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# CAA MAGAZINE

## DRIVE INTO FALL





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The key to an efficient move is staying organized. This timeline of tasks will help keep you on track. Page 22.





## THE EVOLUTION OF CAA NIAGARA

A look at the future as we innovate to better serve Niagara residents

### **MORE THAN A HUNDRED YEARS AGO,**

CAA Niagara's founders established a simple mission: to improve road safety and serve the local community.

Over the next 11 decades, our Club transformed to provide everything from insurance to travel planning and Rewards savings. We've also taken on a larger role in advocating for such issues as road safety, infrastructure and the environment.

As we've grown, our purpose has also evolved: to deliver rewarding experiences and enhance the lives of Members and our community by being an employer of choice and a trusted partner.

But at our core, it all comes back to serving the local community.

That commitment has allowed us to continue to grow our business and foster trust

from our Members, which is reflected in CAA being named Canada's Most Trusted Brand for the third year in a row.

As our world continues to change and advance at a rapid rate, our aim is to find new and exciting ways to enhance your experience with CAA and validate that trust you've placed in us.

We recently established an Innovation Committee with the support of our Board of Directors to find opportunities that would add value to your Membership. We discovered strong synergies with Niagara Airbus Inc. through our shared mutual goal of keeping you moving, so we were pleased to acquire them earlier this spring.

We've made a commitment to improve our Club's ecological footprint, too, by making eco-friendly changes in our offices, such as a plastic card recycling program. We ordered several electric and hybrid vehicles, one of which has already joined us, branded in the colours of Heartland Forest Nature Experience, one of our newest Community Boost partners. The remaining vehicles will join our fleet this fall.

We also launched an internal initiative called What a Great Idea. This program allows our team to share suggestions on how to improve our organization's offerings and processes.

We know that our sustained growth depends on our ability to improve the lives of our Members and the Niagara community. Big things are ahead, and we're excited to see where the road takes us.

Stay up to date on upcoming CAA Niagara news, events and initiatives by visiting [caaniagara.ca](http://caaniagara.ca) or following us on social media. Let us know your ideas on how we can improve your Membership by filling out the submission form at [caaniagara.ca/idea](http://caaniagara.ca/idea).

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

## NOTICE OF AGM

**In accordance with its constitution and bylaws, the Annual General Meeting of CAA Niagara will be held on Nov. 25, 2022, at 5 p.m. at the Prince of Wales Hotel in Niagara-on-the-Lake to complete the following:**

*To read and approve the minutes of the annual meeting of Members in November 2021*

*To appoint auditors and authorize directors to fix their remuneration*

*To elect directors*

*To receive, consider and approve the financial statements for the fiscal year ending on Sept. 30, 2021, together with the auditor's report and all transactions*

*To review and approve proposed changes to CAA Niagara bylaws, if required*

*To conduct such other transactions as may properly be brought before the meeting*

PHOTOGRAPHY [VAN HEZEWYK] DENIS CAHIL

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REACH US

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FALL 2022

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# HAVE YOUR SAY

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



**I ENJOYED YOUR VERY INFORMATIVE**

article in the summer issue, "License to Drive," which discussed what to know before getting behind the wheel in a different country.

However, there was one piece of important information that was omitted. In many countries, especially in Europe and Asia, if you're renting a car, you'll be given a vehicle with manual transmission. Automatics are rare, and when you can find them,

they cost much more to rent. So, your readers should know that they must be able to drive a stick in many countries.

—Mark A. Benson

**I WAS OUT FOR A HIKE ON THE BRUCE**

Trail in rural Ontario. It was a beautiful, mild and sunny spring day, but the gravel road access to the trailhead was still wet and sloppy from several days of rain.

I was familiar with parking on the shoulder in the area as I had done it before many times. But that day, I miscalculated. Maneuvering to get my Mazda 3 well enough off the road, I realized I was sinking into mud. Despite my herculean efforts—and even winter tires—I just sank deeper. My trusty pony was up to its axles in thick mud. I began contemplating how much a tow truck would cost. The nearest

town of any size was Owen Sound, which was about 25 minutes away.

I then remembered I had joined CAA a few months before.

Given my location, I thought I'd have to wait a while. But from the phone call to my renewed freedom, CAA's service went without a hitch. To my surprise and pleasure, the driver arrived in less than 25 minutes, hooked my car up to his winch and pulled me out in no time.

Before he left, he suggested I drive along the road and back to ensure nothing about the car felt unusual. Everything seemed fine and we went our separate ways: I to enjoy my hike after safely parking on the other side of the road—and he to likely rescue someone else.

It's a real comfort to know I'll be taken care of, no matter where I roam.

—James Bartley

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Travel / Auto / People / Leisure

## BRACING THE COLD

If you own an electric vehicle, or are considering the switch, find out how an EV holds up in the winter and how frigid temperatures can affect its range. See page 8.

TRAVEL TIPS

# ASK A TRAVEL CONSULTANT

Arthur Auyeung, a CAA Travel Consultant with a decade of experience, talks about offers from CAA Travel and exclusive new insurance policies –*Vawn Himmelsbach*



**What new travel options are available to CAA Members?**

CAA Travel provides full trip-planning services, from booking hotels and car rentals to cruises and vacation packages.

We recently enhanced our Extraordinary Explorations tours, which offer unique travel experiences to destinations worldwide. They're designed by CAA, with land and cruise tour packages, including flights and Member-exclusive benefits.

**What is Extraordinary Explorations Premier and how will Members benefit?**

Our Premier Collection tours are one-of-a-kind

experiences where you can travel safely and in first-class style. All tours begin with a flight on a private charter jet.

You'll also be guided by a CAA Host throughout your journey. As your safety and well-being is our top priority, we've fully vetted our travel partners to ensure they meet our health and safety standards.

**What new or updated travel insurance policies should Members be aware of?**

CAA's medical travel insurance plans include Covid-19 coverage for all vaccinated travellers. We've also introduced new rental vehicle damage insurance

and updated our multi-trip insurance plans with more trip duration options.

**Has CAA implemented any eco-friendly initiatives?**

Sustainable tourism is important to us at CAA, so we're continuing to work with industry partners to bring more environmentally conscious travel information and options to our Members.

**Is there anything else noteworthy for Members?**

We have a great Covid-19 travel advisory resource at [caaniagara.ca/travel](https://caaniagara.ca/travel), where you can find travel requirement details for your destination.

This includes proof of vaccination and testing, entry restrictions, required documentation and health and safety guidelines.

**“Our Premier Collection tours are one-of-a-kind experiences where you can travel safely and in first-class style”**



**BOOK YOUR DREAM TRIP**

To start planning your next holiday, speak with an experienced CAA Travel Consultant by visiting [caaniagara.ca/plantravel](https://caaniagara.ca/plantravel) 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.



ASK AN EXPERT

# SHOP TALK



CAA auto expert  
Ryan Peterson answers  
your questions

**Q** I understand that electric vehicles require less maintenance as they don't need oil changes. What is the annual maintenance cost for an electric vehicle compared to the average gas-powered vehicle?  
—Mark-Shane Scale

**A:** Electric vehicles (EVs) require significantly less maintenance than internal combustion engine (ICE) vehicles. Both types share some common upkeep, such as changing air filters, tire replacement and rotations, brake repair and servicing—although brakes may last longer on an EV if you drive using the one-pedal method.

Maintenance will vary depending on the manufacturer. For example, the world's largest EV manufacturer, Tesla, recommends no regular service, except for topping up washer fluid and replacing the air conditioner desiccant bag every six months to help with any moisture issues. Some EV automakers—like GM—also suggest replacing the battery coolant every 240,000 km. I recommend referencing the vehicle's owner's manual for a complete list of suggested maintenance.

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**AUTO ADVICE**

# Going the Distance in a Cold Climate

Can below-freezing temperatures affect your electric vehicle's range?

—Matt Bubbers



**IF YOU'RE LOOKING TO AVOID** high gas prices and become more eco-friendly by making the switch to an electric vehicle (EV), you're likely wondering how—or if—a battery-powered car can cope when the temperature drops.

## **How does an EV hold up in winter?**

Many EVs offer all-wheel drive, which enables the vehicle to accelerate and grip the road better in snowy and slippery conditions. This allows them to handle Canada's harshest winter weather.

"When it gets below -40°C, it's dicey that your gas-powered car is going to even start, especially if you don't have a block heater," says Ryan Peterson, manager of automotive services for CAA South Central Ontario. "Your EV is going to start every single time."

## **Cold weather means shorter range**

When it's cold, EVs will lose some driving range. The colder it is, the less

distance the vehicle will cover before its battery is depleted.

But every EV is different, according to the results of a 2021 report by Recurrent, a battery analysis firm.

The study tracked 7,000 electric vehicles, comparing each car's estimated range at 21°C versus freezing (0°C). The Tesla Model 3 lost only one percent of its estimated range in freezing conditions. The Ford Mustang Mach-E lost 26 percent of its range, while the Jaguar I-Pace decreased by three percent. But these are estimates, and results will vary based on a vehicle's model, your charging habits and driving behaviour. More large-scale, real-world testing is needed.

## **How to extend your battery life**

To maximize your EV's distance in the winter, Peterson recommends looking for a model with a heat pump, which minimizes range loss in extreme temperatures.

Pre-heating the cabin and battery while the vehicle is plugged in, which you can

often do remotely using the smartphone app for your car, will dramatically reduce range loss in the winter too.

Cold weather undoubtedly affects vehicle performance, no matter what you drive. Gasoline-powered cars don't go as far on a full tank when it's cold either. But we're so accustomed to it most people don't even notice because gas stations are easily accessible and it's quick to refuel.

Check your owner's manual for your manufacturer's recommendations on maintaining your EV in the winter or connect with a CAA auto expert by visiting [caa.ca/auto](https://caa.ca/auto) for helpful tips on how you can get the most out of your electric ride.



**Have more questions about electric vehicles?**  
Learn more at [caa.ca/sustainability/electric-vehicles](https://caa.ca/sustainability/electric-vehicles).

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# SAFE SCHOOL COMMUTE

With classes resuming, here are six tips to keep young pedestrians and cyclists vigilant while on their way —*Andrew Raven*

Studies show that kids who walk to school are more alert and have lower stress levels. Plus, the daily trip can foster a sense of independence.

To ensure their commute is safe, follow these expert-approved tips.

## 1. BUDDY UP

Pair younger kids with an older sibling, classmate or neighbour. There's safety in numbers, as two kids or a group of children are more visible to drivers.

## 2. DO A PRACTICE RUN—OR SEVERAL

Before sending them on their own,

walk the route together. As you go, point out where crosswalks are located, show them how to properly check for oncoming traffic, and teach them the importance of obeying all traffic signs and signals. It's also a good time to discourage them from taking potentially dangerous shortcuts.

## 3. STASH THE PHONE

Mobile devices can be distracting. Stow your child's phone in their backpack and encourage them to leave it there unless there's an

emergency. They should also avoid listening to music through headphones as it can prevent them from paying attention to their surroundings and hearing warnings, like a car horn.

## 4. GEAR UP

If your children are cycling, make sure they have a properly fitted helmet. Their bike should be equipped with a bell, as well as a white light mounted on the front and a red light and reflector on the back. Inspect your child's bike to ensure their ride is in tip-top shape too.

## 5. REINFORCE THE RULES

Teach kids about road safety when cycling, including how to properly signal a turn, what street signs mean and who has the right-of-way at an intersection. Visit [caa.ca/bike](http://caa.ca/bike) for more riding tips.

## 6. DRESS APPROPRIATELY

Remind them to wear the proper attire when riding their bikes. Closed-toe shoes ensure riders' feet stay firmly planted on the pedals. Avoid loose clothing as baggy pants can get caught in the chain. Also tie those shoes. Also tie those shoes. Riders should wear bright or reflective clothing if they'll be cycling when it's dark or in low-visibility situations.

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MEMBERSHIP

# The Magic of Harry Potter Lives On

Journey back to Hogwarts with Canada's only production of *Harry Potter and the Cursed Child*—Kevin John Siazon

## ALL ABOARD THE HOGWARTS

Express! Whether you're a long-time Harry Potter fan or new to the beloved series, *Harry Potter and the Cursed Child* is your ticket to experience all the wonders of the wizarding world.

## NEXT STOP, TORONTO

It's a perfect time to book a trip to Toronto—the only

Canadian destination to host this exclusive show.

Featuring an all-Canadian cast, this original play brings such beloved characters as Harry, Ron and Hermione to life eight times a week, on stage at the CAA Ed Mirvish Theatre.

The 102-year-old heritage theatre and its lobby underwent a \$5-million

renovation to create a more intimate setting and further immerse audiences in the performance.

## AWARD-WINNING SHOW

The play originally opened in the West End in London in 2016, and has won multiple awards, including best new play at both the Olivier Awards and the Tony Awards.

Theatregoers follow a grown-up Harry, his son Albus, and a new generation of wizards as they navigate Hogwarts School of Witchcraft and Wizardry. Positioned as a sequel to the original series of books, this latest adventure is rife with spellbinding magic and time-turning twists.





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# SAIL AWAY

River cruises are gaining popularity for their intimate and engrossing experiences. From comfortable cabins with unbeatable views and luxury amenities to itineraries that go off the beaten path, these five cruise lines offer memorable excursions along water routes in North America, Europe, Southeast Asia, South America and beyond.

by WAHEEDA HARRIS



## VIKING RIVER CRUISES

With instantly recognizable longships that are synonymous with a holiday on the water, Viking has 25 years of experience, and its esteemed Swiss-trained crew have become a staple of the industry. Serene Scandinavian style influences the decor aboard every vessel. Each ship has an atrium with a modern, minimalist lobby and glass walls opening onto the Aquavit Terrace, a light-filled contemporary cafe with indoor and outdoor dining.

It's easy to explore the world with Viking, which has offerings throughout Europe, Asia and the Americas. Journey along the Nile to see pyramids, tombs and ancient temples, or take a Mekong tour through Cambodia and Vietnam, with visits to floating markets, fishing villages and a French-colonial river port.

Ever innovative, Viking launched five new itineraries on the Mississippi River this year, while the Great Lakes Collection debuts in June 2023, with trips between Toronto (Lake Ontario) and Duluth, Minn. (Lake Superior), through all five Great Lakes.

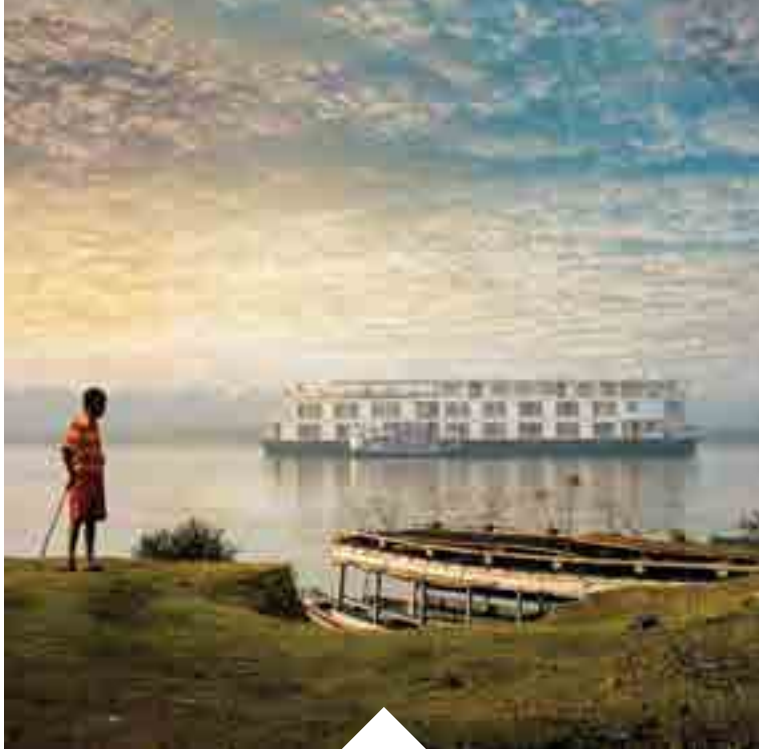
## UNIWORLD

As one of the oldest river cruise companies, Uniworld offers the red-carpet treatment, along with luxurious amenities and services, including in-suite butlers who cater exclusively to passenger requests. Uniworld has also partnered with Golden Eagle Luxury Trains for six European cruise and rail packages, with an assortment of offerings ranging from picturesque Venice and the Swiss alps to the castles of Transylvania and the fabled Danube River.

Specialized programming is also available, including Christmas cruises with visits to European holiday markets and floating art workshops led by artist Larry Aarons. The Generations Collection is a family-friendly experience that's tailor-made for kids of all ages. A dedicated host helps oversee junior passengers, while cooking and craft classes and complimentary bicycles and helmets ensure no one is bored on deck.







## AVALON WATERWAYS

The spacious, river-focused design of Avalon's fleet is a notable hallmark and one that has garnered a lot of buzz from passengers. Wall-to-wall glass doors that retract for an unobstructed open-air balcony view means you can watch the sun rise with your coffee or set with a nightcap.

Whether you choose a laid-back holiday or an action-packed vacation, every option is sure to be engaging. Encounter sea lions, giant tortoises and other wildlife in the Galapagos Islands or soak in the sacred water of the Ganges, the river most holy to Hindus.

The ship's adventure host leads on-board workout classes and off-boat walking and cycling tours, or you can request a customized itinerary for your specific interests. New in 2023 is the Storyteller Series, literary-themed tours featuring such best-selling authors as Cheryl Strayed, Gillian Flynn and Candace Bushnell.



## AMAWATERWAYS

This family-owned and -operated company emphasizes adventure by partnering with Backroads, an active-tour operator, to provide guests with more challenging excursions at each destination. There are also wellness hosts who organize on-board activities with luxe touches—champagne yoga classes, anyone? Golfers are welcomed with up to five rounds at championship courses, while wine enthusiasts can enjoy multi-day trips featuring seminars, tastings and wine pairing dinners at smaller vineyards.

For an extended experience, book AmaWaterways' newest offering, the Seven Rivers Journey, which launches in spring 2023. The 46-day itinerary covers three ships, 14 countries and seven European riverways. And in 2024, head down to Colombia for an unforgettable trip along the Magdalena River.

## TAUCK

With almost 100 years of travel experience, this family-owned company crafts journeys that combine land and water. Each trip is capped at 130 guests—or less—making it a favourite for solo travellers looking for an intimate experience.

Multi-generational holidays are a breeze with Tauck Bridges, enabling grandparents, parents and children to plan customized trips. The new Blue Danube family tour is a seven-night, four country adventure that includes an evening at one of the oldest amusement parks in the world and a visit to a Viennese palace. In 2023, see the Dutch canals in Amsterdam, Delft and Rotterdam on an eight-day tour.



READY TO EXPLORE?

Visit [caaniagara.ca/travel](https://caaniagara.ca/travel) to book your own river cruise adventure with a knowledgeable CAA Travel Consultant. They can help you select a ship and itinerary to suit your interests and ensure you have the right travel insurance to protect your trip.



# BACK TO CLASS

Earn top marks when shopping with CAA Rewards® partners for smart, stylish school supplies

## 1. Skip Hop Zoo Straw Bottle

*Encourage little ones to hydrate with this fun animal character bottle. It has a handy strap that can attach to a backpack or lunch bag.*

CARTER'S  
OSHKOSH B'GOSH

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

## 2. Little Kittens Lunch Bags

*These reusable eco-friendly pouches can hold crackers, cereal or sandwiches. Plus, they're dishwasher safe for easy cleaning.*

SIMONS

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## 3. OmieLife Sunshine Yellow OmieBox

*Pack hot and cold foods all in one container with this bento box that makes litterless lunches effortless.*

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

## 4. Herschel Retreat Small Backpack

*Teens and tweens can adjust the slim shoulder straps for the perfect fit with this sleek backpack. There's also a pocket to hold a laptop or tablet.*

PRFO SPORTS

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

## 5. Vangoddy Slate Shoulder Carrying Bag for 15.6-inch Laptop

*University and college students can carry their computers in this lightweight and versatile bag, which can also be worn as a backpack.*

STAPLES

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

## 6. Hype Crazy Leopard Print Lunch Box

*This insulated lunch bag fits into most backpacks. Spills and messes can be easily wiped away with a damp cloth.*

REAL CANADIAN  
SUPERSTORE

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

## 7. Brother PT-M95 Handy Label Maker

*Use this lightweight device to create personalized labels for backpacks, clothing, water bottles and more.*

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①



②



③



④



⑤



⑥



⑦





BRAIN HEALTH

ADVERTISEMENT

I was so forgetful but...

# I NOW REMEMBER THINGS *more easily!*

Bogumil is 70 years old and in good health, but he was having a hard time remembering the most basic things. It was getting so frustrating, that he went looking for some help.

## THINGS CHANGED WHEN I TURNED 70

"My name is Bogumil and I live in Montreal. I have always been in good health and exercise routinely, but after turning 70, I started to notice that I forgot things like people's names and some of my daily chores. My doctor told me that it's part of getting older, but I refused to accept this.

## I DECIDED TO TAKE ACTION

I decided to research the problem and started looking for natural health products that could support my cognitive health. It was by luck that I read about New Nordic's product called Clear Brain™. It caught my attention

as the product contains plant extracts that have been proven effective. So, I decided to give it a try.

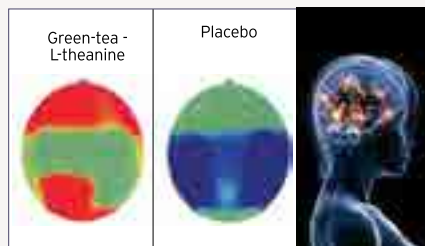
## IT WORKED!

After a few weeks of taking Clear Brain, I noticed a real improvement. I was having an easier time remembering and felt more alert and concentrated than ever. I was thrilled! I have been taking Clear Brain now for a few months and even my wife has joined me. We have every intention of continuing to take this great supplement and recommend it to anyone who wants to enhance their memory and cognition, like us."

*-BK., Montreal*

## BRAIN SCAN IMAGE

Clear Brain™ uses the popular ingredient L-theanine, from tea leaves, to enhance alpha brain waves. This creates a state of relaxation, concentration and alertness. In brain scans, shown on the right, red areas show alertness and activity, while blue are passive.



## BRAIN NUTRIENTS FROM NATURE

Clear Brain™ is made in Sweden and contains several brain nourishing ingredients, such as walnut extract, pomegranate fruit, ginkgo and pine bark, as well as specific b-vitamins. It also contains L-theanine, extracted from tea leaves to promote alpha brain waves, which promotes relaxation, concentration and alertness.

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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# FALL GARDENING, SIMPLIFIED

An eco-friendly autumn to-do list

by TARA NOLAN

**M**ANY OF US have eliminated our thorough fall garden cleanup in an effort to be more environmentally conscious. Leaving some plant debris and hollow stems provides shelter for insects over the winter.

While sustaining your garden's natural ecosystem is important, there are still a few tasks you can do to maintain your yard before tucking away the tools for the year.

## **Plant and lawn care**

Perennials gone to seed will feed birds, so there's no need to cut back plants until mid-spring. However, leaving huge piles of leaves on the lawn can damage the grass beneath. Move them to a compost pile where they will break down or use them as mulch in your vegetable beds.

## **Tidy up**

Pull vegetables and annual plants, such as petunias and impatiens. Remove any

rotting fruit, which may attract bugs and rodents that harbour diseases and can affect next year's crops. Turn the soil to refresh the ground too.

## **Think ahead**

Autumn is the ideal time to plant garlic, onions and shallots in your garden.

It's also a great time to plan for spring blooms. Tulip, daffodil and snowdrop bulbs are readily available at your local garden centre, or you can order them online.

With these simple tasks, you'll ensure your yard is both eco-friendly and ready for the upcoming season. ■



**EARN MORE**

**Get all the yard and gardening supplies you need to wrap up the fall season with CAA Rewards® partners. You'll receive exclusive discounts and earn CAA Dollars® too. Visit [caaniagara.ca/rewards](http://caaniagara.ca/rewards) for a complete list.**

## **GARDEN HIBERNATION**

**What to protect and stow away**

**Empty and store terracotta, clay and ceramic pots to keep them from breaking or cracking.**

**Put away tomato cages and plant supports.**

- Clean gardening tools, removing caked-on dirt.

**Prune trees and hedges, clearing any dead limbs.**

- Wrap in burlap any shrubs prone to ice damage.

**Thoroughly drain and store all hoses.**

- Turn off your outdoor water source.





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# HAVE PET, WILL TRAVEL

Keep these things in mind when on vacation with four-legged friends

by TRACEY TONG



## **IF YOU'RE PLANNING**

to take your furry family member on a weekend excursion or a trip abroad, here's some advice to consider before you leave home.

### **Road tripping**

If you're driving, secure your pet in the back seat, says Narissa Weston, a registered veterinary technician with Highway 24 Veterinary Clinic in Guelph, Ont. A crate that's large enough for them to lie down, turn around and stand is ideal. A harness is another safe option.

Don't allow your dog to put their head out the window of a moving car. They could be hurt if you brake suddenly or if debris gets in their eyes.

### **International travel**

Check your destination's entry requirements for pets.

You may need to show particular documents, whether arriving by land or air, including:

- proof of ownership
- vaccination certificates, including proof of rabies shot
- microchip information
- spaying/neutering documentation
- a printed Canadian International Health Certificate from your vet and endorsed by an official government veterinarian
- a Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) permit if your pet is exotic, such as a parrot, lizard or snake

### **Flight preparation**

Get your pet accustomed to a crate in advance. "A pet that feels comfortable sleeping or resting in the

carrier will have an easier time travelling," Weston says.

Feed them four to six hours prior to boarding and limit water. This allows them enough time to digest their food and urinate.

Register your pet with the airline in advance. You'll need to pay a fee for transporting them as either in-cabin accompaniment or as checked baggage in an approved carrier.

### **Ensure they're protected**

Weston recommends investing in medical coverage for peace of mind. In case of an emergency, pet insurance can help you choose the best treatment options available.

Depending on your plan, coverage may extend to any vet in Canada or the U.S.

When making travel plans with your pet, choose the option that's the safest and most comfortable for them so that everyone can enjoy their holiday. ■

## **CARRY THE BASICS**

Don't leave home without these essentials

A collar or harness with identification and information on your pet's microchip, if they have one

• A leash

• Poop bags and/or kitty litter

• Food, treats and a collapsible water bowl

• Any necessary medication (as well as extra, in case your trip is extended)

• Medical records and vaccination certificates

• Contact information for your vet



**COVERAGE FOR THE WHOLE FAMILY**

**Help ensure your pets are protected when travelling with pet insurance from Pets Plus Us, a CAA partner, which can help cover the costs of unexpected illnesses and accidents. Call 1-833-323-2455 or visit [caaniagara.ca/petinsurance](http://caaniagara.ca/petinsurance) for more information.**

The information herein is summarized. The actual policy issued terms and conditions will prevail. All pet insurance plans have limitations and exclusions. Specific products, features, rates and discounts may vary by province and eligibility and are subject to change.

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# ENJOY THE SCENIC ROUTE

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and culinary treats await you —  
experience the best of autumn in  
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[FallRoutes.ca](https://FallRoutes.ca)

Ontario 

  
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# Home sweet new Home

A photograph of a man in a plaid shirt and grey shorts lifting a woman in a grey sweater and dark pants into the air. They are in a room with many cardboard boxes, suggesting a move. The man is smiling and the woman has her arms around his neck. The background shows a fireplace and a window with bright light.

Whether you're  
upsizing or  
downsizing, here's  
a timeline of what  
to do and when,  
plus packing tips  
and essential tasks  
to ensure a stress-  
free move

by LISA GORDON

**MOVING STIRS UP ALL KINDS OF EMOTIONS**—you're excited to start a new chapter, but it's also a lot of change. It's no wonder we get so anxious about it.

According to a nationwide survey by moving and storage company BigSteelBox, nearly 60 percent of Canadians report high stress levels associated with their move. That's likely because for many of us, a home is the largest purchase we'll ever make. You need to find a home you can afford, which can be challenging in today's market, as well

as sell your current house, align your closing dates and get packed—all within a short period of time.

Procrastination is the biggest stressor for Canadians when moving, BigSteelBox reports. Luckily, there are steps you can take to ensure an organized and efficient move. The key is to prioritize your task list and plan early. From your first day of house hunting to the moment the truck is finally empty and leaves the driveway, here's a breakdown of what needs to be done and when to keep things on track.

**AS SOON AS POSSIBLE****Organize the papers**

Designate a file for documents related to your move, including receipts, estimates, legal documents, notes and checklists. Create a digital folder for email confirmations too. This is also where you'll store your master to-do list to track your tasks. Be diligent about keeping your paperwork together in one place—you'll be thankful later when everything is readily available.

The new owners of your old home would appreciate a folder with helpful information, as well, such as appliance warranties, security codes, mailbox keys and community bulletins.

**EIGHT WEEKS AHEAD****Book your vehicle**

Whether you're renting a truck or hiring a full-service moving company, book at least six to eight weeks before the big day, especially if you are tied to specific dates. Set a budget for your move and get at least three quotes from reputable and insured providers to ensure your

**HELP FROM CAA**

**Save with CAA Rewards® partners on moving day. AMJ Campbell can handle your entire move. If you're tackling it yourself, grab moving supplies from Penske Truck Rental or a portable moving and storage container from PODS. You can pick up meals from dining partners, or get paint, furniture and decor for your new home too. Visit [caaniagara.ca/rewards](http://caaniagara.ca/rewards) for a complete list.**

belongings are protected and you get a good deal. Ask for recommendations from friends or social media groups and check reviews online.

If you're moving in or out of a condo, book the elevator and parking space for your moving truck or container in advance. If possible, avoid moving on the first or last day of the month as these are the busiest times.

**FIVE WEEKS TO GO****Clear the clutter**

Don't pay to move things you'll never use. Sort through each room and decide what items to keep, donate or recycle.

Aside from giving away clothing and household goods to local charities, consider other eco-friendly options. Depending on your region, you may be able to discard leftover paint, stains and electronics at your local dump for free or for a small fee.

Stock up on packing tape, paper, markers and boxes. These materials are available from your moving company or at your nearby hardware store. Or if you plan to move yourself, consider asking a local grocery or liquor store or florist for boxes to save you from purchasing them. Use bubble wrap and newspaper to protect fragile items.

Start packing things you won't need prior to the move, such as holiday decorations, sporting goods, family photos and decor items. Clearly label each box with the room that it goes in. If you're using a moving company, check if there are restrictions on transporting aerosols, propane tanks, lawn mowers and the like. ▷

**MOVING TO A NEW PROVINCE?**

Here are five handy tips to make your cross-country relocation easier

There are many preparations that are the same whether you're moving around the block or across Canada. But relocating to a new province means that there are a few additional tasks to handle.

**CONSIDER HOW YOU WANT TO MOVE**

Whether you rent a truck and drive it yourself, hire full-service movers or book a moving container, every option has its pros and cons.

Take some time to decide which is right for you.

**RESEARCH SERVICES IN YOUR NEW AREA**

You'll need to look for reputable providers in your new region for things like internet, phone and cable. [Moving2Canada.com](http://Moving2Canada.com) is a good resource for finding companies across the country.

**GET A NEW DRIVER'S LICENCE, LICENCE PLATE AND HEALTH CARD**

While there is usually a grace period for those moving from another province, apply for your updated identification early to avoid delays.

**COMPLETE CLASS REGISTRATION**

If you have children, obtain copies of their education records and send them to their new school.

**LEARN ABOUT YOUR NEW PROVINCE**

The Government of Canada website ([canada.ca](http://canada.ca)) offers useful information about all of Canada's provinces and territories.

### FOUR WEEKS

## Communicate your move

Notify all the utility and service providers for your current home that you're moving. Set up accounts for your new property one month in advance to avoid any service disruptions. Keep notes of any important account information or reference numbers you may need later. For a fee, Canada Post can automatically forward your mail to your new address.

Don't forget to let the Canada Revenue Agency, your employer, banks, health care providers, home and auto insurance companies and subscription services know of your address change. If you have kids, also look into school registration in your new neighbourhood.

### ONE TO FOUR WEEKS

## The countdown is on

At this point, it's all about filling boxes. Try to pack at least one every day to avoid panic later on. Don't forget to label them fragile or "this side up" when necessary.

The week before you move, reconfirm all arrangements with your lawyer, mortgage provider, moving company, cleaners and anyone else helping you the day of the move. Pack a bag with the necessary toiletries, medications and clothing you'll need for a couple of days, along with a box of critical items in case you get to the new house before the moving truck arrives. This should include toilet paper, a shower curtain, towels, a utility knife, dish soap, a sponge or rag, dishes, any pet essentials, a toolbox and cleaning supplies. Don't forget the all-important coffee maker with grounds and mugs too.



## The day of

With all the commotion, don't forget to stop for a bite to eat—it's important to keep your energy up and show you appreciate those helping you. Swap out the traditional moving day pizza with takeout from Swiss Chalet, East Side Mario's, Harvey's or Kelseys, where CAA Members enjoy exclusive discounts on delicious treats and entrees.

Once you've settled into your new place, update your driver's licence and health card with your new address.

While moving can be hectic, it's possible to make the adventure easier. Whether you're relocating around the corner or across Canada, an organized and efficient move begins and ends with having a proper plan and sticking to it. **CAA**



### UPDATE YOUR POLICY

**Ensure your new home is protected by reviewing your home insurance policy with a licensed CAA Insurance Agent. They can help answer any questions you have, even if you're insured with another provider. Visit [caaniagara.ca/homeinsurance](http://caaniagara.ca/homeinsurance) for more information.**

## DAUNTED BY DOWNSIZING?

It's liberating to cut down on possessions before a move, but the process can be intimidating too. Here are four ideas to help you tackle the task.

1

### MAKE DIGITAL MEMORIES

Boxes of photo albums, children's artwork and other paperwork take up a lot of space. Scan or photograph each item and create a digital archive on your computer instead.

2

### MULTI-TASK TO THE MAX

Prioritize any dual-purpose items for your smaller home. Keep futons that can turn into guest beds, bed frames with built-in storage or dressers that can double as TV stands.

3

### CONSIDER DIMENSIONS

Take a measuring tape to your new home to see how your furniture will fit. If you have a small space, there may not be room for the complete dining room set or the king-size bed.

4

### DECLUTTER

Conquer your clutter and get rid of those unused things you haven't touched in months—or years. Consider a garage sale, selling items online or donating them.





## High-Tech Hearing

*New features amplify your hearing experience*

**WHILE 2022 YOU** may not be the same as your 20-year-old self, you count your steps, get regular doses of fresh air, try to eat right and aim for seven hours of sleep...most nights! But when was the last time you paid attention to your ears?

Hearing loss is more common than you think. In 2021, Statistics Canada reported 38 percent of Canadians between the ages of 20 and 79 experienced some level of hearing loss.

The good news: there are seamless solutions to help you hear better. But these aren't your grandparents' hearing aids. Today's high-tech devices are smaller, stronger and packed with features to deliver crisp sound, brilliant speech understanding, personalized noise cancelling and universal connectivity.

Here are some of the latest products to enhance your hearing.



### Phonak Audéo Life

The world's first waterproof\* and rechargeable hearing aid, this device lets you enjoy an active lifestyle, from laps in the pool and gym workouts to relaxing on your beach vacation.



### Phonak Audéo Fit

This powerhouse provides natural sound with personalized health data tracking. It'll track your heart rate, walking distance and activity levels throughout the day.

To learn more, visit your local Connect Hearing location. CAA Members **save up to \$2,000** on a pair of select-level hearing aids and **15%** on everyday listening products.\*\*

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

\*Audéo Life is waterproof up to 50 cm or 1.64 feet. \*\*Offer is subject to change without notice. Visit [connecthearing.ca/caa](https://connecthearing.ca/caa) for complete terms and conditions.

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*... with these comprehensive, full-colour guides*

Chris Earley and Tracy C. Read



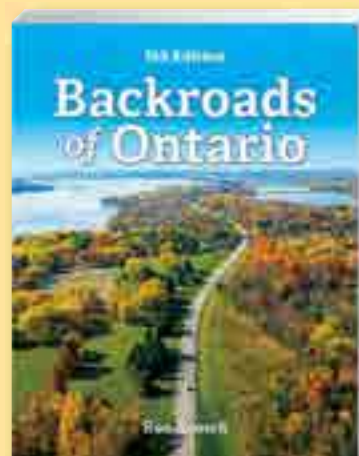
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# HOW OMVIC HELPS PROTECT USED CAR SHOPPERS

It's important to know the history of a vehicle before sign a contract and purchase. Here's how OMVIC assists consumers by requiring full disclosure from dealers.

by **Matthew Guy**

## BUYING A SECOND-HAND VEHICLE

from a registered Ontario Motor Vehicle Industry Council (OMVIC) dealer can be a great way to save money. But it's important to know the car's condition and past usage before purchasing it. As industry experts who regulate and enforce motor vehicle sales in the province, OMVIC goes to great lengths to protect buyers from dishonest dealers.

### Mandatory disclosures

Ontario's Motor Vehicle Dealers Act (MVDA), 2002, mandates 22 specific disclosures dealers must make regarding a car's past usage and condition, which can be found at [omvic.ca](http://omvic.ca).

The make, model and year of a vehicle are all basic details that are expected in any transaction. But OMVIC requires a registered dealer to take several additional steps to further protect customers.

For example, if there was a previous accident resulting in repairs exceeding \$3,000, or if work is required on components like the engine, transmission, computer or air conditioning, it must always be declared by a seller during a transaction.

OMVIC-registered dealers must also clearly state in writing on the contract the precise distance a vehicle has travelled, which should match the car's odometer. When dealers fail to report these important details, it can put everyone at risk, so it's important to know your rights as a consumer and understand how this information can protect and save you from a deceptive deal.

OMVIC continues to help educate and protect consumers during the car-buying process. In every case, the dealer is required to provide any disclosures they're aware of in writing on a bill of sale when selling used vehicles. This is to better help the consumer understand information about a car's history. Not doing so goes against clauses in the MVDA. It can also be a safety hazard for drivers and buyers who are unknowingly purchasing vehicles that may be poorly repaired or modified.

### Provide a written contract

OMVIC and the MVDA require these disclosures to be clearly and prominently written in the purchase or bill of sale contract. The MVDA also requires this information to be

presented in a timely manner so that the customer can review the contract before signing the agreement.

In some cases, the absence of these disclosures could mean the buyer is legally able to rescind the vehicle purchase contract within 90 days of delivery. Regardless of whether the registered dealer verbally discloses the vehicle history, always ensure that the information is also clearly written out in the contract when purchasing a used vehicle.

### Shop with confidence

Whether you're purchasing a new or second-hand vehicle, shop with peace of mind knowing that OMVIC is there to help and ensure that dealers are following the rules and regulations during the process. Visit [omvic.ca](http://omvic.ca) to access a library of free car-buying resources. Call 1-800-943-6002 or email [consumers@omvic.on.ca](mailto:consumers@omvic.on.ca) for more information. Don't forget to also follow us on social media for daily updates on latest news in the industry: LinkedIn, Twitter, Instagram and Facebook.





# How Big Is **Too Big**?

WITH THE RISE IN POPULARITY OF LARGER VEHICLES,  
WE EXPLORE HOW WE GOT HERE AND WHY THIS  
AFFECTS THE SAFETY OF ALL ROAD USERS

by MATT BUBBERS

**C**ANADIANS LOVE their large sport utility vehicles (SUVs) and pickup trucks. On average, we drive some of the biggest vehicles in the world. If you want proof, just take a look at your local grocery store parking lot.

We've all but abandoned sedans, station wagons and hatchbacks as modern pickups and SUVs are, by far, the most versatile and capable modes of

transport to ever roam the streets. But they come with a hidden cost.

Experts have long understood that in the event of a collision, bigger vehicles pose a greater threat to vulnerable road users, especially pedestrians and cyclists. Despite this fact, we keep buying big.

The good news is that there are some potential solutions on the horizon. ▷





### Looking at the trajectory

So, how did we end up here? The extreme popularity of these types of vehicles is a relatively recent phenomenon. Sales of SUVs, pickups, minivans and heavy-duty trucks began to soar in 2009, according to Statistics Canada. Between 2010 and 2021, trucks jumped to 79 percent of new sales.

In fact, Canadians prefer sport utility vehicles even more than drivers in the U.S., says research firm IHS Markit.

### Fuelled by appeal

The reasons for the ongoing big-vehicle boom are complex, but the trend has undoubtedly been driven by consumer demand. Automakers also realized early on that manufacturing SUVs and trucks meant more profit.

From a consumer standpoint, most SUVs offer all-wheel drive and ride higher—making getting in and out easier—which are major benefits that often outweigh the higher cost. For some, a large cabin is necessary for work. For others, a ride with a more spacious interior and extra cargo room is simply preferred.

### Does larger mean safer?

For many drivers, big cars feel safer, and there's some truth to that. The U.S. Insurance Institute for Highway Safety (IIHS) found that larger vehicles are safer for their occupants than smaller ones. Between 2013 and 2016, pickups were two-and-a-half times more likely than a regular car to cause fatal injury to the driver of a car they collided with. The primary cause, they suggest, are tall bumpers and front grilles.

In recent years, IIHS says automakers have reduced the threat SUVs and pickups pose by improving their energy-absorbing structures so they aren't as hazardous to people in smaller models.

But despite these recent changes in automotive design, larger vehicles still remain more likely to injure pedestrians in the event of a collision. They are particularly fatal for children too.

In an email, a spokesperson for Transport Canada wrote that the department is aware of the additional hazard larger vehicles pose and is working to improve safety for all road users. They're also evaluating the adoption of collision-avoidance technologies, such as automatic

emergency braking (AEB). Though it's not perfect, AEB can detect pedestrians and slam on the brakes if the driver fails to do so.

### Prevention updates

The U.S. National Highway Traffic Safety Administration (NHTSA) agrees that preventing collisions is crucial. Earlier this year, it proposed to upgrade its Five-Star Safety Ratings system, which is also commonly used in Canada, to better consider the safety of people inside and outside a vehicle. This is an important step toward improving roads for all users.

There are also some other solutions in the works, such as advanced collision-avoidance technologies, redesigned streets and new safety ratings, to name a few.

### Do your part

While we wait for more substantial changes to these larger vehicle models, there are some simple ways drivers of larger vehicles can mitigate the added risk they pose.

First, be mindful of your blind spots. Don't rely on technology and always do over-the-shoulder checks, says Teresa Di Felice,

assistant vice president for government and community relations at CAA South Central Ontario. "SUVs tend to have bigger blind spots because of higher design and longer hoods, making it harder to see," Di Felice explains. She also suggests that if your vehicle has advanced safety features (AEB, for example), learn what they can and can't do. And as always, minimize distractions, put the phone away and watch your speed.

It's not just what we drive that can have an impact on other road users; it's also the way we drive. **CAA**



### ENSURE YOU'RE PROTECTED

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# Follow the Food

**Your next great meal is  
only a trip away**

by HEATHER GREENWOOD DAVIS

PHOTOGRAPHY GAUXAM/UNSPLASH

A street food vendor  
making banh can in  
Dalat, Vietnam



Clockwise from left:  
vineyards in the hills  
of Tuscany, Italy;  
the writer and her  
family in Italy; fried  
zucchini blossoms



I can still remember the colour, texture and taste of the fried zucchini blossoms I had on a trip to Italy more than 10 years ago. I sat at a long table in an open-air restaurant at the top of a Tuscan hillside and unsuspectingly bit into nirvana. The flavours were so intense I dropped my fork, slumped in my seat and moaned in delight. Then, I dug back in.

It's a moment of appreciation that has become a regular occurrence when

I travel. And while mostly it's brought on by a chef's talents, there is no doubt that location plays a part too. Rolling hills dotted with blossoming vineyards and antique stone farms added as much to the deliciousness of my Italian plate as the ingredients themselves.

And it seems tourists agree.

### **Food drives the economy**

The "will travel for food" mantra is increasingly being taken up by travellers the world over. In 2019, culinary tourism fed an entire industry that is responsible





Bubble waffles  
in Hong Kong (left);  
a fishmonger in  
Alvarado, Mexico  
(below)



for more than 10 percent of the world's GDP and is worth more than a trillion dollars.

The World Food Travel Association estimates that visitors spend approximately 25 percent of their travel budget on food and drink—a percentage, I would wager, that grows in places that have built reputations on their cuisine. Rome, New York, Hong Kong and Bangkok often draw tourists to their street stalls, speakeasies and Michelin-starred restaurants for exactly that reason.

But the opportunity to find spots away from the crowds is equally appealing. For that, you'll need a keen sense of not only what's out there now, but what's happening next too. If you're a food-loving traveller looking for a new destination to explore, read on to discover three countries with authentic, mouth-watering fare.

### Historic and cultural ties

Vancouver-based food, drink and travel writer Joanne Sasvari says that people would do well to look to places where cuisine has been typically overlooked. ▷



## GO GREEN

It makes sense that those who love travel would also want to preserve the planet

"There are two kinds of sustainability initiatives: one that protects the environment and one that supports the economic well-being of the people in that environment," says food and travel writer Joanne Sasvari. "Both meet in the kitchen and at the table."

Here are four simple ways you can help to keep sustainability top of mind while travelling.

### Try a food hall

The collections of food sellers that are popping up in cities around the world are a win-win situation. It's an easy way to sample food from lots of different vendors and support smaller operators testing out creative culinary ideas.

### Choose local

"Skip the chains and dine at independent restaurants that are locally owned and operated," suggests Sasvari. Eat and drink things that are grown where you visit. Choose more plants than meat.

### Support women

"Eating street food is a great way to support local communities directly, especially female vendors," says travel and food journalist Katie Lockhart. "If you're staying in a hotel, ask the concierge where they go to eat in the area. And when you see a long line of people, join it. Also, where appropriate, tip."

### Tell a friend

Many small businesses don't have time or budget for publicity, so the best thing you can do to support them is to encourage others to visit, says author Jessica van Dop DeJesus.



Sasvari, the editor of *The Alchemist and Vitis* magazines and co-author of *Island Eats: Signature Chefs' Recipes From Vancouver Island and the Gulf Islands*, says Mexico and Peru pack a double culinary punch that may surprise.

"In Canada, we tend to think of Mexico as a beach destination, but by far the best reason to go is for the food," says Sasvari. She notes that the country has received UNESCO status as an Intangible Cultural Heritage of Humanity (ICH).

The global organization has cultivated an exclusive list of cultural elements that are expressed through knowledge, skill and traditions that have been passed on through generations. They can include festive events or rituals, oral traditions or sharing experiences to make regional crafts.

Mexican cuisine nods to the country's identity for its colourful food, as well as such heritage ingredients as corn, beans and peppers.

Sasvari gives credit for the impressive cuisine to the country's young chefs, who are reinterpreting dishes with an eye to Indigenous ingredients. "It is, quite simply, one of the world's most exciting culinary destinations."

## A bounty from land and sea

Jessica van Dop DeJesus, author of *The Dining Traveler*, has visited more than 60 countries. But when asked to name the next great food city, she points to one that she encountered at the beginning: Okinawa, Japan.

"I lived in Okinawa for a year, and it was a transformative culinary experience



Making Mayan tortillas in Yucatan, Mexico (top); the neon sign of a steak restaurant in the Mihama American Village, Okinawa, Japan (right)

for me," she says. Her appreciation for the food—a blend of culinary influences, including Chinese and American cuisine—from the tropical island in the East China Sea has only grown since.

"The island is known for its agriculture and having some of the longest-living people on earth," van Dop DeJesus says.

The sea-to-table opportunities there also make it a must-do for seafood lovers. "The Awase fish market is one of my favourite places, where you see fishers bringing their catch straight to the restaurants lining the market," she says. If you drive along the coast, keep your eyes open for cozy cafés and restaurants



## HANDS-ON FEAST

Any food lover will tell you that it tastes better when you've helped to prepare it

"Anything that gets you meeting local people and learning about their food and culture is a terrific way to discover a destination," says food and travel writer Joanne Sasvari.

Author Jessica van Dop DeJesus agrees. "By experiencing cooking classes, going to locally owned restaurants and staying at farms, travellers get to learn more about a destination and directly support the local economy."

In these spots, you'll do more than eat well. You'll have a chance to learn something about the people and the culture too.



## Go back to school

If a dish you love is iconically tied to a destination, it might be something you can learn to make yourself.

**CLASSES TO TRY** Chocolate making at Läderach in Lausanne, Switzerland; gelato school in Bologna, Italy; and cooking jerk chicken in Ocho Rios, Jamaica.

PHOTOGRAPHY (WOMAN) THOMAS BARWICK/GETTY, (SIGN) ROMEO A/UNSPASH, (FISH) CHRIS WILLSON/ALAMY, (BOWL) SERGIO KOVAL/ALAMY, (STUDENTS) MARINA SPIONETTI/ALAMY, (SPICES) IDEALISTOCK/ISTOCK



Fresh fish in Okinawa (left); bun cha from Vietnam (below)



## START EXPLORING

Visit [caaniagara.ca/travel](https://caaniagara.ca/travel) to find an experienced CAA Travel Consultant who can help you plan your own culinary adventure. Plus, they can make sure you have the right travel insurance to protect your trip.

serving *yakisoba* (a Japanese noodle dish) or *chirashi* bowls (seasoned rice topped with fresh fish and vegetables).

## Add a dash of ambience

Similarly, it's the freshness of Vietnam's cuisine that places it firmly on travel and food journalist Katie Lockhart's list of

foodie destinations to watch. "Vietnamese food is so fresh, vibrant and varied, especially in Hanoi," Lockhart says.

*Bun cha*—seasoned mini pork patties that are often served over noodles—is one of her favourite dishes of all time. She says that the experience of sitting on a tiny stool in a crowded alley with pork-scented smoke from the charcoal grill floating around makes it taste that much better.

All three writers and world explorers mentioned the ambience of the destinations. It's a tip travellers would do well to consider. When in doubt, follow your eyes. As Italy taught me, sometimes the greatest treats for the tongue come from the places where your eyes are equally dazzled. **CAA**

## Tour the market

Check with your hotel concierge or a restaurant chef to find a tour. Many food-focused guides take guests through the markets, offering insight into local produce and spices and the people who grow them.

**MARKETS TO TRY** The Mercado de San Juan in Mexico City; the spice market in Istanbul; Granville Island in Vancouver, B.C.; and Plaza de Mercado de Paloquemao in Bogota, Colombia.



## Stay at a farm

You can't get much closer to the origins of food than a farm stay. "Travellers are looking for more authentic experiences," says Jessica van Dop DeJesus. "You can learn about the local culture from a unique angle: food production."

**WHERE TO VISIT** The female-owned and vegan-friendly Finca Victoria in Vieques, Puerto Rico; and a wine-focused farm experience at Weingut Buschenschank Gästezimmer Strohmeier-Trobi in Styria, Austria, where you can hike the mountains and dine at the on-site restaurant.



# Driving Into the Future

WHILE AUTOMAKERS ARE TOUTING THE POTENTIAL OF ELECTRIC, AUTONOMOUS AND CONNECTED CARS, EXPERTS SAY THOSE VEHICLES AREN'T YET READY FOR MASS ADOPTION

by ANDREW RAVEN

**F**OR 39 DAYS LAST FALL, a pair of autonomous shuttle buses, known as Olli, travelled along a six-kilometre route in Whitby, Ont.

The cube-shaped eight-passenger buses were part of the first public transit trial of its kind in Canada. Travelling up to 20 km/h, Olli had trouble approaching

curbs and occasionally mistook recycling bins for people. But each day, it ferried around half a dozen people—until the afternoon of December 16, 2021. That's when one of the shuttles—with only its human attendant on-board—collided with a tree. After investigating the incident, Durham Regional Police Services eventually determined the

shuttle was in manual mode at the time, with its autonomous capabilities disabled.

Shortly afterwards, Local Motors, the start-up behind Olli, closed its doors. In turn, the originally scheduled six-to-12-month program was cancelled, showing both the promise and pitfalls of driverless technology.

ILLUSTRATION PETOVARGA/ISTOCK



Along with being autonomous, the vehicles of tomorrow will be electric. Government regulations and incentives are reasons for the growing interest in electric vehicles (EVs), but the rising price of gas is another major motivator.

Though Tesla is the automaker most commonly associated with EVs, more mainstream manufacturers have introduced their own hybrid and fully electric models in recent years. Consumers have been quick to buy them up.

### **Hurdles to overcome**

Some carmakers and tech companies claim these new advancements are the future of the automotive industry, but independent experts are much more measured in their optimism. They warn that many legal and technological issues need to be addressed before people will feel safe and comfortable in completely autonomous vehicles.

“We have been making incredible progress, but one should ignore a lot of the hype around this,” says Krzysztof Czarnecki, an autonomous vehicle expert at the University of Waterloo in Waterloo, Ont. “It’s not going to happen very quickly. Eventually, and I’m talking decades, we might see more and more traffic being autonomous.”

Though we have a long way to go, experts believe vehicles will eventually drive themselves, run solely on electricity and be able to communicate with one another. Supporters say autonomous vehicles have the potential to reduce collisions, improve travel times and cut greenhouse gas emissions.

They can also support the independent lifestyles of seniors and people with disabilities, allowing them to easily get around, even if they’re not able to drive. For commuters, it may result in greater productivity too, as passengers are able to work and complete other tasks while stuck in traffic.

### **Technological roadblocks**

One of the biggest barriers to that future remains technological. The artificial

# **The artificial intelligence that powers self-driving cars is remarkably advanced, but it can still be thrown off by simple, everyday things, like cyclists and snow**

intelligence that powers self-driving cars is remarkably advanced, but it can still be thrown off by simple, everyday things, like cyclists and snow. Last year, an autonomous taxi in Phoenix, Ariz., reportedly stopped in the middle of the road for 14 minutes when it encountered a row of traffic cones.

Those limitations mean that for now, most self-driving vehicles in Canada are deployed as part of research projects, like the University of Waterloo’s cheekily named Autonomoose program, or as temporary public transit experiments, like the electric self-driving shuttle bus service offered in the Plaza St-Hubert area of Montreal. A follow-up to a 2019 initiative, this multi-phase project first ran from October to December 2021, with a second trial running from May to July this year.

In the near future, self-driving cars will likely be restricted to controlled locations, like airports, hospital complexes and school campuses, says the Council of Canadian Academies, an organization of experts that discuss matters of public interest. Consulting firm Deloitte estimates that fully self-driving passenger cars might not appear on Canadian roads until 2030 or 2040.

### **Laying the groundwork**

Before driverless cars can go mainstream, industry players say Canada will need to invest in infrastructure upgrades. These range

from standard projects, like building dedicated pickup zones for self-driving taxis, to more cutting-edge initiatives, like installing traffic lights that can “talk” to cars and automatically adjust their timing to determine driving efficiency.

The nationwide rollout of high-speed 5G technology will also be key, Czarnecki says. It’s currently the leading system that would allow cars to communicate with one another. Smart roadside improvements like sensors and radar-reflective markings will need to be built too.

“When you think about full autonomy, it’s about an entire system, not just a vehicle,” says Raed Kadri, the head of the Ontario Vehicle Innovation Network, which supports the development of innovative automotive technology.

### **EVs will dominate roads**

Experts say there’s little doubt the future of cars is electric. In 2021, more than 6.6 million electric vehicles were sold globally, 50 times more than a decade earlier, according to the International Energy Agency. Almost one in 10 cars leaving showrooms today is electric, a jump that has vaulted EV pioneer Tesla into the ranks of the world’s most valuable car companies.

The federal government says that by 2035, all new cars and light-duty trucks sold in this country must produce zero emissions. (Today those vehicles make up only five percent of new car sales.) ▷



To prepare for that, Canada will need to strengthen its network of 6,500-plus public charging stations, says Stephen Bieda, a board member for the advocacy group Electric Vehicle Society. While the network of chargers is growing quickly, coverage still remains spotty in rural areas, and many stations have only a handful of plugs with slow charging speeds, he says.

Advocates are also pushing for federal and provincial officials to make it easier for apartment dwellers to have greater access to electric vehicle chargers. Some have called on governments to help fund retrofitting older buildings, which can be a costly upgrade. Governments should also compel developers to include at least rough-ins for electric chargers in new properties so that the infrastructure is available and can be built at a later time, says Cara Clairman, the president of Plug'n Drive, a Toronto-based non-profit.

Clairman says that rough-ins should be mandatory in new buildings. "Right

now, you could still build a condo with nothing, and that's wrong," she says of Ontario's current building code.

### **Privacy concerns**

As officials grapple with infrastructure upgrades, experts say they'll also need to keep a close eye on the cybersecurity threats that could come with Internet-connected vehicles. Czarnecki says there's a very real possibility that hackers could cause havoc by turning every light in a city red, for example.

Another concern is the potential misuse of personal information. According to a report from tech giant Cisco, connected cars could generate five times the personal data of your smartphone. This means vehicles can track not only where you go, but how fast you get there and who you're travelling with.

"As these technologies come online, the purpose is to increase safety," Kadri says. "But we need to make sure that as we're doing that, we're protecting privacy."

### **Cautiously optimistic**

While the challenges of an electric and autonomous future are vast, many in the industry say they can be overcome.

It's a cautious optimism shared by Jamie Austin, the deputy general manager of business services for Durham Region Transit, who ran the Whitby shuttle program. Though the program came to an abrupt end, the Olli buses ran for 300 hours, carried 250 passengers and covered 1,600 kilometres during their run.

"We would say it was a success," Austin says. "We have a better understanding of where the technology is today and where the opportunities are. This is an important starting point, but it's just the start." **CAA**



**READ ON**

**To learn more about electric and autonomous vehicles, visit [caa.ca/innovation](http://caa.ca/innovation).**

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# insider

News / Initiatives / Member Exclusives

## ADVENTURE AWAITS

Planning to take a scenic road trip this fall? Whether you're driving across the country or enjoying local sites with family and friends, unlock Member-exclusive savings along the way with CAA Rewards® partners. See page 44.

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# CAA Niagara Boosts Local Charities

Introducing our new 2022 Community Boost partners

## Giving back

Each year, CAA Niagara selects two local charities from dozens of applications to receive funding and support through its Community Boost program. Launched in 2019, the initiative allows us to focus our donation dollars where they'll have the most impact.

The chosen charities are each awarded a one-time donation of \$10,000, marketing assistance, volunteerism and additional fundraising support for 12 months. Two CAA Niagara fleet vehicles are also wrapped in the charities' branding, giving them on-the-road exposure.

## This year's additions

We are thrilled to announce that Pathstone Mental Health and Heartland Forest Nature Experience have been selected as the program's newest partners for 2022.

Pathstone Mental Health is a community-based organization whose mission is to

provide innovative and effective treatment for all young people in Niagara struggling with mental health and addiction issues. They're the leading agency and the primary provider of these services for kids in the region. To learn more about Pathstone Mental Health and how you can support them, visit [pathstonementalhealth.ca](https://pathstonementalhealth.ca).

Heartland Forest Nature Experience inspires people of all ages to respect, protect and enjoy nature. With over 200 acres of land and four kilometres of easy-access trails, they have programs for children, adults and seniors of all abilities, such as wetland and woodland restoration, environmental education and inclusion adventure camps, adaptable fitness workouts and sports activities. They also offer work experience and day camps for those with disabilities, as well as a unique, accessible woodworking shop. To learn more about Heartland Forest Nature Experience or to contribute to the cause, visit [heartlandforest.org](https://heartlandforest.org). ■



## EXPERIENCE THE WILD WITH SAFARI NIAGARA

On Sept. 10, step into the wilderness and embark on a fun-filled adventure during CAA Day at Safari Niagara.

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### LOCATION

2821 Stevensville Rd.,  
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### DATE

Saturday, Sept. 10, 2022

### HOURS

9:00 a.m. to 5:00 p.m.

### ADMISSION

\$14.95 + HST for Members  
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To register, visit  
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Learn more about CAA Niagara's Community Boost program at [caaniagara.ca/communityboost](https://caaniagara.ca/communityboost).





## OHIO FALL COLOURS & AMISH EXPERIENCE

October 3 to 6, 2022

Tuxedo Classic

Explore the unique culture of the Amish with a visit to Holmes County, Ohio. In our fast-paced world of high technology, Ohio's Amish Country offers a step back in time to a much simpler and peaceful way of life. Visit an Amish farm, savour homemade foods and listen for the clip-clop of horse and buggy.



## QUEBEC FAIRMONT MOMENTS

October 12 to 20, 2022

Tuxedo Classic

Experience history during a stay at the famous Fairmont Le Chateau Frontenac and at the Fairmont The Queen Elizabeth. Enjoy the Fairmont Le Manoir Richelieu and relax at the Fairmont Mont Tremblant. End your journey at the Fairmont Le Chateau Montebello.



## EXPERIENCE NEW ORLEANS

October 16 to 20, 2022

Tuxedo Classic

Explore the Garden District, the Riverwalk Marketplace and the French Quarter of New Orleans. Enjoy Creole cooking, an overstuffed po'boy and a beignet at Café du Monde coffee stand. Visit the Oak Alley Plantation and enjoy a steamboat dinner cruise along the Mississippi River.



## LANCASTER AMISH WITH "DAVID"

November 14 to 17, 2022

Tuxedo Classic

See the new Sight and Sound Millennium Theatre production of "David." Savor an Amish home meal. Shop at Tanger Outlet Center. Enjoy the "Home for the Holidays" production at the American Music Theatre and "The Christmas Ship" at the Bird in Hand Theatre.



## NEW YORK, NEW YORK

November 20 to 23, 2022

Family

Enjoy an unforgettable experience in a city that never sleeps! Explore its wonders at your own pace. On a guided tour, see Central Park, Chinatown, Wall Street, Soho, Ground Zero and much more. Whether it is summertime or holiday time, anytime is great to visit the Big Apple!



## MYRTLE BEACH CHRISTMAS

December 5 to 12, 2022

Relaxation

The oasis of Myrtle Beach comes alive during the holidays. Head to the Carolina Opry for a Christmas show. Catch the South's Grandest Christmas Show at the Alabama Theatre, and enjoy the Pirates Voyage Dinner and Show. See Brookgreen Gardens shine amid the glow of candles and sparkling lights.



## CAA MEMBERS APPRECIATION CARIBBEAN CRUISE

February 26 to March 9, 2023

Relaxation

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Just swipe your CAA Membership card or load it onto Shell EasyPay™ in the Shell app. For more details, visit [caaniagara.ca/shell](http://caaniagara.ca/shell).

## BON APPÉTIT

Enjoy tasty savings along your route at your favourite restaurants. CAA Members **save 10%** at locations across Canada, including **East Side Mario's, Kelseys, Harvey's, Swiss Chalet, Montana's, Fionn MacCool's, Original Joe's** and **State & Main Kitchen and Bar**.

Or beat the early autumn heat with a cone at **Marble Slab Creamery**, where CAA Members **save 15%** on all regular-priced items.

## START PACKING

Before you hit the road, make sure you're ready with all the essentials. If you're hiking to see the foliage, pick up any necessary gear at **SAIL**. With over 40 years of experience helping adventurous Canadians, they offer everything from hiking backpacks and boots to water bottles, headlamps, binoculars and more. Plus, CAA Members **earn up to 5%** in CAA Dollars® when shopping online.

## LOVE YOUR WHEELS

Make sure your vehicle is ready for your fall adventure with a pre-trip inspection. Find a quality mechanic for your car through the **CAA-Approved Auto Repair Services (AARS)** program. It identifies auto repair facilities that meet CAA's stringent standards for good service at fair prices. Find your nearest AARS facility by visiting [caaniagara.ca/find-garage](http://caaniagara.ca/find-garage), where CAA Members receive exclusive discounts.



Offers and partners are subject to change without notice.



## SWEET DREAMS

Feel well rested on your travels. Discover accommodations while unlocking exclusive discounts and benefits at top hotels across North America. As a CAA Member, you can save at **Best Western, Hilton, Hyatt, Sheraton, Four Points by Sheraton** and **Marriott** hotels when you book using your CAA Membership.

## RIDE IN STYLE

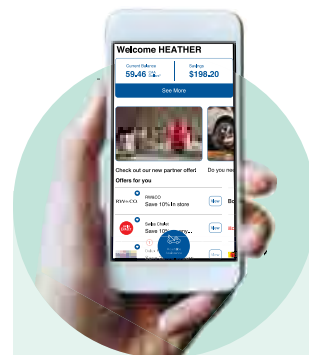
Those who don't own a vehicle won't have to compromise on road trip fun. Use your CAA Membership to book a car rental with **Enterprise** to **save 5%** or more, plus earn up to 10 CAA Dollars.

Prefer not to drive? If you're headed to a major city, consider taking the train instead. CAA Members **save 10%** on standard fares with **VIA Rail**.

## EXPLORE YOUR AREA

If you're staying close to home, consider playing tourist for a weekend. There's plenty to see and do in Niagara. Plus, as a CAA Member, you can access plenty of discounts and benefits to enhance your staycation. Stop by a CAA Niagara Branch to purchase discounted tickets to local attractions, including

**Cineplex, Landmark Cinemas, Legoland** and **Bird Kingdom**.



## CAA ON THE GO

Before you set off on a fall road trip, download the CAA Mobile App™ to access roadside assistance quickly, whenever you need it.

Whether you have a flat tire, run out of gas, get locked out of your car or need a tow or a battery boost, CAA is there to help. You can also find great Member benefits and offers along the way.

The CAA Mobile App is available on the App Store or Google Play. Learn more at [caaniagara.ca/app](https://caaniagara.ca/app).

To find more great savings, visit [caaniagara.ca/rewards](https://caaniagara.ca/rewards).

# UPCOMING DAY TOURS

*Join us for an unforgettable day!*



### Explore Toronto

September 10

### Toronto Zoo

September 17

### Sweet Delilah Swim Club @ Herongate

September 18

### Grand River Cruise

September 20

### Fall Colours Lunch Feast

September 21

### Toronto's Historic Distillery District

September 22

### Hockey Hall of Fame and Little Canada

September 24

### St Jacobs Market & Village

October 1

### Toronto Blue Jays vs Boston Red Sox

October 2

### Harry Potter & the Cursed Child

October 12

### Fantastic Beasts at the ROM

October 13

### Singin' in the Rain

October 15

### Canada's War History

October 22

### Stratford Festival Overnight

October 27 to 28

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

**JOURNEYS**



# NO PLACE LIKE HOME

Routine maintenance, like weeding your lawn and shovelling snow, are essential tasks as a homeowner. So is protecting your property with the proper home insurance.



## HOME INSURANCE COVERS

more than just the physical structure of your home. It includes other structures on your property, like a garage or shed, and your belongings, such as jewellery and artwork. As well, it can protect you from legal liability if someone is injured on your property.

CAA Home Insurance<sup>1</sup> also provides standard coverage for vandalism or theft or there is damage caused by fire, smoke, water, wind and hail.

## FLEXIBLE COVERAGE

CAA Home Insurance has more options to extend your coverage at little or no cost. Consider these benefits for further protection.



### EMERGENCY TRAVEL MEDICAL<sup>2</sup> Included

Your policy includes

emergency travel medical insurance should you become ill or injured. As part of the Multi-Trip Annual Plan, you'll receive coverage for up to four days outside of Canada and up to 365 days for trips entirely within Canada.



### WATER COVERAGE<sup>3</sup> Included

You'll be protected against water damage caused by heavy rainfall, flooding, rising groundwater, mudflow and sewer and septic system backups.



### HOME LIABILITY COVERAGE Included

This provides protection if you or your family are found legally responsible for unintended injuries to other people while on your

property and/or damage to their property.



### LEGAL EXPENSE INSURANCE<sup>4</sup> Included

If you have to pursue a dispute or defend a claim, you can recoup reasonable and necessary legal fees incurred from court or police and medical reports.



### SERVICE LINE COVERAGE<sup>3</sup> Optional

As a homeowner, you're responsible for the underground service lines that run from the street to your home. This product protects you against losses due to damage to or failure of these lines, like if you need to fix or replace a frozen waterline that burst.



### HOME EQUIPMENT BREAKDOWN<sup>5</sup> Optional

Protect your electronics and major appliances in the event they need to be repaired or replaced due to mechanical, electrical or pressure-system issues. This includes your air conditioning unit, water heater, stove and computer. Reporting a damaged item will not count as a claim against your policy.



### IDENTITY THEFT Optional

In the event personal information, such as your social insurance number, credit card or banking information, is compromised or subject to fraudulent activity, this benefit helps to cover the costs to resolve any issues that may arise. ■

## Policy check

CAA Insurance offers complimentary reviews regardless of your policy provider. Speak to a licensed CAA Insurance Agent to go over your options by calling 1-877-222-1717 or visit [caaniagara.ca/homeinsurance](http://caaniagara.ca/homeinsurance).

<sup>1</sup>Property Insurance is underwritten by CAA Insurance Company.

<sup>2</sup>Emergency Travel Medical coverage up to \$5 million CAD. Maximum \$25,000 for all Emergency Medical Insurance benefits for Canadian residents without an 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>3</sup>Underwritten by CAA Insurance Company. Claims administered by Mutual Boiler Re.

<sup>4</sup>CAA Legal Coverage is underwritten by CAA Insurance Company. Claims are managed by ARAG Legal Solutions Inc. (ARAG).



Travel Insurance  
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# SMART TRAVELLERS

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prepare for the  
elements.

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insurance.

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like packing the essentials to staying  
comfortable on a beach day, and getting  
travel insurance from CAA.

**To learn more and get a no obligation quote, visit [caaniagara.ca/travelinsurance](http://caaniagara.ca/travelinsurance),  
call 1-800-263-7272 or visit a CAA Niagara Branch.**

CAA Travel Insurance is underwritten by Orion Travel Insurance Company. Certain exclusions, limitations and restrictions apply. Subject to change without notice. A Medical Questionnaire is required for travellers age 60 and over to purchase travel insurance. Quotes are valid for 30 days. Terms and conditions apply. See [caaniagara.ca/travelinsurance](http://caaniagara.ca/travelinsurance) for details.



# A MUCH-NEEDED BOOST

CAA's Bike Assist program rescues a couple stranded in the hot summer sun

by LISA GORDON illustration by GIORDANO POLONI

Irene Leung and her husband, David Frankham, often enjoy leisurely bike rides in the countryside near their hometown of Port Dover, Ont.

On a hot August day in 2019, the couple was headed home for a cold drink after a lengthy ride.

Suddenly, Frankham's electric bike slowed to a crawl before coming to a halt on the side of the dusty road. The battery was clearly dead. The pair wondered what to do.

"We thought about me riding home with my bike to get our Jeep," Leung recalls. "I would bring it

back to see if we could lift the bike in, but the bike is heavy. We were worried the bike—or the vehicle—would get damaged."

As the sun blazed down on them, Leung then remembered reading about CAA Bike Assist™ in *CAA Magazine*.

"I had my cellphone. I wasn't sure if they would help with our e-bike, so I called and asked," says Leung, who has been a card-carrying CAA Member since 1997.

"Sure enough, they said they could help," she says.

A tow truck with a flatbed trailer arrived about

30 minutes after she called. The driver brought the bike up a ramp, then secured it upright.

"He was excellent," Leung says. "He drove us home, too, where we discovered the battery had been fully charged, but it was defective. We replaced it right away."

"My CAA Membership is something I've always had for reassurance," Leung says. "I feel better knowing that if we run into this problem again, we can always call CAA." ■

Have a great CAA story to tell? You could be featured in an upcoming issue if you send it to [caamagazine@caasco.ca](mailto:caamagazine@caasco.ca).



**MEMBER**

IRENE LEUNG

**FROM**

PORT DOVER, ONT.

**MEMBER SINCE**

1997





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Having CAA Term Life Insurance can help protect your loved ones' future financial security, with **up to \$1 million in coverage**.<sup>1</sup> The younger and healthier you are when you apply, the lower your rates.

**Over 50 or have a medical condition?** Getting life insurance may not be easy. CAA Guaranteed Issue Life Insurance can help. It's life insurance – guaranteed, with no medical exam required.<sup>2</sup> It can help you leave a legacy of up to \$25,000 tax-free, to cover final expenses or anything your loved ones want.

 **Manulife**



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To find a suitable plan, speak with a Licensed Insurance Advisor today!



**1-844-538-7457**



**[caalifeandhealth.ca](https://caalifeandhealth.ca)**



<sup>1</sup> \$500,000 is the maximum coverage amount for 5-Year CAA Term Life Insurance.

<sup>2</sup> Guaranteed acceptance upon meeting the eligibility criteria and receipt of first premium payment. See full policy for details.

Underwritten by **The Manufacturers Life Insurance Company (Manulife).**

Conditions, limitations and exclusions apply. Available to Canadian residents only. Please see policy for details.

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