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weather activities

# CAA MAGAZINE

## *Celebrate Winter!*

### HOLIDAY GIFT GUIDE

Gifts that are sure  
to please everyone  
on your list.  
*See page 40*

Embrace the snow  
and ice! Try these  
seasonal sports.  
*See page 19*

WINTER 2022

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**NATURE  
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# 'TIS THE SEASON FOR GIVING BACK

Supporting Niagara communities  
and those in need

**T**HE HOLIDAY SEASON IS QUICKLY APPROACHING, and this time of year looks different for many of us—especially those in need across Niagara. Some individuals and families are feeling the financial pressures of tighter budgets. And as temperatures dip, community members experiencing poverty and homelessness are in need of additional support.

Charitable organizations across the country have endured significant hardships over the last two years: a decline in donations while simultaneously seeing a rise in the need for their services. Even in a post-pandemic world, many charities are still seeing an increase in demand for their services due to higher living costs.

Prior to the pandemic, November and December were critical times of year for charitable fundraising. This remains the case today, but charities are relying even more heavily on holiday-giving campaigns to maintain their operations.

Since our inception, community has been the heart of CAA Niagara and we've been strong advocates of supporting local. Over the years, we've worked to grow our corporate giving efforts to have a greater impact. Launched in 2019, our Community Boost program supports two charitable organizations annually, for the entire year.

The festive season is also a charity-focused time for our team members, who come together for Light Up the Holidays! The initiative divides employees into teams to bring cheer to communities across the Niagara region by donating their time and energy to causes close to their hearts. In the past, team efforts included raising funds for such organizations as Meals on Wheels and Gillian's Place, collecting warm clothing for Niagara Falls' Out of the Cold shelter and assembling food packages for Food4Kids Niagara.

This season, consider creating your own annual traditions with family and friends. Whether it's making monetary donations, purging gently used goods or volunteering your time, there are plenty of ways you can give back to your local community and help those in need. By creating a tradition of giving, you'll also contribute to growing a culture of philanthropy in Niagara, which is critical for the long-term sustainability of these necessary charitable organizations.

Not sure where to begin? To date, CAA Niagara has partnered with eight local charities through Community Boost—all of which aid different and important causes in the region. In 2022, Heartland Forest Nature Experience and Pathstone Mental Health joined our Community Boost family, each offering key services to children and families in Niagara. Learn more about these organizations at [caaniagara.ca/communityboost](https://caaniagara.ca/communityboost).

**Peter Van Hezewyk**  
**President and CEO,**  
**CAA Niagara**

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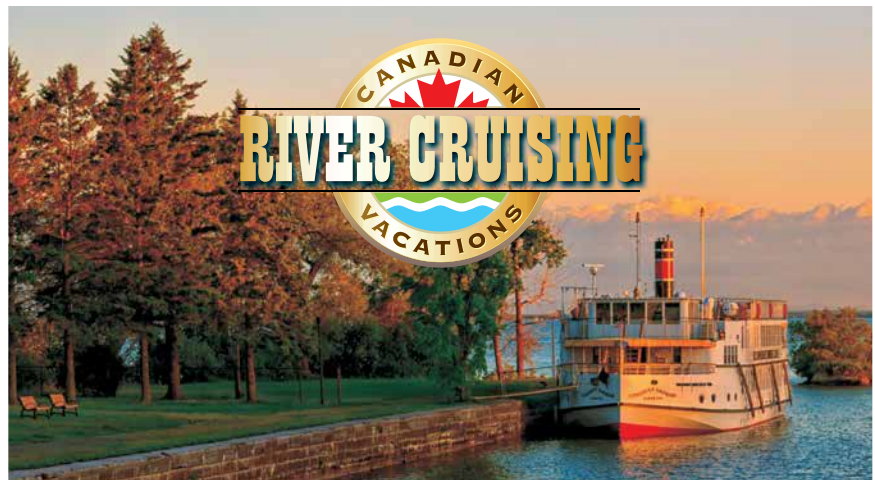
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# HAVE YOUR SAY

Readers let us know what we're doing right—and where there's room to improve



**I CAN'T TELL YOU HOW PLEASED I WAS** to open my copy of the magazine and see Heather Greenwood Davis and her family in Italy ("Follow the Food" in the fall 2022 issue). I'm not a Black woman, but I'm brown and from the Caribbean, and it often feels like I'm the only Black or Indigenous person of colour (BIPOC) when I roam further than the GTA. I so appreciate that you gave space and a picture. This is wonderful for someone like me to feel represented. Thank you for being part of that welcomed change. Good on you! A tremendous respect and appreciation.

—Sandhya Jokhu-Papineau

**GRAHAM HEEPS' EXCELLENT ARTICLE** regarding automotive fluids failed to mention differential and transfer case fluids. These are usually found in all-wheel drive vehicles and need to be replaced at specified intervals to ensure continuous trouble-free operation.

—John Yeandles

**AN ARTICLE IN THE LATEST MAGAZINE** pointed out that larger vehicles are more functional for some people, and can be made (and driven) safer. While that's true, from my observation, most people who own large trucks and SUVs don't need them. The best thing for them to do would be to save money, reduce pollution and save lives by buying something smaller. It sounds like a no-brainer to me.

—Richard Harris

**I ENJOYED YOUR COMPREHENSIVE** articles "Have Pet, Will Travel" and "Moving Advice." It may have been helpful to include pet-specific suggestions related to moving. As you mention, moving creates considerable stress for people, as

it does for their companion animals. It would be prudent to point out that there are options, like boarding or isolating pets in a quiet room in the home they are leaving, then in the new home upon arrival—especially when movers and strangers enter their home, leaving doors wide open and making considerable noise. In addition, interprovincial moves can complicate things. Landlords in Ontario have certain limited rights concerning tenants with pets. In Alberta, those landlord rights are considerably different and pets can be refused altogether.

—Bill Warder

## CORRECTION

The story "No Place Like Home" on page 54 of the fall issue of *CAA Magazine* incorrectly states water coverage is included. It should state CAA Water Coverage is optional. We apologize for any confusion caused by this error.

Do you have something to share? Send a letter to [caamagazine@caasco.ca](mailto:caamagazine@caasco.ca) and you could be featured in an upcoming issue. ■

\*Letters have been edited for length and clarity.

## Remembering Linda Luong Luck

by PAUL FERRISS



**L**INDA LUONG LUCK, editor-in-chief of *CAA Magazine*,

passed away suddenly on July 25, 2022, at the age of 42, as we were beginning work on this issue.

The team lost a trusted colleague, friend and mentor.

Linda worked at *Where* magazine before joining *CAA Magazine* two years ago at St. Joseph Media, the publisher of *CAA Magazine* for nearly 20 years.

Linda was a wise editor,

skilled writer and valued contributor to both *St. Joseph Media* and *CAA Magazine*, and her dedication was unwavering. We also remember her as a positive, caring and thoughtful person. People often use the word "nice" to describe someone, but Linda embodied the truest definition of that word—she was kind, funny and

genuinely curious about other people.

We were fortunate to have her influence within our team and we feel her absence.

Linda is survived by her husband, Alan, and their children, Nathaniel and Elizabeth; her parents, Thuan and Nga; her brother, Victor, and a wide circle of family and friends.

# compass

Travel / Auto / People / Leisure

## HOLIDAY CHEER

These internationally renowned holiday markets invite you to embrace all the magic of the yuletide season. See page 10.

Christkindlesmarkt  
in Germany



TRAVEL TIPS

# ASK A TRAVEL CONSULTANT

Arthur Auyeung, a CAA Travel Consultant with a decade of industry experience, offers tips and advice for travelling to Europe



**Where are Canadians travelling right now?**

We've seen interest in many European destinations rebound in 2022, including the United Kingdom, Italy, France and Greece.

**What are some reputable experiences that are back up and running?**

There's an increase in demand for European cruises, river cruises and group tours. Cruising was the first experience to pick up, and more recently, we've seen coach tours on the radar of many travellers. There's also been interest in small group and private tours.

**Any tips for booking tours?**

Make a reservation with a reputable supplier and

review their cancellation policy as well as the tour meeting and drop-off points. Keep in mind that it's common in most European destinations to give a small tip to the tour guide as a token of appreciation.

**Do you have any advice for exploring Europe solo?**

Travel in the off-season from November to February to enjoy better pricing and fewer crowds. Consider travelling by rail, which is a safe, cost-effective mode of transportation. While many places accept credit cards, have some local currency on-hand. And comfortable walking shoes are a must. Reach out to a CAA Travel Consultant for more tips.

**How should I prepare for the unexpected?**

As there's still some uncertainty around international travel, I strongly encourage everyone to purchase travel insurance to protect against unforeseen events—like if you become ill or injured while away, or if your luggage is lost. If you're planning to check bags, pack some emergency supplies in your carry-on, such as basic toiletries and a change of clothes. I also suggest subscribing to flight alerts with the airline to ensure you receive the latest updates on changes or delays to your trip. That way you can avoid unnecessary wait times.

**“Cruising was the first experience to pick up, and more recently, we’ve seen coach tours on the radar of many travellers. There’s also been interest in small group and private tours”**



BOOK YOUR DREAM TRIP

To start planning your next holiday, speak with an experienced CAA Travel Consultant by visiting [caaniagara.ca/travel](https://caaniagara.ca/travel) or calling 1-800-263-7272. CAA's experts can also advise you on travel insurance options to protect your trip. Visit [caaniagara.ca/travelinsurance](https://caaniagara.ca/travelinsurance) for details.



## TRUSTWORTHY MECHANICS

If your vehicle needs repairs, locate a reliable mechanic through CAA Approved Auto Repair Services (AARS), which identifies facilities that meet CAA's high standards at fair prices. Visit [caaniagara.ca/auto](http://caaniagara.ca/auto) to find a repair shop. Or if you need to update or review your auto insurance policy, visit [caaniagara.ca/autoinsurance](http://caaniagara.ca/autoinsurance).

### AUTO ADVICE

# What to Do if You're in a Collision

A quick-reference guide to ease a stressful situation —*Craig Moy*

**CAA MEMBERS KNOW** the importance of driving safely, but even the best drivers can get in a collision. If it happens to you, follow these tips to help make the post-crash process a little less stressful.

### AT THE SCENE

- Stop your vehicle—it's a crime to leave the scene of a collision.
- Call 911 if anyone is injured or if the total damage to all vehicles appears to be more than \$2,000. You should also call emergency services if you suspect the other driver is impaired.
- Record the collision details, including your speed, the location and road conditions. Take photos and video of the scene if it's safe to do so.
- When safely possible, move your vehicle to the roadside. Turn on your hazard lights and set up traffic cones, if available.
- Exchange drivers' licence details, phone numbers and insurance information with everyone involved. Get the contact details of any witnesses too.
- If police are on scene, answer their questions honestly, but don't admit fault. That's up to your insurance company to determine.

### IN THE AFTERMATH

- Drive your vehicle to the nearest Collision Reporting Centre (CRC), if possible.

- Find one near you at [accsupport.com](http://accsupport.com). If your vehicle needs a tow, don't authorize it without speaking to your insurance company.
- Complete the collision-reporting process at the CRC. This will include providing any documentation of the incident and having your vehicle photographed.
- Open a claim with your insurance company, finalize repair arrangements and get answers to any other questions you may have.

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WELLNESS

## FITNESS ON THE GO

Easy yet effective ways to keep up with your workout during the holiday season

—Katherine Singh

**AS YOUR SCHEDULE FILLS** with preparations for the holidays and gatherings with family and friends, your fitness routine may not be top of mind.

“Some of the major obstacles to training during the holidays include a new social calendar that may include parties, dinners and events that conflict with your usual training,” says Jennifer Lau, principal owner of Toronto-based gym Fit Squad.

But there are still some simple ways to get your heart pumping while you manage your commitments.

### Work out anywhere

You don’t need much equipment or space to exercise, whether you’re at your in-laws’ house, waiting for a flight or heading to a festive event.

For simple yet effective cardio, Lau suggests walking or taking the stairs whenever possible. Use your own body weight for squats, lunges and push-ups to build strength.

Travel with a set of resistance bands, flexible bands that add tension to your stretches. Use them in your arm and leg movements to strengthen and tone muscles.

### Set goals

Your motivation may wane during a busy period, so it’s important to set realistic and achievable expectations.

If you typically do five workout sessions a week, aim for three when you’re staying at your aunt’s place, for example. Or run 10 kilometres over the course of seven days rather than all in one morning.

Ultimately, it’s all about moving your body in a way that makes you feel good.



For fitness gear and apparel, shop with CAA Rewards® partners where Members receive exclusive discounts and earn CAA Dollars®. For a complete list of partners, visit [caaniagara.ca/rewards](http://caaniagara.ca/rewards).



LEARN MORE

Have more questions about electric vehicles? Read on at [caa.ca/sustainability/electric-vehicles](http://caa.ca/sustainability/electric-vehicles).

AUTO ADVICE

## POWERED UP

Here’s what to know about all-wheel drive in electric vehicles

—Matt Bubbers

**F**OR A GROWING NUMBER of Canadian drivers, all-wheel drive (AWD) is a must-have vehicle feature. If that’s you, you may be surprised to learn that not only do many electric vehicles (EVs) have it, but their systems are in many ways better than conventional all-wheel drive.

### How it works

In a traditional AWD system, “You only have a single motor, and it uses a series of gears and shafts to deliver power to the front and rear wheels,” explains Ryan Peterson, manager of automotive services for CAA South Central Ontario. “The four-wheel drive on my truck, or any modern truck, isn’t really that different from that of a 1970s Chevy,” he says.

“Electric AWD vehicles instead typically have two separate motors: one at the front and one in the rear.” As a result, there’s no need for a bulky driveshaft running the length of the car, which means more legroom for passengers.

### Improved handling

In theory, electric AWD vehicles also have

better grip and traction on snow and ice. Electricity can be directed to an engine more accurately than gasoline. “Electric AWD is more precise, and the software allows greater control,” Peterson says. His electric SUV feels more stable, refined and controlled than his old truck in slippery conditions, he says.

Some upcoming electric pickups from Tesla and Rivian include four motors—one at each wheel. These quad-motor AWD systems enable tank turns, which allow the vehicle to spin 180 degrees on the spot.

Electric AWD systems do have some of the same pitfalls as their combustion-engine counterparts: reduced driving range and higher cost. For example, the AWD version of Hyundai’s electric Ioniq 5 has 74 kilometres less driving range and costs \$3,000 more than the rear-drive model.

Nevertheless, if you’re weighing the pros and cons of switching to an EV, electric AWD is definitely a beneficial feature.

ASK AN EXPERT

# SHOP TALK



CAA auto expert  
Ryan Peterson answers  
your questions

**A**In the summer 2022 issue of CAA Magazine, there was an article about charging EVs, which mentioned: "Charging an EV's battery does take longer than filling a gas tank, though. Many variables affect battery charging speed, but in general, a 15-to-20-minute stop at one of the latest generations of fast chargers can net an extra 300 km of driving range."

Is there a charge (pardon the pun) for charging an EV? Is it like paying for air to inflate your tires? If you do have to pay to charge an EV, how is the price calculated? Per minute, for example? Also, is the actual process of charging an EV at a charging station a simple one?  
—Min Raber

**A:** Short of a few places that currently offer free electricity, there's a fee to charge. However, instead of paying for the volume of fuel—or in this case kilowatts (kW)—EVs are charged based on the length of time plugged in. Some places may also add a fee for the charge rate. For example, at a local supercharger, when your session is charging at its highest rate, you may be paying \$1.30 per minute. As your charging speed slows, the fee drops with it to around 26 cents per minute. Like gas prices, rates can vary wildly, so it pays to be watchful.

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# Merry Markets

Bask in the magic of the yuletide season at these internationally renowned holiday bazaars

—Jessica Napier



## GET INTO THE SPIRIT

To experience one of these holiday markets, speak with a CAA Travel Consultant by calling 1-800-263-7272 or visiting [caaniagara.ca/travel](http://caaniagara.ca/travel). A CAA Travel Insurance expert can also advise you on travel insurance plans to protect your trip. Visit [caaniagara.ca/travel](http://caaniagara.ca/travel) insurance for details.



### CHRISTMAS IN TIVOLI, DENMARK

Copenhagen's iconic amusement park lights up like an enchanting fairy-tale village during this annual festival. The park's historic 19th-century buildings and lush gardens are adorned with thousands of dazzling decorations, while brightly coloured carousels and a Ferris wheel provide plenty of fairground fun. Among the glittering fir trees and laser light shows, snow-covered market stalls offer Danish *Æbleskiver* doughnuts and one-of-a-kind gifts and crafts by local artisans. [tivoli.dk/en](http://tivoli.dk/en)



### DISTILLERY WINTER VILLAGE, CANADA

Crowds pack the cobblestoned streets of Toronto's historic Distillery District to visit its annual holiday market. Charming storefronts, galleries and restaurants are aglow with strands of whimsical fairy lights, and merrymakers pose in front of a soaring 55-foot Christmas tree. Traditional wood cabins in this pedestrian-only neighbourhood serve international cuisine ranging from poutine to raclette, while strolling carollers sing classic holiday tunes. [thedistillerywintervillage.com](http://thedistillerywintervillage.com)



### CHRISTKINDLESMARKT, GERMANY

The Nuremberg Christkindlesmarkt is one of the longest-running holiday markets in the world, with origins dating back to the mid-16th century. The city's Old Town square transforms into a winter wonderland with 180 stalls selling traditional wooden *Erzgebirge* ornaments and hand-painted nutcrackers. Visitors can get into the holiday spirit while sipping warm mugs of *glühwein* and sampling grilled bratwurst paired with sweet *Lebkuchen*, a German-style gingerbread. [christkindlesmarkt.de/en](http://christkindlesmarkt.de/en)



# Winterize Your Ride

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# A LONG VACATION WITHOUT WORRY

Leaving on holiday for a few months? Travel stress-free knowing your home is well taken care of.

by VAWN HIMMELSBACH



**W**HETHER YOU'RE PLANNING to head south for the winter, take a long cruise or tour another continent, here are six key preparations for your long-term absence.

## House calls

Ask a friend, family member or neighbour to drop by your home regularly to pick up mail, flyers and community bulletins. Have any newspaper and magazine subscriptions paused. Arrange for a snow removal service to clear your porch, driveway and sidewalk.

## Set timers on your lights

Have the interior and exterior lights automatically turn on and off throughout the day. Consider using a Wi-Fi-enabled smart light system to

remotely control the lighting from your mobile device.

## Control the temperature

Set the thermostat high enough to keep the water pipes from freezing. You can also install a water-flow sensor on your main water supply pipe, which sends an alert to your mobile device if there's an issue with your interior or exterior pipes.

## Secure the premises

Activate your security system, if you have one, and check that all doors and windows are locked. Consider specialized locks on sliding glass doors and deadbolt locks on windows. Store any valuables in a deposit box or safe.

## Tech upgrades

Monitor everything from doors and

windows to smoke alarms and package deliveries with new smart technology. Some devices allow you to set up customized alerts too, like if a courier arrives. Consider an electronic timer to randomly turn on your TV and stereo so the place seems lively.

## Contact your insurance provider

Let your insurer know you'll be away for a while. Many home insurance policies will require someone—like a friend or neighbour—to check in on your home while it's unoccupied. It's important to follow your policy's requirements so if something happens at your house while you're on vacation, you'll still be covered.

With these simple steps, you'll be able to truly relax and enjoy your time away. ■



**REVIEW YOUR POLICY**

**Have peace of mind while on an extended vacation by ensuring your home and belongings are protected with the right home insurance coverage. Speak with a licensed CAA Insurance Agent to go over your policy by calling 1-877-222-1717 or visiting [caaniagara.ca/homeinsurance](http://caaniagara.ca/homeinsurance).**



# The Latest Buzz on Tinnitus

*How to identify, manage and live with this common condition*

## DO YOU HEAR THAT RINGING?

It could be tinnitus, a condition that impacts one in three Canadians. Tinnitus is described as a phantom noise with no external sound source. It manifests as a constant ring, buzz, whistle, static or siren sound. The noise might come and go, stick around for a few months, or stay with you for life. But the sooner tinnitus is diagnosed by a hearing care professional, the better the chance of improvement. The team at Connect Hearing can help you prevent, identify and manage your tinnitus.

## What causes tinnitus?

Although commonly associated with older people, tinnitus can affect anyone at any age. Some instances occur as a

result of infections, blockages in the ear canal, head or neck injuries, and some medications. Other factors that may increase your risk are loud noise, age, tobacco and alcohol use, or various health issues, like high blood pressure and cardiovascular problems.

## Is it harmful?

Medically speaking, no. But a tinnitus assessment is important to help identify what started it, as the underlying cause could have a medical solution or require medical treatment. A permanent noise in the ear can be distracting, aggravating and make it harder to sleep, which is why many sufferers report stress, anxiety and a lack of concentration.

## How do I know I have tinnitus?

The sound in the ear is unique to each patient—tone, pitch and volume vary greatly. You might only hear it in one ear, and sometimes it's in the very centre of the head. It might come in wave-like intervals, or it could be continuous. If the noise lasts longer than 24 hours, seek medical advice or book a tinnitus assessment at Connect Hearing.

## How is it diagnosed?

Since 80 percent of tinnitus sufferers

experience some degree of hearing loss, your Connect Hearing professional will conduct a full audiological test. The examiner will also ask about pre-existing conditions, triggers and details about the intrusive noise, and measure its pitch and loudness.

## How do you treat tinnitus?

Treatment depends on the root cause of your tinnitus but usually includes a mix of coping techniques, sound therapy and hearing devices. Though there's not currently a drug to reverse the effects of tinnitus, medication can help control secondary symptoms. Hearing aids with a tinnitus masker also help by amplifying external sounds to reduce how loud the sound of the ring, buzz or whistle seems in the ear.

## What are the costs involved?

The experts at Connect Hearing can help you manage tinnitus simply and affordably. CAA Members save up to **\$2,000 off** a pair of select level hearing aids, plus other exclusive benefits, including **15 percent off** everyday listening products and five years of free batteries with the purchase of hearing aids.

**Book your hearing test at [connecthearing.ca/CAA](https://connecthearing.ca/CAA) or call 1-888-486-0177.**

# ALL ABOARD!

A train experience is slow travel at its best. It's an opportunity to relax and soak in the ever-changing scenery aboard lavish carriages.

by WAHEEDA HARRIS

**H**OLIDAYS ARE ABOUT the journey as much as the destination. Travelling by train is a unique and luxurious experience with unbeatable views from the carriages, gourmet meals, modern amenities, historical ambience and exciting excursions. Plus, it's more eco-friendly than flying. Here are five unforgettable rail experiences.



## ROCKY MOUNTAINEER

On Rocky Mountaineer's popular First Passage to the West tour, guests travel from the lush rainforest of coastal British Columbia to the heart of the Canadian Rockies in Banff National Park, Alta., observing moose, bighorn sheep, deer and bears in their natural habitats along the way. But this is the farthest thing from roughing it. In addition to the spectacular views, this train journey offers the chance to enjoy local wines and delicious culinary dishes created under the watchful eyes of executive chefs Jean Pierre Guerin and Frédéric Couton. They draw on their experiences at five-star hotels and Michelin-starred restaurants to create culinary masterpieces, such as Pacific salmon and Alberta prime beef served alongside prairie grains, with seasonal fruits and vegetables sourced from the Fraser and Okanagan valleys. If you're looking for ultimate luxury, upgrade to GoldLeaf Service, which offers bi-level glass dome coaches, with passenger seating upstairs and dining downstairs. Or consider the newest tour, Rockies to the Red Rocks. For over 30 years, this Canadian company has been offering breathtaking rail options through Alberta and British Columbia, but this addition showcases the striking mountain and desert landscapes of a completely different region: the Continental Divide between Moab, Utah, and Denver, Colorado.



## ROYAL SCOTSMAN

This luxurious train has been described as a palace on wheels, and for good reason. Guests begin their journey to the Scottish Highlands at the historic Waverley Station in Edinburgh, Scotland, in high-class fashion. The train's Edwardian-inspired cabins are outfitted with traditional wools and tartans and come equipped with plush beds and ensuite bathrooms stocked with local handcrafted toiletries. There are two dining cars that serve lunch and dinner, with meals made with ingredients from regional producers, farmers and fishers. There's also a wide array of whiskies from native distillers for sampling. Guests looking for a little R&R can opt to spend time in the spacious observation car, where oversized picture windows offer sweeping views of the country's lochs and glens, or visit the spa carriage, which offers a variety of nourishing facials and soothing massages that will leave you feeling pampered. The train even offers excursions that may include day trips for a round of golf at one of Scotland's world-renowned courses, swimming, whitewater rafting, outdoor dining and distillery tastings, depending on your itinerary.



## THE GHAN EXPEDITION

If the destination is most important to you, this train will get you there while you enjoy all-inclusive meals, fine wines and beverages. Discover Australia's outback with an iconic tour, taking guests from Adelaide to Darwin on a four-day, three-night trip through 2,979 km of red desert. Excursions include dining at the historic Telegraph Station in Alice Springs, touring an opal mine in Coober Pedy, marvelling at the sandstone facades and ancient cave paintings of the Nitmiluk Gorge and stargazing under the southern skies of Manguri. Or choose a 15-day rail, land and ocean adventure on the new Ultimate Territory Tour, which launches in 2023. The experience includes a visit to Uluru-Kata Tjuta National Park, as well as meals and train and hotel accommodations.



## THE GLACIER EXPRESS

Visitors will be ushered through southern Switzerland's most majestic regions on this eight-hour rail trip. Experience the Swiss Alps on a lavishly renovated train, where each seat is retrofitted with its own power socket and free Wi-Fi. You'll see such destinations as St. Moritz, the iconic Matterhorn near Zermatt and the Rhine Gorge, which is known as the Grand Canyon of Switzerland. See the stunning Oberalp Pass, one of the highest points in the country, and the Albula Line, an engineering marvel that traverses viaducts and spiral tunnels. Upgrade to Excellence Class for guaranteed window seats, a full-service concierge, access to the Glacier Bar, as well as snacks, champagne, afternoon tea and a seven-course regional fine dining menu.



## VENICE-SIMPLON-ORIENT EXPRESS

Beginning in Paris or Istanbul, passengers on the Venice-Simplon-Orient Express will enjoy plush cabins, scrumptious meals by Michelin-star chef Jean Imbert and an elegant piano bar, among other luxe amenities. Make the occasion more memorable by staying in one of the train's grand suites, which offer 24-hour butler service, a comfy double bed, full marble bathroom and an endless supply of champagne. The new and glamorous version of the Orient Express La Dolce Vita will debut in Italy in 2023 with six trains across 14 Italian regions, as well as three international routes. Travel in upscale transcontinental rail cars that draw influence from the golden age of Italian design, combining retro touches with a modern aesthetic. Go truffle hunting in Piedmont, enjoy theatre in Milan or visit a quaint village in the Sicilian countryside along the way.



**GET READY TO GO**

**Book your own rail travel adventure with a knowledgeable CAA Travel Consultant who can help you select the right tour company, itinerary and proper travel insurance to protect you and your trip. Visit [caaniagara.ca/travel](https://caaniagara.ca/travel) for details.**

## GO GREEN

Rail travel is not only a sophisticated way to tour, it's more eco-friendly

According to Eco-Passenger, a tool that calculates and compares carbon emissions for trips taken by air, car and train, travelling by rail is the most planet-friendly way to travel, particularly for shorter trips.

- Every passenger train replaces dozens of cars, reducing air and noise pollution.
- Taking the train instead of a plane can reduce the carbon emissions of your trip.
- On average, a train line can move 50,000 people an hour, compared with a highway, which can move 2,500 people an hour by vehicle.
- With arrivals and departures in city centres, travelling by train allows you to easily use local transit or walk to your final destination.



# PREVENTING PORCH PIRATES

Helpful tips to keep your packages safe

by MATTHEW GUY

**A**S THE HOLIDAYS approach, more Canadians shop online. Last year, consumers in Canada planned to spend about 37 percent of their gift budget online, reports Statista, an international market and consumer analysis company.

With all these added deliveries, it's also prime time for thieves to steal packages right from your front door. According to finder.com, a comparison and information platform, one in four Canadians have had their deliveries stolen. Ten percent of those lost an item worth more than \$250.

Fortunately, there are ways you can help protect your shipments.

## Basic protection

If you expect to be home when packages arrive, ask the shipper to require a signature when possible.

If you won't be around:

- ask the courier to deliver the parcel to a trusted neighbour
- opt to pick up your package in-store

If you're handy, consider repurposing an old chest or dresser into a delivery box for parcels. Place it in an inconspicuous spot on your porch, secure it with a lock and let your courier know how to access it.

## Go high-tech

Combat would-be thieves with technology.

- Install a doorbell camera, which allows you to monitor and record any activity at your door. Some are accessible directly from a smartphone and allow for two-way talking.
- Use motion-sensor lights to scare away potential stealers.

- Set up security cameras to discourage trespassers wary of being recorded.
- Purchase a package guard or porch pirate bag, a reinforced nylon bag that locks to your front door or gate. Instruct the courier to place your package inside and close it using the combination lock.

With these proactive measures, you'll deter those looking to add your packages to their own gift list.




**EARN MORE**

**From surveillance cameras and smart lighting to smart locks and doorbells, The Source has the latest tech to help protect your packages. CAA Members save up to 20 percent on select products in-store and online.**

# SNOW MUCH FUN

Forget hibernating—bundle up and head outside. Whether you're tobogganing on fresh powder or gliding across an ice rink, CAA Rewards® has the winter gear you need.


## 1. Women's Winter Walker Snowshoe Package

Enjoy some low-impact outdoor exercise with this set of easy-to-use snowshoes and hiking poles, complete with carrying bag. 

LL BEAN

**Earn 3% in CAA Dollars\* through the CAA eStore**


## 2. OAC WAP 129 UC Cross-Country Skis

Explore groomed trails and local hills even in densely packed snow with these easily maneuverable skis. 

SAIL

**Earn up to 5% in CAA Dollars through the CAA eStore**


## 3. Snow Sector Snow Stampers Bear Feet

Strap these plastic stampers onto kids' boots to create fun bear paw prints in the snow. 

WALMART

**Earn 2% in CAA Dollars through the CAA eStore**


## 4. Big Mouth Inc. Corgi Snow Tube

Hit the hills on this Corgi tube, which can be quickly inflated for eager sledders. Hold on tight to the comfort handles for a smooth ride. 

WELL.CA

**Earn 5% in CAA Dollars through the CAA eStore**


## 5. Lib Tech Golden Orca Snowboard

This high-performance board is ideal for both beginner and expert riders looking to practice freestyle takeoffs and landings. 

PRFO SPORTS

**Earn 5% in CAA Dollars through the CAA eStore**


## 6. Smith Optics I/O Unisex Ski Goggles

Protect your eyes from glare, snow and wind with these goggles that offer a wide field of vision and won't fog up while skiing or snowboarding. 

ALTITUDE SPORTS

**Earn 4% in CAA Dollars through the CAA eStore**

## 7. Oxeo Kids' Ice Skates

With full ankle and foot support, these skates help reduce the risk of injury. Plus, they're adjustable and can expand four sizes for growing kids. 

DECATHLON

**Earn 10% in CAA Dollars through the CAA eStore**



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EYE HEALTH

# I stopped worrying about my eyes

Marianne is 78 years old and lives in Denmark. She is an active person and loves to socialize with friends and family. A few years ago, she was diagnosed with Age-related Macular Degeneration, AMD, which often leads to gradual loss of eyesight. She became worried but was motivated to do something about it.

ADVERTISEMENT

Marianne was recommended to take lutein supplements, but even after a few months, and her eyesight kept deteriorating. At the yearly eye exam, her optometrist recommended to start injections into the eye, to help stabilize her vision. Around the same time, a friend of Marianne told her about a Swedish eye supplement that had helped her, called Blue Berry. It contained blueberry colour pigments in addition to lutein. Marianne bought 2 boxes the next day and started.

## My Optometrist Was Impressed

Within a short time, things were changing. Marianne wanted to confirm her experience with her optometrist, so she scheduled an appointment. The optometrist was impressed! He could see an increase in macular pigmentation and asked what she had been doing. Now, it's been over two years

since Marianne started taking Blue Berry and she is thrilled. She didn't get any treatments by her optometrist and her eyes are doing well.

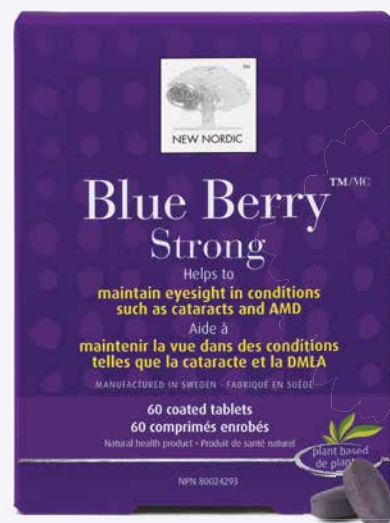
"Blue Berry has given me back my enjoyment of life. I was so scared of getting limited to staying in my apartment and having to rely on help from others. But i'm back to my active life and enjoying time with my friends and family. Blue Berry has become like a "life companion" for me, and I will never stop taking it."

- Marianne, DK.

## THE SWEDISH SECRET TO HEALTHY EYES



Wild Swedish low bush blueberries are small, tasty and so colourful inside that they colour your hands blue when you eat them. It's this natural colour that benefits the eye's macular vision center.



Blue Berry™ has been the no.1 eye supplement in Scandinavia for two decades. Based on blueberries and lutein, it provides high concentrations of carotenoids (colour pigments) to nourish your eye's vision center and help maintain your eyesight, even in conditions of AMD and cataracts.



## TEST YOUR EYE HEALTH

	YES	NO
My vision is declining steadily	<input type="radio"/>	<input type="radio"/>
I see blurry images often	<input type="radio"/>	<input type="radio"/>
I don't eat berries daily	<input type="radio"/>	<input type="radio"/>
I watch screens too much	<input type="radio"/>	<input type="radio"/>
I even have AMD or cataracts	<input type="radio"/>	<input type="radio"/>

If this sounds like you, then try the Swedish Blue Berry tablets, to help nourish and relieve your eyes

Results may vary. Please read the information on the box to determine if this product is right for you. This product is not intended to diagnose, treat, cure or prevent any disease.

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# *the* **Wonder** *of* **Winter**

**Whether you love  
or loathe the snow,  
there are plenty of  
ways to make the  
most of the season  
at home and abroad**

*by* JESSICA NAPIER

A parent and toddler  
at Hôtel de Glace  
in Quebec

PHOTOGRAPHY LINDSEY DAIGLE / DESTINATION QUÉBEC CITÉ

## Embrace THE ELEMENTS

Bundle up and head outdoors to enjoy a cold-weather activity



Lake Simcoe

## Ice fishing

When temperatures plummet, angling enthusiasts gather in Ontario's cottage country to catch cold-water species like perch, pike, whitefish and lake trout in the ice-covered waters of **Lake Simcoe**. Setting up camp in a cozy fishing hut equipped with a propane stove provides much needed warmth for a chilly day on the ice.



Le Massif de Charlevoix

## Sledding

Admire snowy vistas along the banks of the St. Lawrence River as you slide down a 7.5-kilometre sled track at **Le Massif de Charlevoix** in Petite-Rivière-Saint-François, Que. Sledders control the pace of their own high-tech toboggan while twisting and turning down the face of Mont Liguori.

## Ice caving

During the depths of winter, head north from Saint John, N.B., to explore the famed **Midland Ice Caves**. A winter trail winds through a snowy forest before arriving at an impressive frozen waterfall. Adventurous hikers can climb inside the falls to discover hidden caverns behind a curtain of icicles.

## Snowshoeing

This popular winter pastime allows you to tramp across deep snow with ease while getting a great cardiovascular workout. **Gros Morne National Park**, on the west coast of Newfoundland, attracts outdoor enthusiasts year-round and is particularly beautiful in the wintertime, offering powdery snowshoeing trails along the rugged coastline.

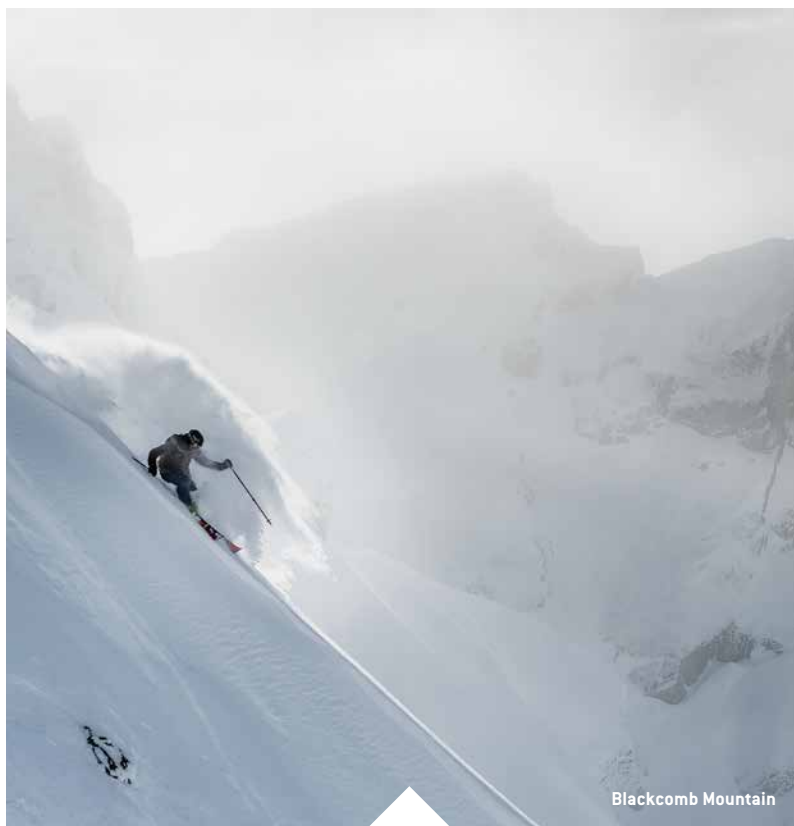


## WINTER GETAWAY

Whether you plan to embrace the season close to home or travel elsewhere, call 1-800-263-7272 or visit [caaniagara.ca/travel](http://caaniagara.ca/travel) to speak with a CAA Travel Consultant, who can help you plan your next adventure. They can also advise you on travel insurance options to protect you, your family and your trip. Visit [caaniagara.ca/travelinsurance](http://caaniagara.ca/travelinsurance) for details.



Laurentian Mountains



Blackcomb Mountain

## Snowmobiling

Looking for a high-speed winter adventure? A snowmobile ride in Quebec's **Laurentian Mountains** will take you through snowy boreal forests and across frozen lakes. Undulating terrain, picturesque scenery and an average snowfall of 350 centimetres each year make this region a go-to destination for snowmobiling, hosting more than 2,437 kilometres of trails.

# Downhill skiing

From bunny hills to black diamonds, there's something for skiers of all skill levels at **Whistler Blackcomb** in British Columbia. The sprawling resort boasts 8,171 acres of skiable terrain with more than 200 marked runs and adventurous heli-skiing excursions across challenging backcountry and off-piste glaciers.



Canmore Nordic Centre

## Cross-country skiing

Get a full-body workout while traversing cross-country trails at the **Canmore Nordic Centre** in Canmore, Alta. The world-class park was built for the 1988 Winter Olympics and attracts professionals and recreational skiers alike with its 65 kilometres of groomed trails, designed for both classic cross-country and skate skiing. ▷

## Celebrate THE SEASON

Discover four unique winter festivals to enjoy, including one right here in Canada



Sapporo Snow Festival

# Sapporo Snow Festival

For seven days in February, the snowy city of **Sapporo** in Japan transforms into an open-air gallery during this much-anticipated annual event. Artists from around the world travel to the mountainous island of Hokkaido to create beautiful outdoor sculptures out of snow and ice. Visitors will also find frosty installations at three sites across the city: Odori Park, Susukino and Tsudome. Enjoy such family-friendly activities as sledding, ice skating and snow golf, or head to outdoor food stalls to sample traditional Hokkaido cuisine, such as Genghis Khan—lamb and vegetables, like kabocha squash and cabbage, cooked on a helmet-shaped grill. [snowfes.com](http://snowfes.com)



Hallgrímskirkja,  
Reykjavik

## Reykjavik Winter Lights Festival

Each year, glittering light displays illuminate the darkest winter nights in Iceland's capital. Come February, visitors and locals take to the streets to view colourful multimedia installations projected on buildings and public spaces throughout the city. **Reykjavik**'s museums are open to the public for free for special exhibitions and late-night tours as part of its popular Museum Night.

[visitreykjavik.is/winter-lights-festival](http://visitreykjavik.is/winter-lights-festival)

## Carnaval de Quebec

Thousands of visitors descend on **Quebec City** each year for North America's largest winter festival. The multi-day event includes a variety of outdoor activities and attractions, including ice canoe races on the St. Lawrence River, outdoor concerts, fairground rides and pop-up ice bars. There's also a dazzling nighttime parade headlined by Bonhomme, Carnaval's iconic snowman mascot. Revellers embody *joie de vivre* during the festival by wearing traditional Québécois arrow sashes and sipping shots of sweet Caribou liquor. [carnaval.qc.ca](http://carnaval.qc.ca)

## Cologne Carnival

A winter tradition dating back to the Middle Ages, Germany's **Cologne** is a fun-filled spectacle that includes six days of festivities. Colourful parade floats and marching bands take over the city streets as bars, restaurants and public squares play host to millions of merrymakers. Traditional carnival songs, elaborate costumes and celebrating into the wee hours are all part of the fun. [koelnerkarneval.de](http://koelnerkarneval.de)

## HOW TO BUILD A BACKYARD ICE RINK

Lace up and hit the ice on a homemade skating rink

1

First, measure your rink on a flat and level area. Clear any snow and debris from the ground.

2

Drive wooden garden stakes into the ground at each of the rink's corners, then wrap twine around the stakes to create an outline.

3

Construct the rink frame by laying planks of plywood or lumber, securing the corners with angle brackets. For added support, place wooden or rebar stakes along all sides of the frame.

4

Lay a clear or white plastic tarp inside the walls of the rink. The liner should hang over the frame by roughly three centimetres. Smooth out any wrinkles and secure it with spring clips. Ensure there are no holes.

5

Use a garden hose to fill your rink. Always monitor the water level. A minimum of five to eight centimetres of water is recommended for a solid base that can withstand the weight of several skaters.

6

Allow the water to freeze. The process can take up to a few days depending on the size of your rink and the temperature. Generally, you'll need at least two nights below -10°C.

7

Once the ice is solid, staple the overhanging tarp to the rink frame.

8

To maintain a smooth skating surface throughout the winter, sweep the ice regularly using a curling broom. Pick one up from Walmart, where CAA Members earn two percent back in CAA Dollars® when shopping online through the CAA eStore.

9

Flood your rink with water about once a week for optimal ice conditions.

*Chill*  
OUT

Check in for a seriously cool stay at these incredible ice hotels around the world



### Hôtel de Glace, Canada

North America's only ice hotel is reconstructed every winter in **Valcartier**, 30 minutes north of Quebec City. Original artist-designed rooms adhere to a new theme each year and are decked out with dazzling ice sculptures and intricate carvings on the snowy walls. Some include a roaring fireplace too. A designated Nordic area with hot tubs and saunas under the stars helps guests warm up before they head to bed on blocks of ice topped with cozy thermal bedding.

[valcartier.com/en/accommodations/hotel-de-glace-ice-hotel](http://valcartier.com/en/accommodations/hotel-de-glace-ice-hotel)

### Icehotel, Sweden

Sweden's famous Icehotel has popped up each winter for more than 30 years in the quaint village of **Jukkasjärvi**. The short-lived frozen structure on the banks of the Torne River is the collective effort of dozens of creators. Working with ice and snow, they designed and built a one-of-a-kind glacial property, which includes standard guest rooms, artist suites and the Ceremony Hall Skogen for celebrations. Guest beds are topped with reindeer hides and sleeping bags to keep them toasty in chilly temps, and visitors start each morning with warm lingonberry juice and a heated sauna session. [icehotel.com](http://icehotel.com)

### SnowCastle of Kemi, Finland

A true Nordic winter wonderland, Finland's iconic SnowCastle is rebuilt each year using frozen sea water from the nearby **Gulf of Bothnia**. Open from January to April, the wondrous icy estate features hotel rooms, a wedding chapel and a restaurant, where visitors enjoy piping hot bowls of reindeer stew. Guests spend the night in brisk -5°C temperatures surrounded by hand-carved ice decor and ambient lights that cast a magical glow on the frosty walls. [visitkemi.fi/kohde/kemin-lumilinna](http://visitkemi.fi/kohde/kemin-lumilinna) **CAA**



EARN MORE

CAA Members can also save on dining, hotel stays and car rentals along the way with CAA Rewards® partners. For a complete list of partners, visit [caaniagara.ca/rewards](http://caaniagara.ca/rewards).



# Where Do Old Cars Go?

HERE'S WHAT HAPPENS TO YOUR VEHICLE ONCE YOU'RE FINISHED WITH IT

by MATT BUBBERS

**A**FTER 20 YEARS of faithful service, imagine your beloved truck, which has covered more than 300,000 km in daily commutes, grocery runs and road trips, suddenly stops working. The upholstery is torn, the transmission is shot, the body has rusted—it can't go anywhere. Now what?

An estimated 1.6 million vehicles are taken off the road each year in Canada, but what happens to them next isn't well documented. A few are offered as donations, while others are stripped for parts, recycled or simply thrown out. Here are the most common options.

## Finding a new purpose

Some people donate their car, truck or SUV to charity, many of which will accept them in working and non-working order, and then sell them for parts. You'll get a tax receipt for its value, as well as peace of mind for supporting a good cause (see "Recycle Your Ride," page 25).

In rare cases, some autos get a second life on the silver screen, thanks to movie-car lots, such as Toronto's Picture Vehicle Specialities. They'll occasionally buy rare, rundown cars to be used as static props, background cars or to be blown up in an action scene. ▷



## Scrapping old models

The vast majority of vehicles that have reached the end of their life, however, eventually go to scrap metal yards or auto recyclers, says Steve Fletcher, managing director of the Automotive Recyclers of Canada (ARC), an association representing 400 recyclers across the country.

Fletcher admits there's a lot of overlap between the two types of businesses, but explains that scrap metal yards are mainly interested in recovering and selling metal. On the other hand, auto recyclers buy end-of-life vehicles in order to recover and sell valuable parts in addition to the raw metal. As part of the process, recyclers also safely remove oil, fuel, airbags, tires and batteries to

make the vehicles less polluting when they hit the landfill.

"Scrap car prices depend on the vehicle's year, make, model, mileage, condition and location, including towing costs," Fletcher says. "For most of Ontario, recyclers pay between \$500 and \$1,000, while prices on the east and west coasts seem to run about two-thirds of that."

After vehicles are stripped of useful parts and/or pollutants, the remaining shell is typically crushed and sent to a shredder to meet its final fate.

Shredding is exactly as it sounds. The Triple M Metals shredder in Hamilton, Ont., for example, is the size of a large three-storey house. Its spinning metal teeth can chew up and spit out

an entire car, turning that once-beloved family chariot into fist-sized chunks of metal confetti in just 30 seconds. Much of the resulting metal can then be melted down and remanufactured into something new.

## Managing waste

On average, 85 percent of a vehicle's weight can be recycled or reused, with the other 15 percent—usually plastic, glass and foam—ending up in a landfill, Fletcher says.

But the result is still a huge amount of waste, considering that we're talking about 1.6 million automobiles, each weighing an average of 1,700 kg. Even with just 15 percent of that volume going



## RECYCLE YOUR RIDE

Four charities that are happy to take your unwanted car

### KIDNEY CAR

This fundraising initiative by Kidney Foundation of Canada helps raise money for kidney patient services, educational programs, medical research and organ donation. [kidneycar.ca](http://kidneycar.ca)

### CAR HEAVEN

When you recycle your car with this organization, proceeds go to a Canadian charity of your choice, such as the Canadian Red Cross, Make-A-Wish Canada or the Canadian Cancer Society. [carheaven.ca](http://carheaven.ca)

### KARS4KIDS

The funds raised from old vehicles help address the educational, emotional and spiritual needs of children and their families. [kars4kids.org](http://kars4kids.org)

### MENTAL HEALTH CARS

Proceeds from donated cars directly support mental health services and programming by the Centre for Addiction and Mental Health (CAMH) Foundation. Go online for updates on pick ups and drop offs. [carsformentalhealth.ca](http://carsformentalhealth.ca)



A mechanic handles car parts to be recycled.

“On average, 85 percent of a vehicle’s weight can be recycled or reused, with the other 15 percent—usually plastic, glass and foam—ending up in a landfill”

to landfills, that’s still roughly 408 million kilograms of wasted material from cars piling up annually, or the weight of 3 ½ CN Towers going to the dump each year.

Clearly, there’s plenty of room for improvement. “The short-term objectives are, how can we get better at dealing with that 15 percent that’s still mostly lost?” says Edwin Tam, a recycling expert and associate professor of civil and environmental engineering at the University of Windsor.

Plastic makes up the bulk of automotive landfill waste. But according to ARC, it’s not economically viable to pull apart and recycle all the different plastics found in cars, trucks and SUVs. The organization is, however, studying the issue in order to meet Canada’s goal of zero plastic waste by 2030. Among the proposals are the creation of a database to catalog the many types of plastics found in vehicles, as well as offering a bounty on plastic bumpers, which are recyclable and easily removed.

### Environmental practices

In the longer term, figuring out how to fully recycle electric vehicles (EVs) and

their resource-intensive batteries will be an important step in reducing climate change-causing carbon emissions.

“Right now, the research has generally shown the consumption stage, driving and refuelling, probably produces the most environmental impact overall,” Tam says. In a future where EVs are running on clean electricity, he explains, the biggest source of emissions will likely come from the production stage, rather than consumption. “Where are you getting the materials from? How are they being extracted? Can you close the loop and get all that precious stuff out of spent batteries?” he asks.

In response, specialized recyclers are springing up, such as Toronto-based Li-Cycle Holdings, which already has EV battery recycling facilities in Ontario and New York. Another Canadian start-up, Moment Energy Inc., signed an agreement this year with Mercedes-Benz Group to turn old EV batteries into energy storage solutions for buildings.

### Improving vehicle design

Car companies, too, are thinking about design in a more environmentally

conscious way. The 2021 BMW i Vision Circular and the 2022 Polestar O2 concept cars were both created using fewer materials, can be easily dismantled and are fully recyclable.

When it’s time to say goodbye to your ride, ensure you give it a proper send-off, whether you donate it to charity or sell it to a recycler. “We need to be better at most things we do for the environment,” Tam says, who encourages everyone to be thoughtful about purchases and how they’re eventually discarded. It’s sound advice, not just for cars, but for all products we too often take for granted. **CAA**



### ENSURE YOU’RE PROTECTED

**For a complimentary auto insurance policy review, connect with a licensed CAA Insurance Agent by visiting [caaniagara.ca/autoinsurance](https://caaniagara.ca/autoinsurance) or call 1-877-222-1717. Or if you need auto advice, call 1-866-464-6448 or email [autoadvice@caasco.ca](mailto:autoadvice@caasco.ca) to speak with CAA’s team of experts. Visit [caasco.ca/autoadvice](https://caasco.ca/autoadvice) for more information.**



# Ready for the Unexpected

FLOOD? FIRE? ICE STORM?  
WOULD YOU KNOW WHAT TO DO? *by* ANDREW RAVEN

**THOUGH CANADA MAY NOT** have volcanic eruptions or monsoon rains, federal data shows that our country still averages about a dozen natural disasters a year, including tornadoes and floods.

Experts say the number of natural disasters will increase as climate change prompts more extreme weather—and it's important for Canadians to be prepared. "Disasters are more common and when they do happen, they're bigger," says Joshua Bezanson, a physician and the host of the podcast Emergency Preparedness



### PREP FOR OUTAGES

Natural disasters can leave you without light, heat and hot water. But you won't feel left in the dark with these tips.

- Purchase a gas-powered generator or a residential-sized backup battery.
- Use a wood-burning fireplace to stay warm, but ensure the chimney is cleaned every year.
- Unplug your electronics to prevent damage from a power surge.
- If you use candles, make sure they're in a proper holder and extinguish them before bed.
- Don't open your fridge or freezer unless it's absolutely necessary. Food will keep for up to 48 hours in the freezer and for 12 to 24 hours in the fridge if left closed.
- Never use a barbecue or camping stove inside the house, as they emit carbon monoxide, which can be fatal.

in Canada (EPIC). "Just playing the odds, it's increasingly likely that you will be directly affected."

There are four types of extreme weather you may encounter in Canada.



### FLOODS

As flooding is the most frequent natural disaster in the country, Jim Montgomery of the non-profit group Community Disaster Response Ontario recommends putting well guards around your basement windows. He also suggests installing both a sump pump, which prevents water from pooling in your basement, and a backflow valve, which blocks sewage from entering your house. If flooding is imminent, move your emergency supplies, furniture, valuables and family keepsakes above ground level. Don't attempt to turn off your home's electricity when waters are rising, as that could lead to a fatal shock.



### TORNADOES

The prairies and southwestern Ontario are especially fertile ground for twisters. If you live in a high-risk area, listen to your local radio station during severe thunderstorms and pay attention to emergency alerts on your mobile device. If one hits and you're at home, take refuge in the basement, or a small ground-floor room, like a bathroom. In an apartment or office building, seek shelter in an inner hallway or room on a low floor. If you're driving, look for the nearest sturdy shelter. If there isn't one, leave your car and hide in a low-lying area, like a ditch.



### WILDFIRES

Devastating blazes are expected to become more common as Canada's climate changes. In rural areas, remove fallen branches, dried leaves and other potential fire hazards from around your home. If a wildfire



## PROTECT YOUR HOME

**Ensure your home insurance policy covers damage caused by natural disasters. CAA Insurance provides complimentary home insurance reviews, regardless of who your insurer is. Go to [caaniagara.ca/homeinsurance](http://caaniagara.ca/homeinsurance) for more information or call 1-877-222-1717 and speak to a licensed CAA Insurance Agent. Enjoy savings from CAA Rewards® partners on emergency essentials too. Visit [caaniagara.ca/rewards](http://caaniagara.ca/rewards) for a complete list.**



is approaching, close all doors and windows and cover your air vents. Turn on any sprinklers installed on your roof, shut off the natural gas if you have it, and move propane barbecues away from the house. Follow any evacuation orders too. For an up-to-date map of wildfires, visit the Canadian Interagency Forest Fire Centre website ([ciffc.ca](http://ciffc.ca)).



### ICE STORMS

Freezing rain is detrimental to the power grid. Too much and it can topple trees and power lines, leading to blackouts that can last days or even weeks. When a severe storm is in the forecast, the Red Cross recommends

readying your emergency kit (see “Gear Up” below), chimney, generator or battery pack, if you have one. Venture outside only if you have to. If you do, be on the lookout for downed power lines and wobbly tree branches.



### BE PROACTIVE

Research hazards in your immediate area and conduct a risk assessment. The government has emergency preparedness websites that outline which neighbourhoods are prone to flooding, forest fires and other extreme weather conditions ([getprepared.gc.ca](http://getprepared.gc.ca)). Develop an emergency plan tailored to your home and family. Refresh the plan

## Gear Up

You'll want to have the proper supplies on hand when disaster strikes. Here's what to include in your emergency kit.

- Food and water for at least five days
- Any prescription medications
- Battery pack for your mobile devices
- Flashlight
- Battery-operated or crank radio
- Candles and holders
- First-aid kit, including bandages, gauze, alcohol wipes, gloves, small scissors, tweezers and cotton swabs
- Matches
- Hand sanitizer
- Important documents, including copies of your health card and driver's licence
- A waterproof bag
- Clothes and shoes
- Toiletries
- Cards and board games
- Pet supplies, including food, water and medication

For more on what to pack, visit [ontario.ca/page/be-prepared-emergency](http://ontario.ca/page/be-prepared-emergency).

“The prairies and southwestern Ontario are especially fertile ground for twisters. If you live in a high-risk area, listen to your local radio station during severe thunderstorms and pay attention to emergency alerts on your mobile device”

## DISASTER PREPAREDNESS



twice a year, once in early winter and again in early summer, so you know what to do in every season.

One of the most important things is to have a plan to communicate and reunite with your family, says Kim Fournier, author of *The Seven Steps to Emergency Preparedness for Families*. She recommends establishing a primary point of contact, like a parent, and one in a different city, in case you have to evacuate to another area.

In an emergency, cellular networks can be overwhelmed by phone calls. Communicate by text if possible, which uses much less bandwidth, or an app like Two Way: Walkie Talkie, which allows you to use your phone as a two-way radio.

But experts say not to go overboard. "We all need to live our lives," says Montgomery. "Disaster preparedness isn't something you need to think about every day." But it's important to think proactively. **CAA**

PHOTOGRAPHY WBRIITEN/STOCK

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# Magic IN THE MAKING

**Plan the ultimate  
Disney adventure  
for your family**

*by* HEATHER GREENWOOD DAVIS

PHOTOGRAPHY: MATT STROSHANE/DISNEY





#### HE FIRST TIME

my parents took me to Walt Disney World, I panicked when it was time to return home. I was eight years old and everything—from

the It's a Small World boat ride and the parade of lights to the enchanting castle and extravagant fireworks display—left me awestruck. Climbing into the family car, I felt just like Cinderella when her coach turned back into a pumpkin.

At the time, I didn't realize how intimately involved my parents had been in planning that magical experience. It's something you only learn when you become a parent yourself. You also discover how many resources are available at Disney to help parents create unforgettable memories their kids can fondly look back on.

This year, Walt Disney World's 50th anniversary celebrations, which continue through March 2023, now offer even more ways for you and your family to embrace the magic.

#### Plan with a pro

The easiest part of any Disney adventure? Living it. The planning—and the many choices—can be much tougher.

"There are so many different resources when you look up Disney World, Disneyland, Disney Cruise that it can quickly feel overwhelming," says Delores Frederiksen, a CAA Travel specialist and a certified travel counsellor in New Brunswick.



**Clockwise from left: The writer and her family at Walt Disney World, Spider-Man and guests at Avengers Campus, riders on the Guardians of the Galaxy: Cosmic Rewind coaster.**



She helps busy families find the vacation they seek.

Working with a Disney-trained advisor will ensure your dream trip becomes a reality. "We know that the information we're feeding to our clients and our Members is exactly the information that they're looking for."

While an advisor can save you money—and sanity—knowing your preferences can help them help you. Here are some things to think about as you dream of your Disney vacation this year.

#### Which destination do I choose?

There are 12 Disney parks globally, with international locations from Tokyo to Paris. North Americans most often visit the four theme parks and two water parks at Walt Disney World Resort in Florida,

and the two theme parks at Disneyland in California. When deciding which is best for you, consider the size of the resort. Walt Disney World Resort is far more expansive at 101 square kilometres—about the size of Medicine Hat, Alta.—but Disneyland's smaller size makes it easier to navigate. Depending on where you live, the cost of flying or driving to the destination and how much time you have to devote to the park matters too.

#### Which Disney resort is best?

Prepare for new adventures during Disney World's 50th anniversary celebration. Across the parks you'll find fun updates and reimagined offerings.

Head to Florida to ride the Guardians of the Galaxy: Cosmic Rewind roller coaster at EPCOT for a mind-blowing



Top to bottom: Actors from the *Lion King* play at the Fantasyland Theatre, Nemo and Crush the turtle during a performance, Merida in the Main Street Electrical Parade.



intergalactic-chase experience. You'll be joined on the ride by beloved characters, and there's no shortage of scream-worthy turns. Families will also love the return of Finding Nemo: The Big Blue...and Beyond. The 25-minute show combines music, life-size puppets—Crush the turtle is as big as a compact car—dancers and animated backdrops. Enjoy nightly fireworks and new projection effects set to music across Cinderella's Castle to commemorate the 50th anniversary of the Magic Kingdom. For the first time, images are displayed all the way down Main Street, U.S.A., immersing guests in the action.

If you're going to California, don't miss the new staging of *Tale of the Lion King* at the Fantasyland Theatre

in Disneyland Park. This live production introduces new props, original musical arrangements and choreography. Superhero fans won't want to miss Avengers Campus, an entirely new attraction dedicated to discovering, recruiting and training the next generation of superheroes at Disney California Adventure Park. Visitors will encounter all their favourite heroes, from a rooftop-flipping Spider-Man and a hammer-wielding Thor to Black Panther and the Dora Milaje.

Three fan favourites have also returned as nighttime spectacles. The World of Color, Disneyland Forever fireworks and the Main Street Electrical Parade, which has an all-new grand finale, are back to delight guests. ▷

## NAVIGATE DISNEY *Like a Pro*

Heading to one of the parks? Delores Frederiksen, a CAA Travel expert, offers helpful tips so you get the most out of your visit.

### CONSIDER A SLEEPOVER

Booking a night at a Disney hotel or resort allows you to get into the parks 30 minutes before opening and enjoy extended evening hours. Plus, there's storytelling and fun activities.

### SHORT ON TIME? GET GENIE+

Experience as many rides as you can with the Disney Genie+ service that gets you to the front of the line faster. You can join Lightning Lanes at select rides and book some ride times early.

### BE REALISTIC ABOUT YOUR TIME

You may want to do everything on the first trip, Frederiksen says, but overloading your itinerary is a mistake. Transportation between parks can take time, even with Park Hopper passes, which allow you to visit different lands. It can be tough to see two in a day, especially with little ones in tow. "You're not doing yourself any favours by going on a whirlwind of a vacation while you're there," Frederiksen says.

### KEEP IT DIGITAL

Frederiksen recommends downloading the **My Disney Experience** app, which shows ride waiting times, maps and reservations all in one. While you could get along without it, Frederiksen says it will really help you make the most of your experience. Also remember to take everything you need to support your tech. "Bring ample charging blocks and make sure that you have a phone that has good Wi-Fi capabilities with you."

### KNOW YOUR BUDGET

You may want to visit the Bibbidi Bobbidi Boutique or indulge in a dining reservation at Cinderella's castle. Build those costs into your budget and make necessary reservations when planning your trip.

Clockwise from left:  
Ant-Man and the  
Wasp greet guests at  
Avengers: Quantum  
Encounter, Chip 'n  
Dale on a Disney  
Cruise Line, visitors  
view sea lions on a  
Disney Adventures  
arctic tour.



## Consider a park-free experience

If you're a Disney fan, but want to skip the theme park lines and rides, there are other options that might be right for your family. Disney Cruise Line offers all the immersive character entertainment you'll find at the parks on board their five ships.

The new *Disney Wish*, which set sail earlier this summer, includes Pixar-, Marvel- and *Star Wars*-themed fun. Find Mickey and Minnie at the first-ever Disney Attraction at Sea, enjoy dinner and a show with *Frozen* friends in Arendelle or be part of an interactive experience with Ant-Man and the Wasp at Avengers: Quantum Encounter. You can even hang out with Rey and Chewbacca on an adventure in *Star Wars*: Cargo Bay. Plus, the inaugural season of three- and four-night cruises that take passengers from Port Canaveral, Fla., to Nassau, Bahamas and Disney's private island, Castaway Cay, are perfect if you're tight on time.

If you'd prefer an adventure that leaves the characters at home but still packs all the Disney magic, consider

Adventures by Disney (ABD). With land and cruise options, including river cruises and expedition outings, these trips are ideal for families seeking a more mature international adventure. There are also adults-only experiences.

Even choosy teenagers will love the European river cruise as Disney Adventure guides cater to the different age groups, allowing guests the choice of doing things together or apart, depending on their interests. For intergenerational families looking to reconnect, Private Adventures, which are small group charter bookings, provide a guided experience to such destinations as Australia, New Zealand and Peru. In 2023, ABD will also offer an eight-day adventure in Sicily, a 10-day

tour of the British Isles and a 10-day expedition cruise to the Arctic.

Wherever you choose to celebrate Walt Disney World's 50th this year, remember, you'll never fit it all in one trip. But it's a good thing because no matter how old you are, there's always joy at a chance to return. **CAA**



## BOOK YOUR DISNEY ADVENTURE

**Speak with CAA's experienced travel consultants, who can help you plan your dream Disney vacation. Plus, they can help make sure you have the right travel insurance to protect you, your loved ones and your trip too. Visit [caaniagara.ca/travel](https://caaniagara.ca/travel) to get started.**



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## DREAMS GETAWAY IN COSTA RICA

January 27 to February 3, 2023

Relaxation

Spend a week in paradise at the spectacular all-inclusive Dreams Las Mareas, an emerald hideaway adjacent to Playa El Jabo. Take a swim in the coco sandy beach or in the resort's pool. Step into adventure with excursions delivered right from your resort, or relax on the beach and admire the emerald rainforest.



## DISCOVER VANCOUVER ISLAND

May 8 to 15, 2023

Adventure

Combining rich history, stunning natural beauty, and a wide breadth of culture, Victoria is considered one of the most beautiful cities in the world. Experience the incredibly diverse marine mammals on our Whale Watching Cruise, visit Cathedral Grove, and experience Tofino – a true force of nature.



## MACKINAC ISLAND: JEWEL OF THE GREAT LAKES

June 10 to 13, 2023

Relaxation

Experience the tradition of the Grand Hotel, located on northern Michigan's Mackinac Island. Enjoy the spectacular views from overlooking the Straits of Mackinac from the world's longest porch. The Grand Hotel is rich in history, on an island where time moves at the pace of horse-drawn carriages and bicycles.



## ATLANTIC CANADA: ROYAL NOVA SCOTIA INTERNATIONAL TATTOO

July 1 to 10, 2023

Tuxedo Classic

The Maritimes are a special part of Canada and possess a rich music and cultural heritage. Explore the unspoiled landscapes and quaint villages of P.E.I., the Cabot Trail, Halifax, Bay of Fundy and Peggy's Cove. This year for a special experience, enjoy the Royal Nova Scotia International Tattoo in Halifax.



## EXPERIENCE NEWFOUNDLAND & LABRADOR

July 19 to 30 & August 21 to September 1, 2023

Tuxedo Classic

From colourful St. John's, through picturesque villages, to the rugged tip of the Western Arm, discover a land that is a world unto itself. Come to The Rock and experience the inspiration behind the folk song. Meet locals and listen to the stories of their beloved island. See it, feel it, taste it, live it!



## ALASKA AND YUKON CRUISE TOUR

August 7 to 19, 2023

Adventure

Journey through the fabled Inside Passage and experience the rugged frontier beauty of Alaska. Ride through Denali National Park on the McKinley Explorer. While on land, cruise the Yukon River, enjoy Fairbanks, Dawson City and Whitehouse. Sail on HAL's Koningsdam ship for four nights.



## CAA MEMBERS APPRECIATION SEINE RIVER CRUISE

September 2023

Relaxation

After a two night stay in Paris, sail the beautiful Seine River onboard AmaWaterways' AmaDante visiting Monet's home and gardens in Giverny, Rouen – a medieval town, Bayeux, the Normandy Beaches and more.

# *insider*

News / Initiatives / Member Exclusives

## **HOLIDAY READY**

Check off all the items on your shopping list with this seasonal gift guide, where Members receive exclusive savings and discounts from CAA Rewards® partners.

See pages 40 and 41.

### *in this issue*

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# Give the gift of CAA

**A CAA MEMBERSHIP** is the gift that keeps on giving.

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Stop by your nearest **CAA Niagara Branch**, visit [caaniagara.ca/gift](http://caaniagara.ca/gift) or call us at **1-800-263-7272** for more information.

## UPCOMING DAY TOURS

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**Winterfest at Canada's Wonderland**  
November 26

**Famous PEOPLE Players: Sleigh Bells Ring**  
December 1

**One of a Kind Winter Show**  
December 2

**The Sound of Music**  
December 7

**Toronto Symphony Orchestra  
Holiday Pops**  
December 7

**A Christmas Carol @ Shaw Festival**  
December 13

**The Distillery Winter Village Market**  
December 15

**Salute to Vienna Concert**  
January 2

**Harry Potter & the Cursed Child**  
January 4

**Joseph & the Amazing  
Technicolour Dreamcoat**  
January 18

*With the holidays approaching, there is no better time to start shopping for the ones who matter. Luckily, Journeys has a day tour for everyone. Not only do they make a great gift, they're also a fun way to spend some quality time together.*



For a complete list and more information on upcoming Journeys tours please call **905-322-2712** or visit [caaniagara.ca/journeys](http://caaniagara.ca/journeys)

**JOURNEYS**  
BY CAA NIAGARA

# CAA Niagara Opens New Doors

In early 2023, a new Branch inside the Pen Centre will reimagine a once-popular destination for St. Catharines

## Turn back the clock

Before it became CAA Niagara's latest hub, the space beside Landmark Cinemas was known as the London Arms by Niagara locals. Attached to its sister bar, Kahunaville, the twin nightspots were the places to be on a Thursday night in St. Catharines. Their popularity was thanks in large part to the Arms' live music, pub eats and Kahunaville's top 40 tracks.

After 32 years at the Pen Centre, the London Arms closed its doors in June 2014. For the past eight years, the restaurant space has remained untouched, with many nostalgic relics left behind when the CAA team viewed the space.



CAA Niagara employee Lois Sarkisian during a Branch reconstruction in 1991.

## Bidding farewell to Lake Street

CAA Niagara traces its roots back to 1911, when 16 car enthusiasts held the first meeting of the St. Catharines Automobile Association. In the 1960s, the club opened its new headquarters on Lake Street in St. Catharines. As demand for travel services grew in the 1980s, the club opened additional Branches in Niagara Falls, Welland and Grimsby. The Lake Street location acted as CAA Niagara's headquarters for nearly three decades prior to the Thorold Branch debut in 1990 on Schmon Parkway. After 60 years on Lake Street, CAA Niagara will close the doors of its current St. Catharines Branch and reopen inside the Pen Centre.



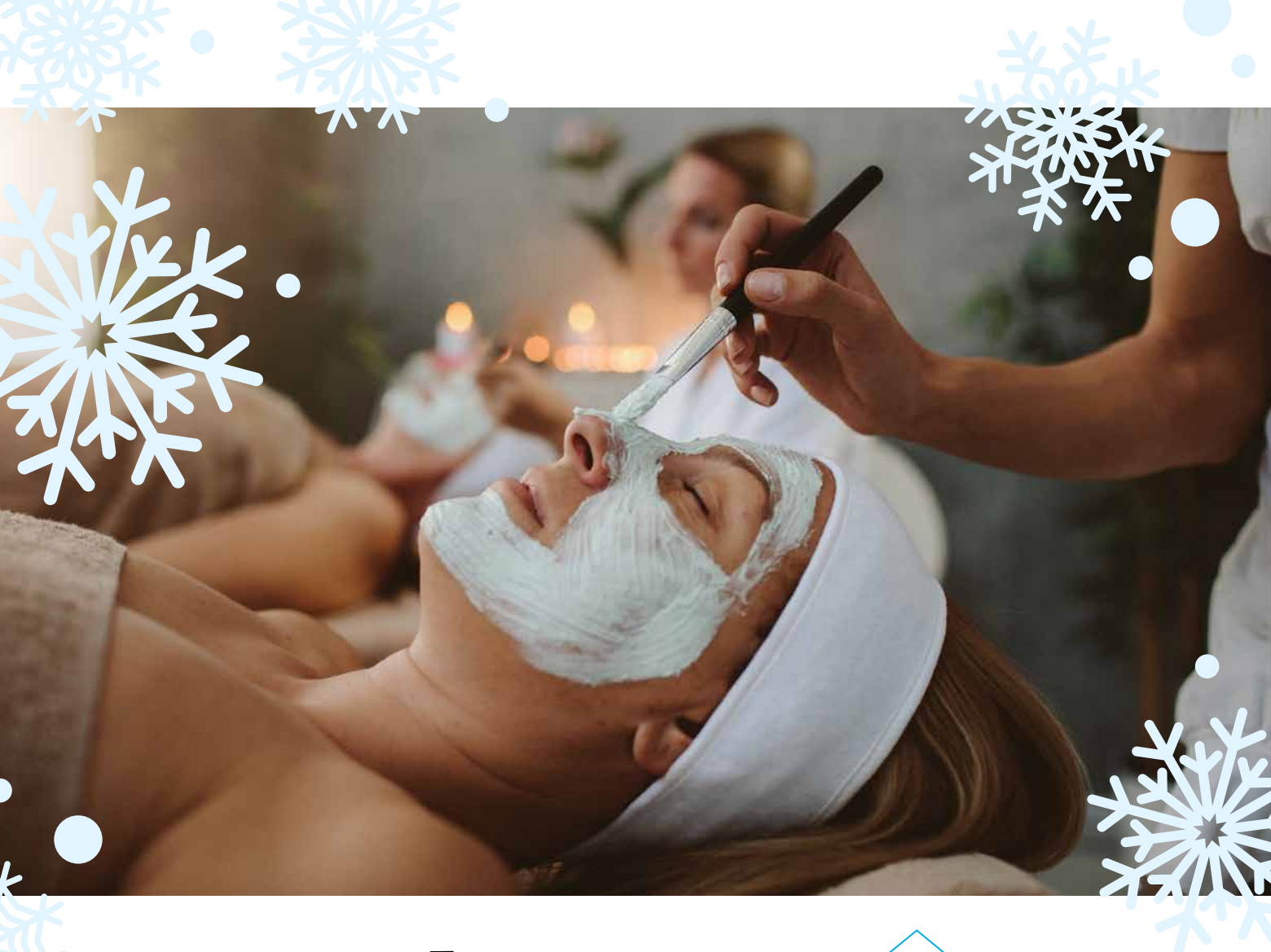
## Our new home sweet home

CAA Niagara's new Pen Centre home is set to be the club's largest Branch in the region. Located across from the St. Catharines Service Canada office, the new Branch will offer the club more accessibility and visibility to the public.



A rendering of the new CAA Niagara Branch.

Follow CAA Niagara on social media to catch all the latest updates on our new Branch.



# Get Ready for the Holidays With CAA

Your CAA Membership is your passport to exclusive discounts

**H**AVE YOU EVER BEEN GUILTY of last-minute holiday shopping? This year, don't let the holidays sneak up on you. Check everything off of your list early with the help of your CAA Membership. From preparing a festive dinner at home to finding the perfect secret Santa gift, save money and earn CAA Dollars® while you shop in-store and online.

## Sparkle This Season,



With December on the horizon, your calendar is likely filling up fast with festive gatherings and seasonal events. Whether you're attending a casual family get-together or a swanky office soirée, look your best with a fresh cut from **First Choice Haircutters**. CAA Members **save 10%** on haircuts at locations in the Niagara region.



Not sure what to wear? Find everything you need at **RW&CO.**, from festive outfits and cozy knits to glitzy pieces and dresses for New Year's Eve. CAA Members **save 10%** online and in-store on the last ticketed price.



Back-to-back holiday parties can drain your energy and social battery. Treat yourself to some solo self-care and pampering with a facial at **ClaraDerma**. CAA Members **save 15%** on Lift and Shine, Hydrating, Brightening and Pore Cleansing Facials.



## The Host With the Most



Leave a delicious impression with an “un-brie-lievable” charcuterie spread, courtesy of **CHZ PLZ**. CAA Members **save 15%** on cheese boxes and boards.



Pair your cheese with gourmet goodies from **COBS Bread Ridley Square**: get a **free treat** when you spend \$15 or more; or **save 10%** at **Con Gusto Artisan Bakery**. Or liven up the dessert table with festive cookies from **Boxed Cookies**, where Members **save 10%**.



To impress the foodies on your guest list, serve a show-stopping meal with a recipe from the latest culinary bestseller or celebrity cookbook. Shop online at **Indigo** and **earn 1% back** in CAA Dollars.



## Dear Santa

With your CAA Membership, you can get a gift for everyone on your list—while also giving your wallet some breathing room



We all know a nature enthusiast who loves getting out and exploring, regardless of the season. Find the latest outdoor gear and apparel at **Columbia Sportswear**. Earn **8% back** in CAA Dollars when you shop through the CAA eStore.



Shop for the beauty lovers on your list at **Sephora**. Whether you're looking for skin care, hair products, makeup or fragrance, Sephora offers a variety of unique gift sets to put a pretty smile on their faces. **Earn 5% back** in CAA Dollars when shopping through the CAA eStore.



Spoil the golfer in your life with new equipment from **Niagara Golf Warehouse**. Load up on stocking stuffers like balls and tees, too. You'll **save 10%** when shopping in-store.



“Tech” the halls at **The Source**. From tablets and charging devices to headphones and games, you'll find the best tech for the entire family. CAA Members **save up to 20%** in-store and online.



For that impossible-to-buy-for friend, consider a gift that keeps on giving with a **CAA Niagara Gift Membership**. They'll get peace of mind while driving and access to exclusive savings. and experiences year-round.

### Get the gifts you need

Visit [caaniagara.ca/holidaysavings](https://caaniagara.ca/holidaysavings) to learn more about using your CAA Membership to check everything off your list this holiday season.\*

\*Offers and partners are subject to change without notice. For an up-to-date list of Rewards partners, visit [caaniagara.ca/rewards](https://caaniagara.ca/rewards).



# SAFE AND SUNNY WINTER ESCAPES

Sub-zero temperatures, icy roads and heavy snow are fast approaching. If you're one of Canada's thousands of snowbirds heading south this winter, make sure you're prepared and protected with CAA Travel Insurance.

**I**T'S FINALLY time for your first post-pandemic winter getaway, so no matter where you're headed, it's sure to be monumental. But before you head south, remember to pack CAA Travel Insurance<sup>1</sup>. The unexpected can happen, even on the most perfectly planned vacation. Foreign health care can be very costly, especially in the U.S., so travel insurance is an essential in the event of a medical emergency.

## KNOW BEFORE YOU GO

### Insurance is a must

If you're leaving the province or country, you should always purchase travel insurance. Many out-of-country hospitals and emergency services are not covered by OHIP. Even when travelling in other provinces, several services aren't typically covered by OHIP, including ambulatory and paramedical services, prescription medications, dental and diagnostic services.

### Get it soon

You should always purchase travel insurance as soon as you book a trip, but at the latest, find a plan before you leave the country. You won't be able to purchase coverage after your departure or during an emergency.

### Select the right plan

Whether you're planning an extended single destination

trip for the winter or several shorter getaways throughout the season, there's an insurance plan to protect you. CAA Travel Insurance offers single-trip and multi-trip plans<sup>2</sup> that cover several durations in the year.

### Pre-existing isn't a deal-breaker

You can get coverage even if you have a pre-existing medical condition. Coverage is available for people with a pre-existing condition<sup>3</sup>, but there is a stability period required prior to your departure date. CAA Niagara also offers a new pre-existing condition rider with a stability period of just seven days.

### Travel for medical purposes

Planned procedures, such as elective surgeries and routine doctor checkups, will not be covered by your travel insurance. Only unforeseen emergency procedures are insured. ■



## THE BENEFITS OF CAA TRAVEL INSURANCE

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*Covid-19 protection up to \$5 million<sup>5</sup>*

*Emergency medical and dental treatment coverage up to \$5 million<sup>6</sup>*

*Hospital accommodations, lab tests, x-rays, nursing and ground ambulance coverage*

*Flexible deductibles that can save you up to 45 percent off your premium*

*Automatic extension of coverage if a departure is delayed for reasons beyond your control*

*Worldwide access to a toll-free helpline—24 hours a day, seven days a week<sup>7</sup>*

*Access to more treatment options, such as video conference calls with a physician or house call services<sup>8</sup>*

*Take the stress out of travelling by checking travel insurance off your to-do list.*

To get a travel insurance quote online now, visit **caaniagara.oriontravelinsurance.ca**.

<sup>1</sup>CAA Travel Insurance is underwritten by Orion Travel Insurance Company, a CAA Company. Certain exclusions, limitations and restrictions apply. A medical questionnaire is required if you are 60 years of age and older. Quotes are valid for 30 days.

<sup>2</sup>Emergency Medical Insurance Multi-Trip Plan covers four, eight, 15, 30 or 60 days per trip depending on the plan purchased. Top-up coverage is available for longer trips. Coverage cannot exceed 365 days from departure date or effective date.

<sup>3</sup>All pre-existing medical conditions must be stable within seven days prior to departure. Certain exclusions, limitations and restrictions apply. To have your pre-existing medical condition covered by your travel insurance policy, the condition must be stable as defined by your policy. Please see the policy at [caaniagara.ca/policy](http://caaniagara.ca/policy) for full details.

<sup>4</sup>Applies to CAA Members in good standing (CAA Membership dues paid in full by membership expiry date). Ten percent savings applies to the total premium excluding applicable taxes. Minimum premium applies. Subject to change without notice.

<sup>5</sup>Terms and conditions apply. \$5 million CAD emergency medical coverage, is dependent on having received all Health Canada approved Covid-19 vaccines, at least 14 days prior to departure. Only applies when the Government of Canada has issued a Level 3 travel advisory. Please see the Covid-19 Endorsement for details.

<sup>6</sup>Up to \$5 million CAD. Maximum \$25,000 for all Emergency Medical Insurance benefits for Canadian residents without active Government Health Insurance Plan (GHIP); and/or without GHIP authorization to cover trip days in excess of 212 days in Ontario in a 12-month period.

<sup>7</sup>CAA Assistance is provided by Global Excel Management. Telemedicine and house call services availability may vary depending on geographical locations and current emergency medical condition.

This article is intended for promotional and informational purposes and is not an insurance policy. It is not an offer of insurance. It contains some information about coverages offered by Orion Travel Insurance Company, but it does not list all of the conditions and exclusions that apply to the described coverages.

# REVIEW BEFORE YOU RENEW

Why it's worth looking at your auto insurance plan before signing again

by STEPHANIE MATAS



## WHEN YOU GET YOUR RENEWAL

notice, do you check that the auto insurance amount hasn't increased, pay it, then forget about it? You're not alone. You likely spent a lot of time searching for the right insurance and don't feel like doing it again. But here are five reasons why it pays—quite literally—to review your policy before you renew it.

### 1 Take advantage of discounts

#### Member discounts

Did you know CAA Members can save up to 20 percent<sup>2</sup> on auto insurance? See how switching to CAA Insurance from your current provider will benefit you.

#### Bundling insurance

Consider insuring your vehicle and home with one provider to maximize savings. If you bundle your CAA Auto and Home Insurance<sup>1</sup>, you can save up to 22.5 percent.

#### Winter tires

Seasonal tires are safer on icy roads. That's why CAA Insurance gives you a discount for using them.<sup>3</sup>

#### Safe drivers

Be rewarded for your safe driving habits with CAA Connect<sup>®</sup>. This insurance program monitors your driving habits and can save you up to 15 percent on your CAA Auto Insurance after one year.<sup>4</sup>

### 2 Enjoy perks

Consider what other incentives are included with your auto insurance. CAA Insurance offers Forgive and Forget<sup>®</sup> to protect your premiums after your first at-fault accident. There's also a Minor Conviction Protector to secure your rate and good driving record after your first minor conviction. Plus, enjoy complimentary CAA Tire Coverage<sup>1</sup> when you bundle your CAA Auto and Home Insurance.

### 3 Ensure the best value

While it's typical to look at your total auto insurance cost, remember to factor in all the perks and discounts you could be getting too.

### 4 Get the right coverage

Your driving needs may have changed, particularly if you're working from home. With CAA MyPace<sup>™</sup>, you'll pay only for the distance you drive. It's designed for people who drive less than 12,000 kilometres annually and can offer significant savings.

### 5 Policy reviews are easy

Weighing all your options for auto insurance can be overwhelming. A licensed CAA Insurance Agent can provide a no-obligation, complimentary policy review—even if you're with another provider.

## Check your policy

Find out how you can get more out of your auto insurance by having your policy reviewed by a licensed CAA Insurance Agent. To get started or for a free quote, visit [caaniagara.ca/autoinsurance](http://caaniagara.ca/autoinsurance).

<sup>1</sup>Auto and Home Insurance and CAA Tire Coverage are underwritten by CAA Insurance Company.

<sup>2</sup>To qualify for the discount you must be a current CAA Member in good standing (CAA Membership dues paid in full by membership expiry date). A La Carte Members maximum savings on auto insurance is 5 percent.

<sup>3</sup>Underwriting rules apply. Rating applied to vehicles with four winter tires that meet the winter tire designation. Installation no later than November 20 and removed no earlier than April 15.

<sup>4</sup>Maximum discount while enrolled in the CAA Connect program is 15 percent on renewal after one year.

<sup>®</sup>Forgive and Forget is a trademark owned by CAA Insurance Company. <sup>™</sup>/CAA trademarks are owned by, and use is authorized by, the Canadian Automobile Association. Certain conditions, limitations and underwriting guidelines apply.



We provide  
*eager-beaver-holiday-*  
*prep* coverage.



Before you make all those holiday shopping trips, check that you have the right auto insurance in place. Get a complimentary policy review from CAA Insurance<sup>1</sup> and see if you have benefits like these:

- **Savings with CAA MyPace<sup>™</sup>**, Canada's only pay-as-you-go auto insurance payment program if you drive less than 12,000 km/year
- **Forgive and Forget<sup>®</sup>** to protect your driving record/rate after your first at-fault accident
- **CAA Members save up to 20%<sup>2</sup>** on CAA Auto Insurance

For a complimentary  
policy review:

1-833-345-0493

[caaniagara.ca/winterinsurance](http://caaniagara.ca/winterinsurance)

<sup>1</sup> Auto Insurance is underwritten by CAA Insurance Company.  
<sup>2</sup> To qualify for the discount you must be a current CAA Member in good standing (CAA Membership dues paid in full by membership expiry date). A La Carte Members maximum savings on auto insurance is 5%. © Forgive and Forget is a trademark owned by CAA Insurance Company. Certain conditions, limitations and underwriting guidelines apply.



## REDISCOVERING CAA

by KATELIN DEAN illustration by GIORDANO POLONI



**MEMBER**

AMY MACADAM

**FROM**

SAINT JOHN, N.B.

**MEMBER SINCE**

2005

Since becoming a CAA Member in 2005, Amy MacAdam has known the value of roadside assistance, but it was only after buying a new car that she fully understood the CAA difference.

MacAdam had used her CAA Membership a number of times, like when she locked her keys in her car or needed a boost. “I had a memorable trip from a soccer tournament in Oromocto to Saint John, N.B., after my friend’s car had issues,” she says. “It’s great that the membership is with a person and not a vehicle.”

But in 2015, MacAdam bought a new vehicle that

included free roadside assistance. So, 10 years after joining CAA, she cancelled.

Shortly before her free roadside assistance was set to expire in January 2022, she found the battery in her car was dead. There was a Covid-19 lockdown at the time, plus it was winter and she knew she had to make it to the office the next morning.

That evening, she called the roadside assistance service she had with her vehicle and waited hours for help with no success.

Recalling her positive experiences with CAA, she signed up for a membership again that evening. When her

car still wouldn’t start the next day, she made her first call as a returning CAA Member.

“They came first thing Friday morning—within 20 minutes—after I’d waited hours for the other company’s roadside assistance,” she says. “I was able to get a boost, drive my car to the mechanic and get on with my day.”

“CAA was such a relief,” she says. “Even if I buy another new vehicle, I will continue my CAA Membership because it was so easy.”

Do you have a great story you’d like to see in *CAA Magazine*? Send it to us and you could be featured in an upcoming issue! Go to [caamagazine.ca](https://www.caamagazine.ca) to share.



# CONTEST ALERT

NOVEMBER 1-DECEMBER 31, 2022

# CAA MEMBERS

You could  
**WIN**  
1 of 9 prizes of

**\$5,000 in**  
**FREE**  
**FUEL**  
at Shell\*

## HOW TO ENTER:

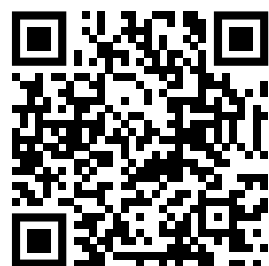
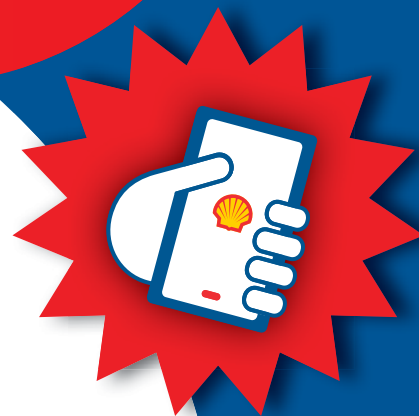
Purchase fuel from a participating Shell station using Shell EasyPay™ in the Shell app.

### Want extra entries?

Each fuel purchase using Shell EasyPay in the Shell app during the contest period will automatically be entered.

### Don't have the Shell app?

- 1 Visit [caaniagara.ca/Shell](https://caaniagara.ca/Shell) to download the Shell app.
- 2 Add your CAA card to the Shell app under the Programs & Memberships section.
- 3 Start enjoying the fast, easy and the most convenient way to save instantly using the Shell app.



NO PURCHASE NECESSARY. Open from 12:00:01 p.m. ET/CT on Tuesday, November 1, 2022 and ends at 11:59:59 p.m. ET/CT on Saturday, December 31, 2022 to legal residents of Ontario and Manitoba and who are 18 years of age or older. Nine (9) prizes available: fifty (50) \$100 Shell gift cards, valued at approximately \$5,000 CAD. Odds of winning depend on number of eligible entries received. Math skill test required. For full terms & conditions please visit [caasco.com/fuelsavings](https://caasco.com/fuelsavings). @CAA trademarks are owned by, and use is authorized by, the Canadian Automobile Association. Shell EasyPay is a trademark of Shell Brands International AG. Used under license by Shell Canada Products.



# COZY UP TO SOME WARM PAINT COLOURS.



Exclusive Offer for CAA Members!

Swipe your CAA card at a *Dulux* store to save

# 50% OFF\*

## Select *Dulux* Manufactured Paints

**Only until December 31, 2022**

Visit [Dulux.ca/CAA](https://Dulux.ca/CAA) for more details

Available at *Dulux* store locations and other participating locations. See store associate for details. - Offer valid on select products only, visit your local *Dulux* store for more details. Not available with other promotions and is neither applicable nor available on trade purchases made under a professional account with *Dulux Paints*. \*CAA members must show valid CAA membership card at time of purchase.

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