty years?" Bingo. Let the bags of angry emails pour in!

Especially outraged at my uber-testosterone-laden insensitivity were a lot of single women who empathized with this woman. They pointed out, quite rightly, that a middle-aged female could have been put into reduced circumstances by having a family, suffering a marriage break-up, or sacrificing her best earning years to support some dipstick of a husband who took off with a chick discovered in an Internet chat room.

Fair enough. I am chastened. But the fact remains - from a pure point of financial advice - not everyone is right for home ownership at this time. And, yes, I understand the arguments for getting into a home regardless of prevailing conditions. I have made the same case myself often - better to build equity with each monthly payment than just to pay rent. Real estate is a form of forced savings, as you increase your stake in it over time. And, yes, this is the only investment in the country you can sell, realize a capital gain on, and yet pay absolutely no tax.

All good points, but that still does not mean a middle-aged person should surrender every cent of savings to get into a house at this time. I say this for several reasons, namely:

(1) This market has topped out. Real estate values have risen steadily for the past seven years, and especially since 9/11. Residential real estate has been the investment asset of choice, and just like dot-com companies, technology mutual funds or shares in Nortel, it has become overvalued, and ripe for a correction. No time to be throwing all your hard-earned savings into it. Just wait a few months - everything will look different.

(2) Mortgage rates are on the rise, and the move higher will continue. Thanks to a jump in inflation, higher energy costs and a bit boost in government spending, the cost of money is going to continue to increase with the Bank of Canada forcing the prime higher four to six more times. As I have stated, that means a below prime, floating mortgage taken at 4% a few weeks ago will rise to at least 5.5% soon. So, add \$3,000 a year onto payments on a \$300,000 home loan.

(3) Real estate is a cyclical commodity, and also one based heavily on the human factors of supply and demand. If the economy weakens a bit (inevitable, given energy and interest costs), then people will perceive it's a less opportune time to buy - which means home listings could easily outpace demand, stalling prices and actually bringing the market down for a period of time.

So, there is some risk involved. Not for existing homeowners who are not selling. Not for young first-time buyers who have years in the housing market ahead of them. But definitely for people who have something to lose by taking the plunge at the wrong moment. This is a market at the peak, and anyone buying now is forgetting the age-old adage of "buy low and sell high."

So, my advice remains the same - despite the drubbing I am taking at the hands of the female lobby. Today, given the real estate boom and the dampening impact it has had on rents everywhere, it actually makes more sense to be a tenant than an owner. Strange time, this. Now stop beating on me.

Garth Turner is an author, broadcaster, lecturer and entrepreneur who lives in Campbellville.

A Taste of Christmas!

Some local businesses are baking gingerbread houses for charity!

Watch for their creations in upcoming issues of the Halton Compass. The houses will be raffled off and all proceeds donated to the Salvation Army.

Participating businesses to be announced soon!