

MONEY



All aboard!

Christian Codrington is among a growing group of HR professionals who support 'onboarding' new employees

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ROMANCE: With an open heart and \$5,000, professional matchmakers will find you a life partner

LOVE INC.

STORIES BY PAUL LUKE
BUSINESS REPORTER

Along the lonely street where business people pay for romance you may find Linda.

Smart, funny and successful, this Vancouver tax consultant is seeking a mate who golfs and has an entrepreneurial streak.

Linda — she won't give her last name — is good enough with numbers to know the chances of a woman in her early 50s meeting a guy like this are slim.

She tried online meet markets. It took forever and yielded one dud.

She began to research Vancouver's offline introduction services — only to be ambushed by the doubt that darkens the hopes of a middle-aged person seeking "a life partner."

"You're taking this practical approach to solving a matter of the heart. It seems ridiculous," she said. "I'm a bit of a romantic," she said. "Never thought when I was younger I would hire someone to find me a life mate."

Linda kept a lid on her turmoil long enough to meet Susan Semeniw, owner of a Vancouver matchmaking service called Divine Intervention.

Semeniw's blend of empathy, humour and common sense helped reconcile Linda to the position that hiring a matchmaker would be the best way to get timely romantic results. A growing number of business people have come to the same conclusion, matchmakers say.

Overworked and underloved entrepreneurs, managers and profession-

als are turning to high-end introduction services to find love.

And as competition in the love business intensifies, players such as Semeniw are making a push to attract this high-income niche with customized services.

After working long hours for years, many people in their 30s, 40s and 50s become haunted by a fear they may never — or never again — know romance, Semeniw said.

Some of these people have tried to neutralize their romantic ache by burying it with work. Others realize they may become more productive at work if they're happier in other areas of life, Semeniw said.

"If you value the service enough to pay for it and you're committed to doing what I ask you, and you're not a flake, I will take you on," she said.

"You have to be ready. I've discouraged some people from going any further because they still have to work through other issues."

Paddi Rice, head of rival firm Executive Search Dating, suggests concerns with personal safety have triggered a backlash against online dating and a resurgence of traditional services.

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Successful relationships fueled by compromise

If you simply want to bed someone, don't come to high-end matchmaking services such as Susan Semeniw's Divine Intervention.

Semeniw defines success by arranging a relationship that lasts at least six months.

"We're not about getting laid," Semeniw said. "If you're in a relationship, this is going to happen down the road.

"Otherwise, there's a problem."

Here is some of the advice she offers clients for creating and nurturing lasting relationships:

■ Two of the biggest pitfalls are keeping

old prejudices alive and repeating mistakes in relationships, she said.

■ A relationship relies on compromise. It needs each person to admit they don't necessarily know what's best.

■ Accept that anyone you're around a lot is going to drive you nuts at some point.

■ Semeniw subscribes to the belief that every couple will come close to divorce at various points.

"If not once, then twice or three times throughout their relationship," she said.

"And you make a choice to either make it work or you don't."

Flaherty's world is 'rosier'

BUDGET: Tories abandon use of averaged forecast for planning

BY CHRIS WATTIE
CANWEST NEWS SERVICE

TORONTO — Jim Flaherty mounted a vigorous defence of the Conservative government's new economic policy Friday, but acknowledged that his outlook for the Canadian economy is "a bit rosier" than most.

The federal finance minister told the Economic Club of Toronto that Ottawa can achieve his plans to simultaneously eliminate public debt, lower taxes and increase spending in key areas.

But he also acknowledged that much of the government's economic planning is based on its own upbeat predictions for this year's budget surplus. Flaherty said he has replaced former governments' practice of averaging out private sector economic forecasts with its own "in-house" predictions.

"It's being more candid and more frank with Canadians," he said. "We're saying: The government of Canada, the Department of Finance, has an opinion also and here it is. That's a good thing to do, it seems to me."

Flaherty's economic statement projected a federal surplus of \$7.2 billion in the 2006-07 fiscal year, more than double the figure it projected last May and higher than most private sector predictions.

Finance officials have also predicted economic growth of 2.8 per cent, slightly higher than the 2.75 per cent figure forecast by many economists.

"It is a bit more positive, a bit rosier," Flaherty told reporters after his speech, "but [finance officials] were looking closely at our personal



Finance Minister Jim Flaherty tells meeting of the Economic Club of Toronto on Friday that he'll use surpluses to pay down national debt. — BLOOMBERG

income receipts, our revenues, when they did that."

In his fiscal update on Thursday, Flaherty announced that the Tories would eliminate the half-trillion-dollar debt within 15 years, in part by paying any future budget surpluses into what he called "Canada's national mortgage." The update included no new tax cuts, but Flaherty said the benefits of eliminating the debt would be returned to Canadians in future tax measures.

John McCallum, the Liberal finance critic, called the Tory plans to eliminate the country's net debt "misleading" and said it would take much longer to achieve.

And the finance minister acknowledged Friday that there are many fac-

tors beyond his control that could scuttle his plan, including rising interest rates, a falling U.S. dollar and volatile prices for key commodities such as oil and lumber.

"These are all risks that we analyze and review. There's some uncertainty always, but we've made our best projections based on our risk projections," he said. "I think we've been reasonable and rational in our approach."

He rejected opposition charges that the combination of paying down debt and lowering taxes will force the government into deficit. "The government of Canada will continue to run balanced budgets [and] will continue to reduce the taxation burden on Canadians."

'I've always tried to put people together'

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Rice, whose core clientele ranges in age from late 20s to mid-40s, said fall sales at his Vancouver-based firm are up 95 per cent from the same period last year.

North America's annual dating services market has grown to \$1.2 billion to \$1.3 billion US. Traditional dating services' share is an estimated \$300 million to \$400 million, Rice said.

Annual fees that start at \$5,000 and range up to about \$10,000 all but ensure that Divine Intervention's clients will take the matchmaking process seriously.

While people aged 35 and up are her main market, Semeniw accepts appropriate, younger clients and will search any age range.

A \$5,000 fee gets a client up to six matches, but that's only the icing.

Semeniw gets to know each client from face-to-face meetings. She creates a relationship profile and begins a targeted recruiting process through personalized ads, network mining and discreet scouting at social events.

Clients can also take advantage of relationship coaching, flirting seminars and practice dates.

"My job, sometimes, is to get people to change their criteria and open up their minds a bit,"

she said. "They may have pre-conceived ideas about what they should have and they're not necessarily right."

Depending on a client's needs, dates can be arranged immediately or it may take months.

Semeniw conducts a post-date follow-up with each party, offers feedback and fine-tunes her grasp of clients' needs.

At 40, Semeniw is a married mother of two who met her husband at a party 15 years ago. She has a sales and marketing background in the media, liquor and high-tech industries.

She launched Divine Intervention at the end of June.

"I'm a natural networker," she said.

"I've always tried to put people together in business and love."

Client Linda's first date over a glass of wine at a restaurant was agreeable enough she plans to meet the same person again.

Dating gets no easier with age, she said. But a sensitive matchmaking company can transform a daunting enterprise into fun.

It can also bring hope. "This was far more money than I had intended to spend but I think it will be well spent," she said.

"I truly believe she will find me a partner."

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No surprise in Telus's decision to kill trust plan

Telus Corp. says it no longer plans to convert into an income trust, citing the federal government's plan to begin taxing new trusts.

The telecommunication company's decision, announced Friday, had been widely expected since Finance Minister Jim Flaherty stunned investors and businesses on Oct. 31 by backtracking on a previous pledge to maintain trusts' tax-exempt status.

In fact, Flaherty specifically mentioned that he intended to discourage planned conversions by Telus and its larger rival BCE Inc., as well as other large corporations, in order to prevent shifting too much of the federal tax burden to

individual taxpayers.

Flaherty has also said he was concerned that if large corporations like BCE and Telus converted, other large corporations would be pressured to follow suit.

Telus said it has re-evaluated its conversion plan, announced Sept. 11, since Flaherty's announcement.

"Telus management and board of directors believe that it is no longer in the best interests of the company and its shareholders to proceed with the reorganization. The board has unanimously decided to not proceed with the conversion."

Telus shares closed Friday at \$56.60, down 43 cents.

— Canadian Press

Seminar: Hedge Funds 101

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