CAA's back-to-school guide Advice on buying a new or used vehicle For the love of bees

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Community at the Core

The evolution of CAA Niagara's Community Boost program



Peter Van Hezewyk President and CEO CAA Niagara

SIMPLY PUT, community is at the core of everything we do at CAA Niagara.

Throughout our history, CAA Niagara has aligned itself with many worthy causes. To further our impact, we launched the Community Boost program in 2019. Every year, we provide financial, volunteering and fundraising support to two local charities. This year, we've partnered with Big Brothers Big Sisters of Niagara and Wellspring Niagara, expanding our Community Boost family to 10 organizations.

Our dedication to the community has also extended to assist local small businesses through a community retail space at our Pen Centre Branch in St. Catharines. By providing a platform for small businesses to showcase their products and expand their customer base, we contribute to their growth and success.

Recognizing the increasing needs of food banks, we introduced the Big Food Boost in 2021. With the help of our employees and CAA Members, as well as our partners and the public, we collected more than 3,000 pounds of food donations. We are now running the Big Food Boost again to support Feed Niagara and we are poised to surpass 2021's results. Join us on Saturday, September 2, at the Seaway Mall, in Welland, when the campaign winds down during the Touch a Truck event.

Looking ahead, we remain committed to growing our community efforts to meet the ever-changing needs of Niagara. And we'll continue seeking opportunities to make a positive impact and drive change.

Our club is proud to be part of this remarkable community. We invite everyone to join us in building a stronger, more resilient Niagara. CAA

For more information on CAA Niagara's community involvement, visit caaniagara.ca/drivingchange.

Introducing Our Board

Advocating for CAA Members' Needs



Mike Goodale Chair CAA Niagara

AT CAA NIAGARA, our Members are always the top priority. Recently, our club achieved a major milestone. CAA Niagara now has 150,000 Members, which showcases the strength and growth of our community.

Last fall, I assumed the role of Board Chair, leading a team of nine incredibly talented individuals on the CAA Niagara Board. The Board's main responsibility is to build and protect the long-term value of the organization for you, our Members.

This year, we welcome three new Board Members—Kathy Uher, Ken Kawall and Kristine Clark. Each of them brings fresh perspectives and innovative ideas to our organization. Earlier, in 2020, three Board Directors joined us—Ray Archer, Michael Cottenden and Matthew Leask. Their collective diverse experience ensures a comprehensive approach to our decision-making.

Our Board also includes long-standing members who have made significant contributions to our club's success. Bill Kerr has been on the Board since 2018 and currently serves as our Vice Chair. Janice Thomson, who served as our Board Chair for three years, is now Niagara's representative on CAA National's Board of Directors. Rob DePetris is our longest-serving Board Member and has represented Niagara on CAA National's Board for the past four years.

To learn more about our Board Members and our commitment to effective corporate governance, visit caaniagara.ca/theboard. We value your feedback as it plays a crucial role in shaping our decisions and enhancing our services. Please do not hesitate to reach out to me directly at boardchair@caaniagara.ca.

Thank you for being a CAA Member and an integral part of our community. Together, with you on board, we will continue to provide excellent service to all our Members. CAA

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Member Stories

MAKING THE MOST OF MY MEMBERSHIP

I love CAA. I have a family membership, as well as car and house insurance with CAA. They're always helpful when I call—three times already this year.

-Caren

KEEP IT UP, CAA!

I cannot say enough good things about CAA and their employees. They always accommodate all my roadside needs, going above and beyond the call of duty. Keep it up! *-Paul*

A QUICK FIX

I called CAA and met a tow truck operator named Phil who responded to my call. He was absolutely professional and courteous. I was having a brutal morning, coming off of a night shift, but he turned my day around and had me up and running in no time!

-Duncan



A TOW ISN'T SO BAD

Today I had to have my car towed. After waiting about 45 minutes, the tow truck came. A young man named Daniel got out with a smile on his face. He was very pleasant and professional. Realizing I had been waiting in the summer heat, Daniel offered to let me sit in the cab to cool off while he loaded my car. Daniel, your kindness was much appreciated!

-Beverly

PHOTOGRAPHS: (CLOCKWISE FROM TOP) CHAINARONG PRASERTTHAI/ISTOCK; MINISERIES/ISTOCK; COURTESV OF CAA

66 I cannot say enough good things about CAA and their employees



CAA's MyPace™ PROGRAM

CAA was wonderful helping me switch my auto insurance. I was a bit nervous, as it was my first time setting up insurance on my own, but the CAA Insurance Agent made it very easy and straightforward. The agent gave me the best rate I could possibly get using the MyPaceTM program. I would definitely recommend it if you don't drive a lot and I would highly recommend going to the Welland Branch for your insurance needs. -Olivia

Have a story or comment you'd like to share? Email us at **magazine@caaniagara.ca** and you could be featured in an upcoming issue. Letters may be edited for length and clarity.



VACATION MODE

CAA is an amazing place for booking a vacation. If you're looking to book a trip, see Honorine in the Welland Branch and she will hook you up with the best vacation deals ever! -Krysta

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SCAN HERE TO FIND YOUR FIT



Grasslands National Park in Saskatchewan is a beautiful spot for fall stargazing—check out Two Trees Trail and Frenchman Valley Campground for the best car-accessible sites.

Seeing Stars

'Tis the season to marvel at celestial wonders across Canada

By Claire Sibonney

IT'S PRIME TIME for stargazing. Fall is when the nights are longer, the air clearer, and the weather mild enough for revelling in the outdoors. Our country has some of the best venues for viewing the constellations, thanks to Parks Canada, which protects more dark skies than any other jurisdiction in the world. Escape urban light pollution and visit these spots, adjacent to dark-sky preserves (DSPs), for their night festivals, camping sites and astronomy destinations, all geared to sky watchers. **ALBERTA** The Jasper Dark Sky Festival (October 13-22), which takes place in the world's largest accessible DSP, features guided observation tours and speakers, plus live music and family-friendly activities.

SASKATCHEWAN Grasslands National Park, the darkest DSP in Canada, is a favourite destination of amateur stargazers and professional astronomers alike.

MANITOBA Spruce Woods Provincial Park was recently designated by the Royal Astronomical Society of Canada as Manitoba's first DSP for its excellent night-sky readings, astronomy programs and strict guidelines for reducing light pollution.

NIAGARA The Chronos Observatory hosts popular stargazing events on the

grounds of the Calamus Estate Winery. Using telescopes in the observatory silo and vineyard, visitors can immerse themselves in the wonders of the night sky.

ONTARIO Bruce Peninsula National Park is known as the place "where the Milky Way blankets the sky from horizon to horizon." Bayside Astronomy volunteers offer talks and telescope viewings every Friday and Saturday, from Canada Day until Labour Day.

ATLANTIC Newfoundland and Labrador's Terra Nova National Park was designated a dark-sky preserve in 2018 by the Royal Astronomical Society of Canada. The annual Night Sky Celebration takes place in late August, but Night Sky Kits, with binoculars and sky-viewing info, can be rented all season.

THE LOCALER Shauna MacLeod

AS A CHILD, Shauna MacLeod daydreamed underneath the willow tree in her yard. That was her inspiration for Willow Arts Community, the grassroots initiative she started in 2015, in St. Catharines, when she lost her musician brother to drug addiction. Now a registered charity, Willow Arts provides a peer support network for artists facing mental health challenges and/or living with addiction.

Driven by its mission—to address social isolation issues and barriers—the non-profit embraces a membership as diverse as the communities it serves, ensuring that marginalized groups have a safe place to turn to. "Our goal is to improve the lives of many more people in need and help them thrive," says MacLeod.

With the support of arts and community partners across the province, the organization's member artists lead classes in watercolour painting and creative writing, as well as radio production and show development. These endeavours nurture leadership skills, provide paid jobs and also fosters healing and personal growth.

"We know first-hand what people need and want," says MacLeod. "We meet people where they're at and welcome them on their bad days, on their horrible days and on their happy days."

-Staff

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Nominate a Localer. We'd love to hear about people doing great things in your community. Send your ideas to magazine@caaniagara.ca and they could be featured in an upcoming issue.



Shauna MacLeod encourages art therapy as a transformative way to heal and connect with others.

THE ONE

Fight Night by Miriam Toews

This Giller-nominated novel by Canadian author Miriam Toews delves into the dynamic in three generations of women living in Toronto. Follow nine-year-old Swiv as she navigates life alongside her pregnant mother and lively elderly grandmother after being expelled from school.

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Cozy up with a good book. Find new reads at Book Outlet, where CAA Members save 10% on regular-priced items in-store.



HOT SPOT

Niagara Falls Night of Art

NOW IN ITS 12TH YEAR, the free Niagara Falls Night of Art (nfexchange.ca) gets a fresh look at a new venue—Niagara Falls Exchange, a much-anticipated cultural hub adjacent to Niagara Falls History Museum. The theme for this year's celebration of art, live music, video and improv is "Vibrant Beginnings," and the lineup of artists, musicians and food and drink vendors will have attendees dancing in the streets on Thursday, September 21. *-Beth Hitchcock*



Mark your calendars for a free night of entertainment in and around the Niagara Falls History Museum.

66

The theme for this year's celebration of art, live music, video and improv is 'Vibrant Beginnings'



A little TLC when the seasons change will ensure future fun.

Putting the Toys Away

Proper care and winter storage means a fresh start next spring for your recreational equipment

WELL, THAT WAS FUN—a summer brimming with travel, camping and outdoor adventures with those recreational vehicles, all-terrain vehicles, boats and bicycles. But now it's time to put the toys away. Properly storing equipment will protect them until you get them ready in spring.

Bicycles are relatively easy to prep for storage but still require careful attention. Dry the frame and wipe down the entire bike, particularly the chain. It should be cleaned with either bike-chain cleaner or a brush (an old toothbrush works just fine) and then lubed to protect against air moisture. Store in a warm, dry location, preferably in a bike bag or under a blanket.

Dealing with motorized vehicles is far more complicated, of course. This is owner-manual territory—if you've lost yours, go online. Boats, RVs and ATVs share common enemies in off-season storage—moisture, rodents and the cold. Your list of tasks includes draining all liquids and, where applicable, replacing them with antifreeze (consult the owner's manual for the specific antifreeze required). Also important is sealing the exterior to ward off critters (even for indoor storage), disconnecting batteries and adding fuel stabilizers.

Experienced owners create their own checklist of steps to prep their toys for the off-season. There is plenty to do, but after the thaw, being thorough is worth it. *-Sean Deasy*



Protect your recreational vehicles! Speak to a CAA Insurance Agent to review your policy and ensure you have the best coverage at the best rates. Visit **caaniagara.ca/insurance** for details.



A Toast to Fall

HARVEST SEASON brings a fresh crop of festivals paying tribute to wineries, cideries and breweries in Canada and around the world. Here's a cross-country roundup of destinations this fall for enthusiasts of fine adult beverages (and good food).

Edmonton's **Rocky Mountain Wine & Food Festival** (November 3–4), which was launched in 1998, promises a wide-ranging selection of superb wines, spirits and beers, complemented by culinary offerings from local restaurants. A ticket discount is available for groups of 10 or more.

Bring out the lederhosen and rinse out that stein. It's **Oktoberfest** (September 29–October 1) at the Regina German Club! Anticipate fun-on-tap for beer lovers plus live music and dancing, as well as plenty of family-friendly events.

Get yourself whisked away to South America this year, without a passport, at the 2023 **Winnipeg Wine Festival** (September 26-23), themed "Wines of Argentina." Events will be held at various locations across the city. New and familiar wines will be served at public tastings, WineDown special events and a gala dinner.

Catch the **Niagara Wine Festival**, at St. Catharines' Montebello Park Wine & Culinary Village, which takes place this year, September 15-17 and 22-24. Stroll through the park to visit the tasting tents of local wineries and stop by food stalls for snack breaks. General admission is free, but consider upgrading to the premium Harvest Lounge (complete with bartender) or book a VIP cabana for two hours, which includes butler service.

This fall, Nova Scotia's idyllic Annapolis Valley hosts the annual **Bridgetown Ciderfest**, September 7-10. Lovers of all things apple will have their fill again of the season's bounty—from pies to cider (there will be a cider press on-site). Come for the block party with participating local merchants and food vendors, as well as for the parade, children's carnival, pie-eating contest, Apple Orchard Walk and the Harvest Dinner.

And remember, before your group hits the road for any wine, beer or cider fest, make arrangements for a rideshare or designated driver

-Beth Hitchcock



PLAYLIST

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Stroll through

the park to

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food stalls for

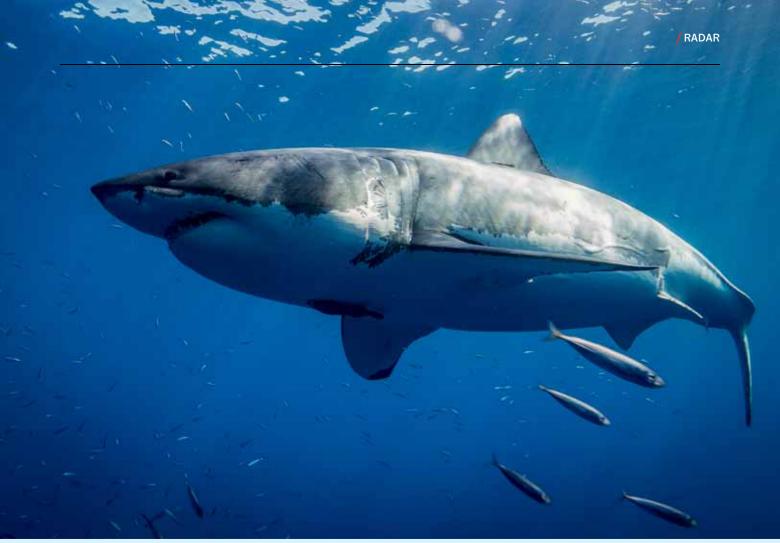
snack breaks

What Songs Do You Road-Trip to, Tony Dekker of Great Lake Swimmers?

During long drives while on tour and away from loved ones, Tony Dekker, the frontman of Great Lake Swimmers, shares that he often feels wistful. "I put on music that plays into that—comforting, but also upbeat, to get me to the next stop," the Niagara-based singer says. *-Karen Bliss*

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Great Minus			:
Hold Tom \	•		:
Seed Julian	s Taylor		:

Songs may not be appropriate for everyone. Listener discretion is advised.



Atlantic Shark Expeditions takes shark fans into the blue.

All Shark No Bite

THE OCEAN'S MOST FEARED PREDATORS—and among the planet's most threatened vertebrates—need our help. Aboard the research vessel of Atlantic Shark Expeditions (ASE), shouting "SHARK!" scares no one. That's because spotting the great white is the goal. But these encounters are not merely recreational—guests on the ship are put to work collecting real-world data. They're led by Neil Hammerschlag, founder of the Nova Scotia-based company, which is permitted by Fisheries and Oceans Canada to conduct ongoing research in the service of shark conservation. Changing perceptions about sharks is a major goal, says Hammerschlag, because "people protect what they love." Guests can dive with the sharks—safely tucked into a cage, mind you—and take up-close photos. This helps researchers identify individual sharks and monitor the local population. Participants are encouraged to share their photos and observations, feeding a repository of knowledge that can help these mighty creatures endure. This is citizen science at work, funded by eco-tourism—for the love of sharks.

Book your next adventure! Trips run August through October, leaving from Liverpool, N.S., about a two-hour drive from Halifax Stanfield Airport. \$395/person **atlanticsharkexp.com**

66 Changing perceptions about sharks is important because 'people protect what they love'





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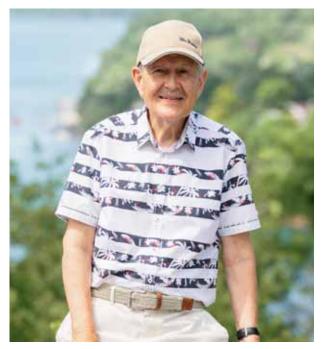


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What's Your Favourite...?

CAA Member Sherman Zavitz on great Canadian writers, the best pizza in Niagara Falls and what to do on Labour Day

By Sean Deasy



Sherman Zavitz, former historian for the City of Niagara Falls.

CAA MEMBER SHERMAN ZAVITZ makes sure every visitor falls for Niagara. The former historian for the City of Niagara Falls has written widely about local history, in addition to guiding tours of the area. Here, Zavitz shares some of his favourite things about the region he calls home and has carefully documented for posterity.

As a historian, what books do you think more Canadians should be reading?

I read a lot of Canadian non-fiction. Adam Shoalts is a Niagara author who has written many great books about his travels. He's often referred to as Canada's Indiana Jones. He wrote *Alone Against the North: An Expedition into the Unknown*, which is particularly good. Another book I recommend is *Original Highways: Travelling the Great Rivers of Canada*, by Roy MacGregor, another **Fort Erie is** worth a visit because, in the mid-1800s, it was the northernmost point for the Underground Railroad Canadian writer. He looks at the great rivers of this country and how they impacted settlement, development and exploration over the years.

What's your favourite local event?

The Marshville Heritage Festival takes place over the Labour Day long weekend in Wainfleet. They saved a lot of historic 1800s buildings in that area that were previously threatened with demolition. The buildings were saved by being moved to a park where they're stored and preserved, which is where the festival takes place. There's a lot of food and entertainment.

What are the must-see spots every history buff should visit in Niagara?

The Niagara Falls History Museum is excellent. They often offer special events, programs and workshops about the city's history. Fort Erie is worth a visit because, in the mid-1800s, it was an important transit point for the Underground Railroad. It's a very moving experience.



Niagara Falls History Museum.

Are you a part of any local clubs or organizations?

I'm a part of Lundy's Lane Historical Society. It goes back to 1887 and relates to local history. I've belonged to it for 50 years or so. I was president for a time back in the '90s. As far as I know, it's one of the oldest organizations of its kind in the province.

What's your favourite restaurant in the area?

Zappi's Pizza & Pasta in Niagara Falls.

Home Safe

Leave your worries at the door when travelling with these smart home gadgets

By Takara Small | Illustration by Guilherme Henrique

NOTHING RUINS THE VACATION VIBE faster than that nagging feeling. Is the back door unlocked? Will the basement leak if it rains? Smart home devices help keep tabs on everything, from deliveries to air quality, so you can check in on your phone.

SMART THERMOSTAT

Smart thermostats come with perks that can help you save a lot of money. Enable energy-saving settings before departing or use an app to adjust your home's heat or air conditioning in real time, so you're in control in case of unexpected weather fluctuations—say, a sudden heat wave, air-quality alert or rainstorm. Try **Ecobee Smart Thermostat** *ecobee.com* or **Nest Learning Thermostat** *thesource.ca*

INDOOR CAMERAS

Keeping a watchful eye on your home can be as easy as pushing a button with an indoor camera system. These devices can automatically track and record any indoor motion from multiple angles and push motion-sensor alerts to your tablet, smartphone or even smart TV.

Try Wyze Cam Pan v3 *wyze.com* or Amazon Blink Mini Compact Camera *thesource.ca*

WATER MONITORS

No need to worry about coming home to an expensive water bill or, worse, a flooded home. A water monitor can prevent accidents by tracking water usage and humidity levels. It can even detect leaks and turn off water at the source. While extensive in-home systems can be pricey, you can also buy stand-alone sensors and place them in high-risk areas.

Try Moen Flo Smart Water Monitor and Shutoff system moen.com or D-Link Whole Home Wi-Fi Water Leak Sensor Starter Kit ca.dlink.com

SMART LOCKS

A keyless smart lock boosts security with minimal fuss and no log-ins, cables or intricate set-up. Attaching one to the door is simple—some even fit over a standard lock or deadbolt. Most



smart locks can be set up for keyless or virtual entry, so dog walkers, neighbours and family or friends can enter with your permission while you're away.

Try August Smart Lock Pro + Connect *august.com* or Google Nest x Yale Lock *thesource.ca*

OUTDOOR SECURITY SYSTEMS

Smart home security systems are available in almost every price range. Many are voice-enabled and work with the smart assistant of your choice, be it Alexa or Siri. Some are motion-activated and send alerts to owners when activated. Those with wireless cameras and battery and solar-panel alternatives are a great choice for renters without access to their electrical wiring or those in need of options for outdoor spaces. Try **Arlo Pro 3 Wireless** *arlo.com* or **Ring Alarm** *ring.com/ca*

However, not even the smartest gadget can replace the watchful eyes of trusted neighbours. Most home insurance policies require that someone checks on your empty home. But keyless entries and two-way communication make it easier to let them in (and remind them to water the plants). CAA



CAA Home Insurance is there to help protect your property, whether you're home or away. Visit **caaniagara.ca/insurance/home** to learn more.

Keep on Driving

With preventive maintenance and prompt repairs, your vehicle can last longer than you think

By Wendy Helfenbaum | Illustration by Mike Ellis

ACCORDING TO A RECENT STUDY by automotive analytics firm S&P Global Mobility, the average age of vehicles in the U.S. is at a record high, at 12.5 years. In Canada, there are more than 26 million vehicles on our roads, and their average age is 11 years, with many of them lasting beyond the 300,000-kilometre mark.

We're keeping our cars longer for many reasons, the major one being the expense of buying a new vehicle (the average cost of a new car in Canada is now \$61,000). So how long will your vehicle last? Part of that depends on maintenance. Maximize your car's lifespan by staying on top of these important car-care measures.

FOLLOW THE MANUFACTURER'S MAINTENANCE SCHEDULE

Help ensure your car's longevity with routine and preventive maintenance—including oil and transmission-fluid changes, brake-fluid flushes, coolant exchanges, tire rotations and regular inspections of brake pads, hoses, belts, spark plugs and ignition wires. Consider switching to high-mileage fluids once your car passes the 100,000-kilometre mark. They contain additives that can prolong the age of components prone to wear and tear, such as the engine, transmission and power steering. After about five years, expect to replace your car's battery, timing belt, cooling and heating system hoses and rubber suspension bushings that can crack with age.

KEEP YOUR CAR'S BODY IN TOP SHAPE

Left unchecked, minor paint chips, scratches and surface rust can compromise and weaken the vehicle's body and frame. Regular rust-prevention treatment will help—CAA recommends Krown Rust Control. And because Canada's icy roads are treated with salt and other chemicals that can damage the undercarriage, have your mechanic check for signs of rust. Wash your car regularly to remove dirt and salt from the wheel housings and door bottoms.



ADJUST YOUR DRIVING STYLE

Hard accelerating and braking or maintaining high speeds can stress your engine. Drive smoothly by braking and accelerating gradually, and avoid potholes. The conditions you drive in can affect how long your vehicle lasts. Driving on steep inclines can strain the powertrain, while excessive idling in traffic causes engine wear. Limit exposure to the elements by parking, whenever possible, in a garage or covered driveway.

REPAIR OR REPLACE WORN PARTS RIGHT AWAY

When your vehicle's warranty expires, anticipate an average of at least \$100 in monthly maintenance costs. Watch for signs that your car needs repairs—say, clunking or squeaking noises, fluids leaking or a burning smell. If you notice any of these signs, call your mechanic or CAA Approved Auto Repair Services facility for their expert opinion. Otherwise, the problem can lead to an expensive bill, or worse—the end of your vehicle's lifespan. Once you're spending more than \$2,000 per year on maintenance or if a repair will cost more than your car is worth, it might be time to say goodbye.

Winter Battery Tip

As summer comes to a close, it's important to note that extreme heat can be even harder on the battery than extreme cold. And a battery weakened over the summer will cause you more grief as the weather gets colder, especially if it's three to five years old. Get it tested and replaced if necessary.

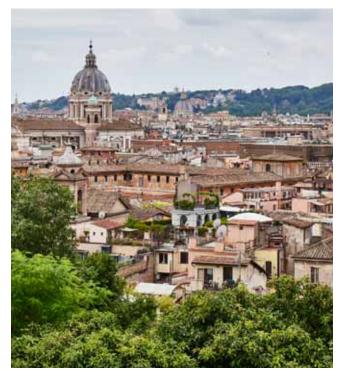




Return to Rome

Venture beyond the traditional tourist sights. There's much more to explore in the vibrant neighbourhoods of the Eternal City

By Karen Eull / Photography by Stacey Brandford



(Opposite page) Warm and welcoming, Luciano Cucina Italiana opens onto a lively piazza in Parione. (Above) The terrace at Villa Borghese park overlooks Rome's famous domed basilicas. TWENTY-FIVE YEARS AGO, I arrived in Rome with an oversized knapsack, a fanny pack of traveller's cheques and a brand-new art history degree—primed for the wonders of this city. Now, I'm back and I notice that familiar look of determination on the faces of (so many more) tourists crowding the squares. I, too, had an itinerary that stretched from the Vatican to the viaducts. I came, I saw, but was conquered by that checklist. Rome, with its millennia of history and culture, is not a place you can cover in one trip.

This time, instead of queuing to tour ancient sites, my plan is to wander through some of the city's many districts. There are 22 historical regions, or *rioni*, in Rome, plus more neighbourhoods in the outskirts, each with its own rich history, traditions and cuisine. Five days are not enough to see them all, but one can comfortably walk through one or two neighbourhoods per day, with plenty of stops for *aperitivi* and gelato.

MONTI (RIONE I)

One of Rome's oldest districts, Monti was once home to criminals, commoners and poor nobles (Julius Caesar was born here, when it was still known as Subura). These days, Monti draws a young, creative crowd that frequents its many lively bars, trattorias and vintage boutiques. There are plenty of hotels here, too, well suited to tourists who prefer a less busy spot within walking distance of the sights. LANDMARK One of Rome's four major basilicas, the magestic Santa Maria Maggiore sits at the top of Monti. From there, saunter along Via Panisperna, past Monti's narrow, winding streets and charming storefronts festooned with trailing ivy and sweetly scented jasmine.

HIDDEN GEM Veer slightly outside of Monti to visit **Santa Maria della Vittoria**. This 17th-century church houses one the most famous sculptures by Bernini, *The Ecstasy of Saint Teresa*. Although he was renowned for his intensely emotive art, the artist's rendition of Teresa of Ávila's mystical episode was perceived by some as too sensual. The cool, hushed interior of Cornaro Chapel offers the opportunity to enjoy his work without the typical crowds.

REST STOP Bars and trattorias abound in Monti, but the good ones fill up fast, so make a reservation. Dine at **La Taverna dei Fori Imperiali**, which serves up superior homestyle Roman classics and warm, attentive service (not a given in Rome), as well as excellent views of the street this restaurant was named for. Go for an after-dinner stroll for glimpses of iconic ancient sites, such as the **Colosseum**, the **Roman Forum** and **Trajan's Market**.

TESTACCIO (RIONE XX) AND OSTIENSE (RIONE X)

For dinner, Romans and tourists alike visit Testaccio, where the food scene is both classic and cutting-edge. But it's worth spending a full day in this neighbourhood. Once an industrial district for slaughterhouses and butchers, Testaccio has many restaurants that maintain a traditional nose-to-tail approach to food, but you'll find classic pasta and pastries here, too.

66 For dinner, Romans and tourists alike visit Testaccio, where the food scene is both classic and cutting-edge

LANDMARKS Shop for local produce and traditional Roman snacks at the lively 10O-stall Testaccio Market. Then, sample a scoop at Giolitti, one of the city's oldest *gelaterias*. Head toward Via Ostiense for a look at Piramide Cestia. Rome's sole remaining pyramid may seem out of place, but it's an example of the Roman fascination with all things Egyptian during and after the reign of Cleopatra VII.



A scooter weaves through Monti's narrow cobblestone streets.

HIDDEN GEMS Tour Via Ostiense and its side streets to view colourful murals by internationally acclaimed artists, including Italy's own **Blu**. The street art extends all the way to **Centrale Montemartini**, an abandoned power plant that's now a museum for artifacts from the Capitoline Museums. Here, ancient statues (some unearthed during the rapid industrialization of the early 20th century) are posed against a backdrop of diesel engines and steam turbines, which are also relics of a past era.

REST STOPS Many contemporary restaurants have been popping up in Ostiense—including **Altrove**, with its multicultural menu and an internship program for young Italians and new immigrants to train with executive chef Barbara Agosti. Or stick with the classics, say, the renowned *cacio e pepe* at **Flavio al Velavevodetto**, located on the slope of Monte Testaccio, which was formed by an ancient trash site where Romans piled millions of discarded clay vessels. View the excavated cross-section of the terracotta fragments from the restaurant's windows.

QUARTIERE FLAMINIO AND VILLA BORGHESE

An outskirt north of the city centre, Flaminio has become a hub for contemporary architecture and art. Southeast of the Flaminio metro stop is an entrance to Villa Borghese, a heartshaped public park spanning almost 200 acres.



The marble pyramid in the heart of Testaccio was built between 10 and 12 B.C. as a tomb for a Roman magistrate.

HIDDEN GEM Museo Nazionale delle Arti del XXI Secolo (MAXXI) is housed in a sculptural concrete building designed by the legendary architect Zaha Hadid that's as much of a draw as the art itself.

LANDMARKS Enjoy a picnic in the Villa Borghese gardens amid a plethora of sculptures and fountains. Book ahead to visit the site's crowning glory, Galleria Borghese. Situated in a lavish Baroque building, the latter showcases the Borghese family's exquisite art collection, comprised of masterpieces by Bernini, Raphael, Titian, Rubens and Caravaggio, alongside numerous classical antiquities.

REST STOPS Consider indulging in a candlelit dinner at **Mirabelle**, at Hotel Splendide Royal. Or just splurge on an *aperitivo* at the **Adèle** rooftop bar. Both venues provide panoramic city vistas that include Villa Borghese and the dome of **St. Peter's Basilica**.

TRASTEVERE (RIONE XIII)

Cross the Tiber River by way of Ponte Sisto to spend a day meandering through the romantic streets of Trastevere. It's a popular place, so bars and restaurants get lively at night, but it's still peaceful in most spots.

HIDDEN GEMS Visit the palatial **Galleria Corsini** for its priceless artworks from Italy's national art collection, including pieces by Caravaggio, Rubens, Fra Angelico and Van Dyck. Across the street is **Villa Farnesina**, a riverside pavilion with an elegant citrus garden. The interior is adorned with Renaissance frescoes, which include Raphael's famous *Triumph of Galatea*.

LANDMARK Just before sunset, make the long, winding trek up Via Garibaldi to **Janiculum Hill**, where vendors sell wine, beer and snacks to enjoy while savouring expansive views of the city.

REST STOPS Sample Rome's street food—say, at **Suppl**i, named for the fried rice balls stuffed with cheese, or, at **Trapizzino**, famous for their doughy pockets filled with eggplant parmigiana or chicken cacciatore.



The whimsical *Poured Staircase*, by English artist Ian Davenport, installed at Chiostro del Bramante.

Via di Ripetta, Via del Corso and Via del Babuino—radiate from Piazza del Popolo to define the popular Tridente shopping area. Follow Via di Ripetta into Parione, a historic neighbourhood next to the Tiber River.

LANDMARKS Flanked by the Spanish Steps, Trevi Fountain, the Pantheon and Piazza Navona, Tridente is always bustling, and yet, it's easy to escape down a side street when you need a break from the crowds.

HIDDEN GEMS Via Margutta, tucked behind Via del Babuino's luxury shops, is so quiet you can hear the water burbling in the Fontana Degli Artisti, which commemorates the artists who have resided and worked here. Now populated with high-end boutiques and art galleries, this picturesque street became quite exclusive after scenes were filmed here for the 1953 movie *Roman Holiday*. There's a marble plaque marking the spot where filmmaker Federico Fellini once lived.

Nearby is **Museo Atelier Canova Tadolini**. Formerly the studio of a 19th-century neoclassical sculptor, this eclectic caffè is packed to the rafters with his casts and sculptures. Enjoy coffee with a *cornetto* (the Italian rendition of a croissant) at a table wedged between the busts of several dignitaries and an oversized archangel.

Walk along Tiber's banks and into Parione and get lost in this neighbourhood's maze of narrow lanes. Then, retreat into **Chiostro del Bramante** to admire the contemporary-art installations cleverly integrated into the site's Renaissance architecture.

REST STOPS Parione has many outstanding restaurants and bars. **Luciano Cucina Italiana** draws crowds for the creamy carbonara of chef Luciano Monosilio, who was awarded a Michelin star when he was just 27 years old. **La Pace del Palato**—a welcoming family-run trattoria highly recommended by the locals—features creative twists on Roman cuisine and innovative dishes such as a ruby-chocolate sphere with a negroni filling. Skip dessert and grab a late-night gelato from Frigidarium for your walk back to your hotel.

WHEN IN ROME

Italians practise *lo struscio*—the art of slow living—which is not so easy to do when you're a tourist with only five days to explore. When I catch myself rushing, I turn off Google Maps and wander. Surprises beckon around every corner in Rome. CAA

A CAA Travel Consultant can help you find your new favourite spot in Italy, plus book flights, hotels and car rentals. Visit **caaniagara.ca/travel** to learn more.

FAST TRACK TO FLORENCE

Italy's speedy bullet trains make it easy to squeeze in a day trip to Florence. And it doesn't take long to fall in love with the jewel of the Renaissance.

From the train station, it's a short walk to the basilicas, cathedrals and Ponte Vecchio. Plan on a quick stop at Mercato Centrale to sample pecorino cheeses and balsamic vinegars. In order to catch the breathtaking city views from the top of the Brunelleschi Duomo or to admire Michelangelo's David at Galleria dell'Accademia, it's best to book ahead.

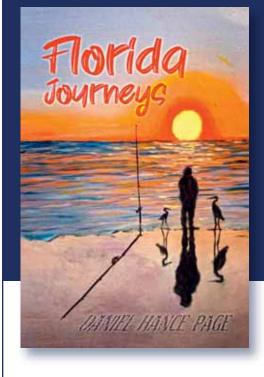
Shop for handcrafted leather jackets and shoes at Benheart. Then visit Officina Profumo-Farmaceutica di Santa Maria Novella, one of the world's oldest apothecaries. Sample a citrus scent crafted for Florentine noblewoman Catherine de' Medici, once queen of France. This store, workshop and museum includes an ancient chapel and medieval frescoes.

If your train is departing before dinner, grab one of the city's famous panini to go—perhaps the beef carpaccio-and-pistachio cream at All'antico Vinaio.

With so much to see, it's tempting to stay longer. But it's worth the trip for even a few hours in this stunning city.



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Planning your car's retirement? Donate it to Kidney Car–Canada's Choice for vehicle donation.

At a time when we're all searching for new ways to do good in our everyday lives, The Kidney Foundation of Canada's Kidney Car program gives us another opportunity to make a positive impact in our community.

By collecting unwanted vehicles, Kidney Car helps thousands of Canadians living with kidney disease. All proceeds go to funding lifesaving programs, including critical patient support, education, organ donation awareness and cuttingedge medical research.

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Not only will you receive a fast, free tow within 48 hours, but you will receive a charitable tax receipt worth \$700 or more. Unsure if your vehicle is eligible? Contact Kidney Car for a no-obligation evaluation. All vehicles donated are recycled responsibly or sold to be reused.

Kidney Car has been a trusted vehicle donation program in Canada for over 30 years, collecting well-loved cars, SUVs and trucks every week from generous donors, like Jean.

"I had an excellent experience donating my old Honda Civic to The Kidney Foundation," she says. "The person I dealt with over the phone and the driver were friendly and efficient. They arranged for my car to be picked up the next day and the towing process didn't take very long."

When you make your vehicle a Kidney Car, you're choosing to improve the lives of individuals with kidney disease, providing hope for them—and their families—when they need it most.



Learn more at kidneycar.ca or call the Kidney Car team at **1.866.788.2277**



(Above) Iconic sandstone buttes dominate in northern Arizona's Monument Valley Navajo Tribal Park. (Bottom right) Bischoff's Shades of the West, in Scottsdale, is an old-style trading post that sells handcrafted leather, jewellery and Mexican folk art.

Southern Comforts

Snowbird season is just around the corner—time to skip town for a warm, sun-drenched destination

By Fiona Tapp and Jacqueline Kovacs

EVERY YEAR, just before the first blizzard hits, Canadian snowbirds swap boots for sandals and head south. If you're lucky enough to join the flock, here are three popular winter havens to consider—a desert retreat in the U.S., a sunny Central American getaway and an island escape in the Caribbean.

ARIZONA

The Grand Canyon State is a snowbird favourite, offering endless sunshine and clear azure skies, perfect for plenty of outdoor activities. Its proximity to Canada (especially for those out west) also makes Arizona an enticing destination.

STAY

- Options for long-term accommodations vary from luxury gated communities to RV and mobile-home parks.
- Cities on the favoured list of snowbirds include Phoenix, Tucson, Mesa and Chandler.
- Snowbirds also settle in Yuma and Sun City, which has eight golf courses and is among Arizona's largest active adult communities.

PLAY

- Visit Phoenix, the state's vibrant capital, for its lively and walkable Roosevelt Row arts district and exemplary shopping.
- Tour Old Town Scottsdale, the historic heart of the city. Browse Western-themed stores, high-end boutiques and art galleries.
- Find serenity in Sedona, in Arizona's high desert, with its stunning red rock formations and numerous nature trails. Take in the swirling spiritual energy of the area's famous vortexes.
- Arizona has 29 state parks, three national parks and six national forests. Hike, bike or paddle across lakes. Or opt to cross the desert in a hot-air balloon.
- The state shares borders with New Mexico, California, Utah and Nevada, which means many more adventures are just a road trip away.



PLAN

Canadians can stay in the U.S. for six months without a visa. However, the Internal Revenue Service can determine your tax liability via the substantial presence test (SPT), which calculates how much time you've spent in the country over the previous three years.

PANAMA

This S-shaped land bridge linking North and South America is renowned for its natural beauty—pristine beaches, tropical islands, rainforests and majestic mountains. Panama's low cost of living also attracts snowbirds looking to save on accommodations, dining options and transportation.

STAY

- Choose from a wide range of accommodations, from condominiums in the city and small beachfront homes to island resorts and mountain lodges.
- Plan an indulgent weekend in Panama City, at Hotel La Compañía, founded by Canadian developer Chris Lenz. Spanning almost a whole city block, this hotel is comprised of multiple buildings from different time periods, the oldest being the colonial wing, which dates back to 1688.
- Coronado is a popular beach town, about an hour's drive from Panama City, with plenty of shopping and dining choices, as well as access to medical services.
- For a tropical getaway, head to Bocas del Toro, an archipelago in the Caribbean Sea, world-famous for its biodiversity.
- Boquete, a small town in the Chiriquí Highlands, is known for its cool climate, coffee plantations and dramatic mountain scenery.

PLAY

- In Panama City, check out the shopping, restaurants, golf and, of course, the engineering marvel that is the Panama Canal.
- Tour the historic UNESCO-listed Casco Viejo and immerse yourself in its rich and diverse cultural heritage, including Indigenous roots and Spanish colonial influences.
- Go on a day trip to the mountain resort town of El Valle de Anton, 120 kilometres southwest of Panama City and located in the crater of an extinct volcano. Visit the crafts-and-



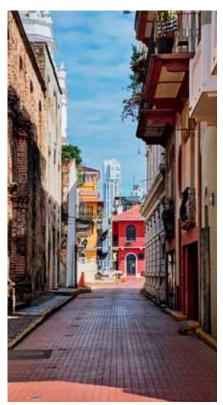
With its many vibrant coral reefs, Bocas del Toro is a watery wonderland for paddlers and divers.

66 Panama is renowned for its natural beauty—pristine beaches, tropical islands, rainforests and majestic mountains

food market and the butterfly haven, as well as the magnificent Chorro El Macho waterfall.

PLAN

Canadians can stay in Panama for up to 180 days without a visa. For longer stays, Panama provides a very attractive incentive for relocating retirees, even if they only live there part-time. The Pensionado (Spanish for "pensioner") program offers discounts of 25 percent off airfare to anywhere in the world, 50 percent off ticket prices to movies and sporting events, 20 percent off medical prescription costs and much more. To qualify, your monthly pension income must be equivalent to US\$1,000 or more.



Casco Viejo, Panama City's historic district, offers four avenues lined with lively restaurants and trendy bars.

ST. LUCIA

If you like a little spice to go with the sun for your winter getaway, look to St. Lucia—and not just for the marvellous Creole cuisine. This jewel of a Caribbean island offers myriad experiences both rugged and refined—relaxing sandy beaches, exhilarating epic hikes, topnotch fine dining and a whole lot more. And since English is the official language, navigating your adventures is a breeze.

STAY

- From short-term home rentals to longer stays at sprawling resorts, St. Lucia has accommodations to suit every personal preference and budget.
- Canadian-owned Windjammer Landing has rooms, suites and villas fronting 64,000 square feet of beach, along with water sports amenities and five restaurants.
- Tip: If you have mobility issues, ask how accessible your space is. Many accommodations at Windjammer Landing involve a steep hike from the shore, though shuttles are available.

PLAY

- Upon arrival, start your explorations via the FunToSee Island boat transfer. Take in the lush topography while enjoying music and beverages on deck, plus opportunities to spot dolphins and flying fish—all these before check-in.
- Another option for water adventure is a tour with St. Lucia Bamboo Rafting. Ease along the calm Roseau River flanked by mangroves. Arrive at a white sand beach and cool off in crystal-clear waters before tucking into a delicious lunch prepared by a private chef.



St. Lucia's coastline has many wind-sheltered bays with clear water for snorkelling. (Below) The town of Soufrière on the West Coast of St. Lucia.

- Board *Knotty Girl* for a speedboat ride to the famous Piton Mountains—a UNESCO World Heritage site—perhaps stopping for some stellar snorkelling along the way.
- No St. Lucia experience is complete without visiting the Soufrière Sulphur Springs, which features the world's only drive-in volcano, replete with rejuvenating hot springs and mud baths. Follow up with a refreshing rinse at nearby Toraille Waterfall.
- In town for the first half of May? Don't miss the St. Lucia Jazz & Arts Festival, which features classic jazz, world beats and dancing galore, plus the popular geared-to-all-ages outdoor celebration on Pigeon Island.

PLAN

Canadians can remain in St. Lucia for a maximum of six weeks without a visa. Travellers must show a return ticket and a passport valid for at least three months past their departure from the island. St. Lucia requires visitors to complete an online immigration form no more than three days before arrival. CAA

BEFORE YOU GO

Travel insurance doesn't usually cover non-emergency care, so schedule health checkups before departing Canada. Ensure that all your documents are in order, including banking information, medical details and insurance forms. Then pack your swimsuit, kiss friends and family goodbye and don't look back until spring.



Trust a CAA Travel Consultant

to help find the snowbird destination of your dreams—and arrange everything from flights to accommodations to travel insurance. Visit **caaniagara.ca/travel** to learn more.





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(Left) Fairmont Royal York in Toronto maintains an apiary on the hotel's rooftop. (Opposite page, from top) Plates are prepared for collecting honey. A Niagara College student checks hives.

Buzz Words

From rooftop hives to apiary schools, Canadians in the beekeeping industry are busy sustaining nature's tiny but mighty pollinators

By Jeremy Freed

HEN PEOPLE THINK OF BEES, most think of the fuzzy flower-loving bumblebee or the western honeybee, the iconic black and yellow insect that makes honey. These are just two of more than 800 bee species—domesticated and wild—that are vital to Canada's ecosystems and that commercial farmers rely on to pollinate their crops.

Pollinators of all kinds are struggling. Climate change and parasitic mites have contributed to the deaths of countless domesticated bees in recent years, while pesticides and habitat loss threaten thousands of wild pollinator species—bees, as well as beetles and butterflies.

But here's the good news. Individuals and groups are busy sustaining these ecological superheroes and spreading public awareness of the many ways we rely on them.

Niagara College, nestled amid the vineyards and farms of Niagara-on-the-Lake, is training beekeepers to meet the needs of a changing world. "We are engaged with all aspects **66** The colour and flavour profile of the honey will depend on where and when the nectar was collected of protecting and contributing to healthy bee populations," says Mylee Nordin, program coordinator for the college's commercial beekeeping program. "We try to not only equip beekeepers with current best practices, but also provide the tools to adapt to changes they might encounter in the future." This includes pest-management strategies that don't harm pollinators, whether wild or domesticated.

Nordin encourages Canadians to support local beekeepers by exploring the diversity of locally made honey. "While we often tend to think of honey as one specific colour and taste, it actually captures a very unique time and place based on where and when the nectar was collected. The nuance of taste and range of flavour profiles will blow people away."

At Fairmont Royal York, beekeeper Melanie Coates guides guests in experiencing hyperlocal honey via the hotel's rooftop beekeeping program, which she helped launch in 2008. More Fairmont properties in Canada and the U.S. have since followed suit. The honey at the Royal York, which comes from six hives producing hundreds of pounds of liquid gold each season, is served on the hotel's charcuterie boards, banquet buffets and even in the locally brewed Apiary Ale. "The early-harvest honey is a little bit lighter and more floral," notes Coates, who likens honey's unique flavour profile to a wine's terroir, or sense of place. "There's a hint of mint in the Fairmont Royal York honey because there's mint growing on the roof, and there's a caramel essence that comes out in the fall."

In addition to their gastronomic contribution, Fairmont Royal York's honeybees serve as ambassadors in the world of pollinators, Coates says. They also help people understand why it's important to protect them, especially with pollinator habitats disappearing across Southern Ontario to make way for highways and suburban sprawl. "It really sparks conversation and engagement…and is just one more touch point that [hotel] guests can have."

Entomologist Chris Cutler—a professor at Dalhousie University's department





of plant, food and environmental sciences-educates students about the importance of bees. He names apples, pumpkins and cucumbers as just a few of the many crops that depend on them. Atlantic Canadians are fortunate, he notes, to be living in a region where much of the land is relatively untouched and has a rich diversity of flowering plants, which is a boon for bees, birds, butterflies and other pollinator species. "There are around 20,000 species of bees globally and we have a few hundred of them here in Atlantic Canada. Most of them do not look like [the] stereotypical bee and most are solitary ground nesters that do not live in big colonies or produce honey." Nonetheless, Cutler emphasizes that these bee species provide vital ecosystem services, even though most people are completely unaware of them.

Although usually overlooked, pollinators still need our protection. There are simple things we can do, says Niagara College's Nordin. Leave dandelions growing in your yard. Plant a pollinatorfriendly, pesticide-free garden. And cross out raking on your fall task list. Dead leaves provide winter habitats for bees and butterflies. With a little help, our essential pollinators will continue to thrive in the years to come. CAA

JEREMY FREED is a freelance writer whose work explores design, fashion, travel and nature. His writing has been published in The Globe and Mail, Azure, Sharp and other publications across Canada and the U.S.

KNOW YOUR BEES

Here are some of the most common bee species in Canada



European honeybee (Apis mellifera) Also known as the western honeybee, this prolific pollinator is one of a handful of bee species that produce honey.



Carpenter bee (Xylocopa virginica) This large, slow-moving species, which looks similar to the bumblebee, builds its nest by burrowing into dry wood.



Bumblebee (Bombus)

A large, fuzzy species, the bumblebee may look cuddly, but don't get too close—unlike the western honeybee, it can sting multiple times if threatened.



Blue orchard mason bee (Osmia lignaria) This dark metallic blue solitary species is prized in Western Canada for its efficiency at pollinating fruit trees.



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*According to IQVIA Consumer Health Insights (Canada) sales report ending June 17, 2023 (last 52 weeks - National incl. NFLD GB+DR+MM)



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Improves joint mobility and flexibility



Pause and Play

Red Roof Retreat offers a sense of belonging to people with special needs, as well as time to recharge for those who take care of them

By Valerie Howes | Photograph by Jason Haywood

RED ROOF RETREAT was founded on the belief that people with special needs have the right to be seen, respected and immersed in meaningful experiences—and to feel a real sense of community.

And while the kids and adults are making friends and enjoying fun activities at this facility—an 11-acre ranch in Niagaraon-the-Lake—their parents and caregivers who typically provide round-the-clock care can rest and tend to some of their other relationships and life interests. Caregivers' needs are often neglected, especially when no one else in their circle of family and friends has the specialized knowledge and skills to help out. Red Roof Retreat fills that gap in care, providing respite to some 200 families in the local special-needs community for more than two decades.

Red Roof's founder and former teacher Steffanie Bjorgan, whose middle son is living with cerebral palsy, experienced that scenario of limited support when her children were young. "I was already aware from the teaching profession that there was a lack of resources—not just programming for the kid, but also for parents to get the support they needed," she recalls. "We were in a bit of a crisis situation and we realized we had nobody to help us."

In 2000 Bjorgan created Red Roof Retreat, so parents and caregivers like herself could take some time off, knowing their loved ones are safe with trained care providers and having fun with peers. As a registered charity, Red Roof Retreat raises 75 percent of its \$2-million annual operating costs from donations, sponsorships and grants.

Now, it hosts numerous activities, such as Saturday-night sleepovers and youth social nights and kids' summer camps, as well as adult day programs.



Red Roof's founder, Steffanie Bjorgan, and her son Garrett enjoy spending time at the facility's ranch.

These activities take place on an idyllic and fully accessible property, notes Bjorgan, complete with animals, walking trails, gardens, ponds and peaceful oases in nature. "When people tour for the first time, they'll often say, "This place is magical!" "

In addition to exploring the community and visits to local attractions like the Butterfly Conservatory or maybe to a bowling alley, adults enrolled in the day program are taught basic life skills tailored to their abilities, such as cooking and gardening—activities that help build self-confidence and a sense of purpose, as well as the opportunity to be active outside of the home.

One participant—a woman in her 2Os—is more than happy to tell the staff, many of whom are her age, that she's excited every time she knows she's coming to Red Roof Retreat, says Bjorgan. "She starts messaging us a couple of days before getting here—'Three more sleeps!' " CAA

Do you know of a Good Place? Help us celebrate community organizations that strive to make life better for all. Send nominations to **magazine@caaniagara.ca**. to share their stories.

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When people

tour for the

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magical

first time,

Buyers Be Ready

Shopping for a vehicle in 2023 is not like it used to be. Here's what you need to know

By Graham Heeps | Illustration by Sua Balac

ARS AND TRUCKS are more capable and reliable than ever. There's a ton of choice too, with new brands joining established players, especially when it comes to the rising number of electric vehicles (EVs). The problem is finding what you want.

The "chip shortage"—an interruption in the microprocessor supply due to COVID shutdowns—has had a widespread and lasting impact on the industry. A drive past a local dealer over the last 18 months or so would have revealed empty lots where rows of shiny cars and trucks once awaited new owners.

It's taken time, but according to industry experts, the situation is expected to ease by the end of 2023. That should make new vehicles easier to find and increase the chances of paying at or below the manufacturer's suggested retail price (MSRP). But don't expect a quick return to pre-pandemic sales practices. As buyers have become accustomed to ordering from the factory and waiting months for what they want, dealers and automakers have realized they don't need acres of vehicles on the lot, ready to be sold at a discount.

"Pre-COVID prices are probably gone," says Kevin Roberts, director of industry insights and analytics at CarGurus, an online marketplace for new and used vehicles. "Part of that is due to additional new features and tech going into vehicles. But automakers say they don't want to go back to the old style of new-vehicle inventory. Dealers are somewhat happy with the new normal as well, because profitability is up on both the new and used sides."

TRY BEFORE YOU BUY

The trend to online purchasing accelerated during those pandemic months when visiting a dealer was problematic. Some manufacturers, especially new brands such as Genesis, offer the entire car-buying journey online, with firm pricing. Most automakers and dealers will facilitate at least some of the process digitally, but beware of the difference between the manufacturer's build-andprice tools—which display the nonbinding MSRP—and a switch to the local dealer's website, where the price may be different.

And, as useful as digital tools are, there's no substitute for checking out a car in person. Getting behind the wheel can help you avoid pitfalls a virtual tour won't reveal, like whether you can find a comfortable driving position or if the infotainment system is user-friendly. Take someone with you to provide a second opinion on what you see, feel and hear.

"I always advise people to create a shortlist of, say, three vehicles, and then go drive all three," says Ryan Peterson, manager of automotive services for CAA Club Group. "See what you like and see what fits you."

BUDGET CONSIDERATIONS

Consider your budget and how you intend to pay. If financing is needed, know that interest rate hikes have increased the cost of credit and pushed up monthly payments. Longer borrowing terms will reduce the monthly sum but drive up the total cost of borrowing. It's this number, not the monthly payment, that



should be your focus—how much the car will cost in total. If the answer is higher than expected, reconsider those extras that stretch your budget to the limit.

The supply shortage has made it harder than ever to negotiate on price, but it's always worth trying. If you're not comfortable with haggling, an independent auto broker may be able to secure a better deal.

WHERE TO GET ADVICE

The volume of information on new and used cars can be overwhelming. Experienced reviewers in established media outlets—whether it's a print or digital article or a YouTube comparison video-are most likely to have balanced perspectives. Social media influencers, on the other hand, may be predisposed to say nice things about a vehicle if they're in a paid partnership with an automaker. Impartial assessments by Consumer Reports (which may be free to access through your local library) are a reputable source of information. And consider practicalities, which you won't find in a review, such as whether you have easy access to a local dealer for servicing and repairs.

CAA can also help you during the car-buying journey. Its automotive advisory service, available by phone or email, is staffed by mechanics and former vehicle salespeople who are ready to answer questions on every aspect of buying and selling a vehicle. (See below for contact details.)

"Members most commonly ask what car they should buy or what their car is worth," says Peterson. "But EV questions are growing rapidly in number, and we also offer advice on negotiation or explain the fees that are added to invoices."

CAA's Approved Auto Repair Services[™] (AARS) program also provides peace of mind when you're shopping for a used vehicle. Certified independent repair facilities will conduct CAA's 139-point vehicle inspection service to give you an honest opinion. At a time when used vehicles are in short supply and prices are high, that reassurance is more valuable than ever.

TO EV OR NOT TO EV

Electrification is an emerging topic for new-car buyers. With federal EV sales mandates on the way and rapidly advancing technology, new electrified models-self-charging regular hybrids, plug-in hybrids and full EVs-are reaching the market almost monthly. More affordable EV models are on the way, but supplies are typically tighter than even for conventional, internal combustion engine (ICE) vehicles, especially in provinces that do not offer a local EV purchase incentive to supplement the federal one. If you're set on a particular vehicle, expect to wait for it.

Is an electrified model right for you? Again, it's a personal decision, but with some practical considerations. (Visit evbuyersguide.caa.ca for helpful advice.) So-called range anxiety is becoming a thing of the past, with vehicles increasingly hitting the 500-kilometre mark, but it's true that the public fast-charging infrastructure remains underdeveloped in many areas. If you can charge overnight at home, that will be less of a concern. If you only have street parking and regularly drive long distances, a hybrid option might suit you better than a full EV. Think about how you use your car and assess the options accordingly. CAA

GRAHAM HEEPS is a freelance automotive writer based in Calgary. He is a member of the Automobile Journalists Association of Canada (AJAC) and chairs the judging panel for its annual Innovation Awards.

5 GREAT FEATURES IN NEW VEHICLES

Technology can make our lives easier or complicate it unnecessarily. These five tech features are useful enhancements to your new vehicle.



Wireless Apple CarPlay and Android Auto

Integrate your cellphone wirelessly with the infotainment display.



Automatic emergency braking Helps avoid a low-speed collision or mitigate its impact.



Sliding rear bench

Low-tech, but ultra-practical, this is a great way to maximize passenger or cargo space.



Stolen-vehicle locator

Check out *CAA Magazine*'s Summer 2023 issue for more on anti-theft devices. Visit caaniagara.ca to download.

5

Automatic updates Many new cars now receive new features and bug fixes via wireless updates.



Do you have a question about buying a vehicle? Email **autoadvice@cassco.ca** or call **1-866-464-6448** with any vehicle-related questions.

IN CANADA THERE ARE:



198,220 LONG-TERM CARE BEDS*



6.8M PEOPLE AGE 65 & OLDER

*https://www.cihi.ca/en/how-many-long-term -care-beds-are-there-in-canada Join the CARP movement and take action for equitable access to the best available healthcare, financial security, and freedom from ageism.

HERE'S HOW CARP IS MAKING A DIFFERENCE:

WE LISTEN WE SPEAK OUT WE GET INVOLVED

Be a part of positive change. Together, we can build a better future for all older Canadians.



Call **1-833-211-2277** mention code: **CAA-Special**





CAA is CARP's new recommended insurance partner. CARP Members get access to hundreds of lifestyle, health and travel benefits.



▼ TERMS AND CONDITIONS: The CAA member benefit savings values of \$75 CAD per person on Rocky Mountaineer Canadian routes and \$50 CAD per person on the US route are applicable to SilverLeaf Service or GoldLeaf Service bookings on Canadian routes and SilverLeaf Service and SilverLeaf Plus bookings on the US route, for qualifying 2023 and 2024 packages of 4 days or longer. Offer is available in conjunction with Rocky Mountaineer in-market offers. Additional conditions may apply.

TO LEARN MORE, VISIT www.caaniagara.ca/travel/rocky-mountaineer



NORTH AMERICA'S #1 Selling Walk-In Tub Featuring our Free Shower Package

Now you can finally have all of the soothing benefits of a relaxing warm bath, or enjoy a convenient refreshing shower while seated or standing with Safe Step Walk-In Tub's

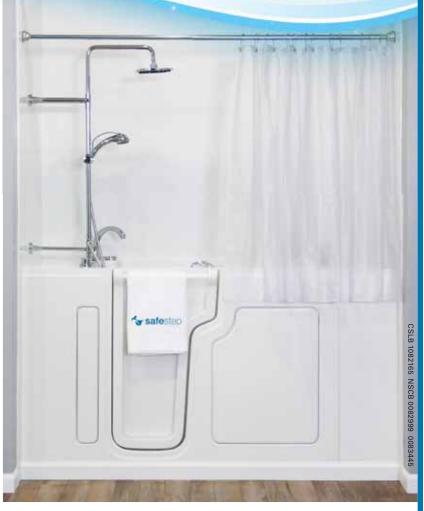
FREE Shower Package!

- ✓ First walk-in tub available with a customizable shower
- Fixed rainfall shower head is adjustable for your height and pivots to offer a seated shower option
- High-quality tub complete with a comprehensive lifetime warranty on the entire tub
- ✓ Top-of-the-line installation and service, all included at one low, affordable price

Now you can have the best of both worlds–there isn't a better, more affordable walk-in tub!

Call today and receive a **FREE SHOWER PACKAGE PLUS \$1600 OFF** FOR A LIMITED TIME ONLY Call Toll-Free 1-800-994-7118 Canadian Safestep With purchase of a new Safe Step Walk-In Tub.

Not applicable with any previous walk-in tub purchase. Offer available while supplies last. No cash value. Must present offer at time of purchase.



Call Today for Your Free Shower Package





MEMBER REWARDS, OFFERS AND EXCLUSIVE SERVICES

INSIDER

Fall often feels like a new beginning... and in many ways it is. The following pages will help set you up right, whether you're prepping a student for their next step, looking ahead to the changing season or still wringing every last drop from a lingering summer.

See the Back-to-School Guide, pages 40-42



School Is In

Get back-to-school-ready with these essentials

CHECK THESE ITEMS OFF your school-supplies list by shopping at CAA's Rewards® Partners. Browse a wide selection of quality gear, plus get Member-exclusive savings and earn CAA Dollars® on these purchases.





The latest electronics from The Source

Encourage creativity with art supplies

Save up to 10% on in-store purchases.

Quality school bags from Roots will

stand up to the wear and tear of life in

grade school and beyond. Earn 10% in CAA Dollars for online purchases.

Students can set up home base in their

locker and keep supplies organized

with the right gear from Walmart.

Earn 1% in CAA Dollars for online

Shop Well.ca via the CAA eStore for

a stylish lunch bag or well-organized

box, reusable snack boxes or insulated containers for a warm meal in the winter.

Earn 5% in CAA Dollars.

from Beatties.

purchases.

keep students connected to learning.

Save up to 20% in-store and online.



Dorm **Sweet Dorm**

SET UP THE PERFECT on- or offcampus nest with CAA Rewards® Partners.

TECHTONIC

Speakers, Wi-Fi range extenders and mobile phones from The Source keep those study sessions going and enjoy your favourite tunes on your downtime. Save up to 20% on purchases in-store and online.

LIGHTEN UP

Lamps from Bouclair are an affordable way to add function and style to dorm life. Save 5% on purchases in-store and online.

STAY FOCUSED

Count on coffee mugs and milk frothers from Stokes to perk up any late-night study session. Save 5% on purchases in-store and online.

PIN UP

Cork boards and white boards from Beatties help students stay on task. Save 10% on purchases in-store.

HIT THE SHOWERS

Stock up on bathroom amenities and cleaning essentials from Well.ca. Online purchases earn 5% in CAA Dollars.

SNACK ATTACK

Cravings call for the Ultimate Dining Card, good at 14 restaurants. Save 5% on online purchases.

Use your CAA Membership card to save or earn CAA Dollars at CAA Rewards Partners. Visit caaniagara.ca/rewards to see all our Partners' offers plus restrictions and details on how to shop and order online.

Visit caaniagara.ca/rewards for details on offers from all our partners.

Everyone has a role in keeping school zones safe



WHAT CAN YOU DO? Drivers

• According to a 2022 CAA survey, the top two hazardous behaviours in school zones are speeding and distracted driving. Avoid texting, drinking, eating and other activities that can distract you.

Parents

- Slow down and give yourself more time. Drop-offs require patience when dealing with motorists, pedestrian traffic and school buses in congested areas.
- Work out a morning routine that keeps you from rushing or getting distracted. Staying organized and focused on safety sets a good example for kids.
- Use designated drop-off zones and obey speed limits as well as other signs.
- Consider carpooling to ease drop-off traffic.

Kids

- Remind your children to stay alert and pay attention to what's going on around them. Tell them to make eye contact with drivers to ensure they are seen before crossing the road.
- Plan a route and make sure your children know the landmarks to make their way to school safely.
- Consider the buddy system, so no one walks or cycles alone.

Visit **caa.ca/driving-safely/school-zone-safety/** for more information on keeping school zones safe for everyone.

Is It Time to Add an Associate?

THEY HAVE STUDIED AND PRACTISED and passed their driver's exam. Now it's time to set your young driver out into the world—but not without CAA.

Make sure your young drivers have the same coverage and protection you do. Add your teen (or anyone who shares a home with you) to your CAA Membership as an Associate.

Associate Members enjoy the same benefits as Primary Members, and at a substantially lower price. In addition to roadside assistance tows, lockout service, emergency fuel delivery and battery boosts, your Associate Member will receive discounts at our Rewards[®] Partners, as well as the chance to earn CAA Dollars[®].

And, as with every CAA Membership, the coverage goes with the Member, not the vehicle, meaning even if your Associates aren't the ones driving, they can rely on CAA to be there when needed.

Invest in peace of mind, knowing that your family members are covered by CAA's wide range of services even when you can't be there.



Go to **caaniagara.ca/membership** to add an Associate to your CAA Membership.

Road Ready

Advice for young drivers heading off to school

SO, JUNIOR IS OFF TO POST-SECONDARY. It's a big moment and there's no shortage of planning—and concerns. One worry parents should not have is car care. Make sure your young scholars driving themselves to school are road-ready.

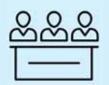
Winter wheels Ensuring there is enough road traction in inclement weather is key to driving in wintertime without incident. As a CAA Member, you can book a convenient appointment with the Mobile Tire Change service—right in your driveway—before your child's trip to campus. **caaniagara.ca/mobiletire**

Stay in charge Don't let your student's battery power run low. CAA's Mobile Battery Service will test, replace and recycle an old car battery—from your home or workplace, or even from the side of the road. For most vehicles, delivery and installation are included at no additional cost. **caaniagara.ca/mobilebattery**



Help you can trust "What does that light on my dash mean?" Soon you won't be there in-person to field your young driver's random auto questions. Send your student to a mechanic you can trust—at a facility certified with CAA's Approved Auto Repair Services[™]. The AARS program meets strict standards with warrantied parts and services at a fair price, plus, it offers CAA Member discounts. caaniagara.ca/aars

Add a Member Help keep new drivers safe on the road. Add them to your CAA Membership, so your young scholar will enjoy many of the benefits you do. **caaniagara.ca/gift**



ANNUAL GENERAL MEETING

In accordance with its constitution and bylaws, the Annual General Meeting of CAA Niagara will be held Friday, Dec. 1, 2023, 6 p.m., at Inn on the Twenty, in Jordan Station, to complete the following agenda items:

- Read and approve the minutes of the annual meeting of Members in November 2022.
- Appoint auditors and authorize directors to fix their remuneration.
- Elect directors.
- Receive, consider and approve the financial statements for the fiscal year ending on Sept. 30, 2022, together with the auditor's report herein and all the transactions.
- Review and approve proposed changes to CAA Niagara bylaws, if required.
- Conduct such other transactions as may properly be brought before the meeting.

College Confidential

There are so many ways to save with CAA

BUDGETING FOR THE STUDENTS in your life can feel like one big juggling act. Here's the good news: those hard-earned dollars can stretch a little further with CAA Rewards[®]. Some CAA Rewards Partners have exclusive discounts for Members, others offer a percentage of your purchase back as CAA Dollars[®], and some do both. Whichever way it is, you win.

Download the CAA App for a convenient way to track your CAA Dollars and to find Rewards Partners near campus or home. Keep your Membership card in your wallet to show for in-store purchases and don't forget to ask at checkout if your favourite retailer is a CAA Partner (new Partners are being added all the time).

Here's how you can use your CAA Dollars:

- Book a spring break trip through CAA Travel. Members are eligible for discounts and special offers.
- Pay for your CAA Membership or Travel Insurance.
- Catch a Movie. CAA Dollars can be used towards movie vouchers purchased at a CAA Niagara branch.

Visit **caaniagara.ca/rewards** for more details, then go to **caaniagara.ca/app** to download the CAA App.

Will an EV Battery Live Long and Prosper?

Here are the facts about EV battery longevity and replacement costs

By Matt Bubbers

TWO OF THE MOST COMMON QUESTIONS Ryan Peterson, manager of automotive services for CAA Club Group, gets asked is how often EV batteries need to be replaced and how much a replacement might cost.

"People heard those horror stories about early EVs and they think nothing has improved or changed," Peterson says. Horror stories typically make headlines. You may have seen news reports about high-profile recalls to fix issues that could potentially cause EV battery fires.

The reality, however, is that EV batteries have improved a lot—and are proving to be extremely reliable and long-lasting. "EV batteries are designed to last as long as the vehicle itself," Peterson notes.

Yes, with age and use, batteries will slowly degrade, offering less driving range. Exactly how much less driving range you can expect from an old EV battery is the big question.

Obviously, there aren't many old EVs on the road and those older models don't necessarily reflect the most recent battery technology. But even with these caveats, the latest research on EV battery longevity is promising.

A study published in March by Recurrent Motors Inc.—a Seattle-based company that provides independent reports on the battery life and range of used EVs—assessed 15,000 EVs of various makes and models. Among EVs that had covered more than 160,000 kilometres, the majority still had at least 90 percent of their original driving range left, which is impressive. Recurrent's conclusion: "So far, it seems that EV batteries have much longer lifespans than anyone imagined, since very few of them have been replaced."

Combustion-engine cars typically last 250,000 to 300,000 kilometres, but according to Peterson, modern EVs could last a lot longer.

If, however, you are very unlucky and your EV's battery needs replacing out of warranty, the costs can be high, varying wildly, from around \$5,000 to more than \$20,000, depending on the make and model. If you're concerned, ask your local dealer about replacement costs.

Go to evbuyersguide.caa.ca to learn more about EVs.





Touch a Truck and Help Those in Need

CAA's annual food drive and fundraiser supports Feed Niagara

CAA NIAGARA WORKS HARD to

make a difference in the battle against food insecurity. Throughout August, it hosted a community-wide food drive and fundraiser, called the Big Food Boost, in support of Feed Niagara.

And because every great cause calls for a celebration, the initiative wraps up with a popular community event—Touch a Truck, which showcases emergency and community service vehicles.

This final boost for Feed Niagara will encourage one last round of contributions while providing an up-close look at vehicles we ordinarily see only at a distance. The event takes place on the Labour Day weekend, at the Seaway Mall, in Welland.

The Touch a Truck stars in 2022 were a giant CAA tow truck and flat bed, a fire truck, an ambulance, a recycling dump truck and a Niagara Airbus. This year, plans are underway to include a police cruiser and a CAA electric vehicle, plus plenty of family-geared activities.

Come on out to Touch a Truck. We can't wait to see you. Non-perishable food donations are welcome, too.

See **caaniagara.ca/events** for more details about Touch a Truck and other community events.

The New CAA Everyday Membership Is Here

Who says you need a car to make the most out of a CAA Membership?

CAA EVERYDAY is a new membership option available for those who might not require roadside assistance but would like to enjoy all the other perks of CAA membership—perks that range from discounts on travel and insurance to savings at local restaurants and retailers, and more.

Here's how the Everyday Membership differs from the Basic Membership. And remember, it's always easy to upgrade your membership as your needs change.

CAA Everyday Membership

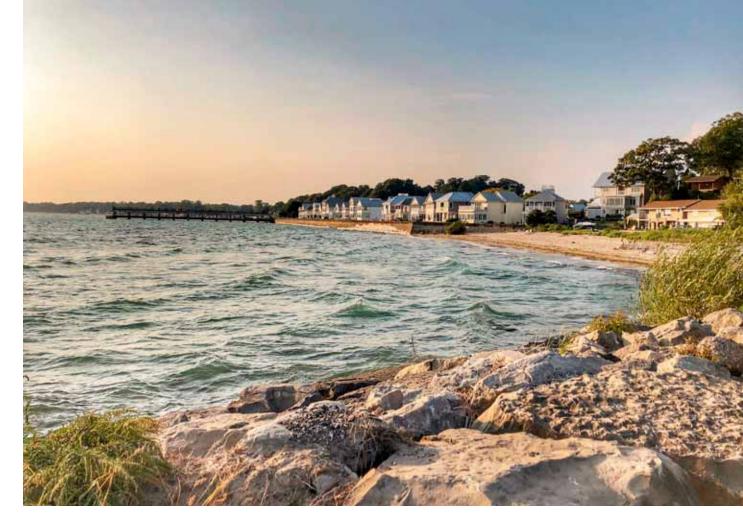
- \$30 per year
- Save on insurance. Members save 10% on CAA Home and Travel insurance, 12% on pet insurance and up to 5% on auto insurance.
- Save 5 to 20% at CAA Rewards® Partners (including restaurants, retailers, local attractions and travel partners).
- Access to community events and Member-exclusive ticket pre-sales .
- Save 3 cents per litre on fuel from Shell.

CAA Basic Membership

- \$77 per year
- Roadside Assistance, including towing (up to 10 kilometres), emergency fuel delivery, flat tire service and more.
- Save on insurance. Members save 20% on auto insurance, 10% on CAA Home and Travel insurance and 12% on pet insurance.
- Save 5 to 20% at CAA Rewards® Partners (including restaurants, retailers, local attractions and travel partners).
- Access to community events and Member-exclusive ticket pre-sales.
- Save 3 cents per litre on fuel from Shell.

Ready to save? Learn more about all your CAA Membership options at **caaniagara.ca/membership/**compare and find the right one for you.





A Summer State of Mind

Look no farther than Crystal Beach for your fall getaway By Liz Flemming

THINKING YOU NEED to head south to find a glorious white sand beach, a welcoming hotel and charming small restaurants and shops for your autumn vacation? Think again. Crystal Beach has everything you're looking for and it's just down the road.

This sun-drenched lakeside community was once home to a popular amusement park, which opened in 1888 and was known for its towering wooden roller coaster. A passenger ferry brought tourists across Lake Erie from Buffalo, making Crystal Beach the chic summer destination in those days.

Eventually, competition from other large parks close by, including Canada's Wonderland, led to the demise of the resort town's amusement park. But its silky sandy shores remain a draw, including Bay Beach, where a day pass is only \$5 (free admission for kids under 12). Lake Erie's shallow waters warm up quickly in the sun, even in the fall making it perfect for young children to splash and play in.

Stroll the street along the beach and browse shops for souvenirs. Grab an ice cream cone or slice of pizza and stake out your own quiet spot or dine at one of the many local restaurants.

Although you could make the drive to Crystal Beach and back in a single day from anywhere in the region, why not stay overnight? Hotel Philco—which had ts origins as part of the infamous Ontario Hotel in the heyday of the town's amusement park—now has more than a new name. It's been renovated and features 10 cleverly themed rooms, all overlooking historic Derby Road, known locally as Hot Dog Alley. And take advantage of a special deal, just for CAA Members—book a room at Hotel Philco and receive a \$50 gift certificate for the on-site restaurant, South Coast Cookhouse.

Meanwhile, consider extending your adventure with a visit to nearby Safari Niagara, where CAA Members enjoy a discount of up to 25 percent on admission tickets purchased through CAA Niagara.

Visit caaniagara.com/rewards for more deals and ways to save throughout the Niagara region.

Of Grapes and Wines

Salut to one of Niagara region's favourite fall fests

THERE'S NO BETTER WAY FOR WINE LOVERS

to usher in the season of bounty than the Niagara Grape & Wine Festival. This signature celebration of all things vino and victuals runs September 15-17 and 22-24 this year.

Anticipate the Pied Piper Parade and CAA-sponsored Grand Parade to light up the festival weekends, and Montebello Park in St. Catharines to host free concerts plus food and wine kiosks showcasing the region's finest. Local wineries and vineyards, as well as restaurants, cafés and theatres, participate, offering tours, tastings and many special events.

Stop by the CAA Travel Booth in Montebello Park for contests and giveaways during Niagara's popular festival. Can't make it to the festival itself? No worries. CAA Members have access to winery celebrations all year. Check out these CAA Member deals:



Rosewood Estates Winery Members receive 50 percent off a second wine-tasting flight.



Queenston Mile Vineyard Purchase two wine tastings and receive a free cheese plate.



Lakeview Wine Company With the purchase of two seated

wine tastings, Members receive a free chip-and-dip treat.



13th Street Winery

Buy one guided wine tasting and get the second for 50% off. Members also receive 5 percent in CAA Dollars®on gift card purchases.

Visit **caaniagara.ca/events** to find out what else is happening in our community. For details on CAA Rewards[®] Partners, visit **caaniagara.ca/rewards.**



A Trip of One's Own

Yes, you can go *your* own way—with CAA Solo Travellers

YOUR GROUP OF FRIENDS CAN'T AGREE on a

destination, or your partner prefers the big game over a trip to see big game. Whatever the reason, the CAA Solo Travellers program could be the answer to your very own vacation dream.

LIKE-MINDED COMPANY

Trip planners design itineraries for hot spots around the world and closer to home, then bring groups of interested people together. You're free to do your own thing, but knowing that, if you wish, there are like-minded companions to meet and mingle with.

EFFORTLESS PLANNING

You'll enjoy the benefits of a group voyage. Think: favourable rates and discounts, plus a seasoned travel professional to do the heavy lifting when it comes to airport transfers, flights and hotel bookings.

PERFECT HOST

A CAA tour director is always there, in the background, ready and able to look after all the details. Delayed return flight? Who's fussing when it just means an extra day on the beach? No need for you to call the airline (or soothe a stressed-out partner).

THRILLING LOCALES

Exciting destinations await—perhaps, the vibrant culture of Thailand or Vermont's tapestry of fall colours.

THE INSIDE TRACK

Hot tip: Register online to learn about new trips and get notified when seats are almost fully booked. Don't miss a spot on your next epic holiday.

Contact us to book or head to **caaniagara.ca/solo** to learn more.

JÔURNEYS

BY CAA NIAGARA

AGAWA CANYON FALL TRAIN TOUR

September 27 to October 1 & October 3 to 7, 2023

Tuxedo Classic

Tuxedo Classic

Tuxedo Classic

Tuxedo Classic

Relaxation

Welcome aboard one of the most spectacular train excursions in North America! Travel over towering trestles, alongside pristine northern lakes, and through the awesome granite rock formations of the Canadian Shield.

OHIO FALL COLOURS & AMISH EXPERIENCE October 9 to 12, 2023

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. Experience the warmth, charm, and small-town hospitality.



QUEBEC'S FAIRMONT MOMENTS October 11 to 18, 2023

Discover Quebec City's French and English influences at iconic landmarks like Fairmont Le Chateau Frontenac and Fairmont The Queen Elizabeth. Enjoy the breathtaking Fairmont Le Manoir Richelieu overlooking the St. Lawrence River and conclude your journey at the Fairmont Le Chateau Montebello.



EXPERIENCE NEW ORLEANS Ovtober 18 to 22, 2023

Journey through the Old South, with its vast plantations, antebellum mansions, and measured pace of life. Explore the Garden District, the Riverwalk Marketplace, and the French Quarter of New Orleans.



TREASURES OF VERMONT October 23 to 27, 2023

Childhood dreams coming true with a behind the scenes feel from the Sound of Music and an ice cream factory tour at Ben and Jerry's. Your trip would not be complete without a visit to the Vermont Teddy Bear Factory! Experience the Echo Aquarium and Science Center and learn more with a visit to the Rock of Ages Quarry.



NASHVILLE – MEMPHIS "IT ALL BEGINS WITH A SONG" October 29 to November 5, 2023

Experience the universal language of music in Nashville and Memphis, where storytellers, dreamers, and legendary artists like Elvis and Johnny Cash have left their mark. Write your own music city story and immerse yourself in the rich cultural heritage of blues, rock 'n' roll, gospel, jazz, and more.



QUEBEC CITY'S GERMAN CHRISTMAS MARKET December 4 to 9, 2023

Tuxedo Classic

Tuxedo Classic

Be enchanted by Quebec during the holiday season. Quebec turns into a winter wonderland with snow-capped roofs, festive lights, and beautiful decorated hotels. Old Quebec City's Christmas market recreates the cheerful and festive ambience of the European Christmas markets.

www.caaniagara.ca/journeys

journeys@caaniagara.ca

905-322-2712

TICO #04480422

Experience the Magic

Visit Quebec City's German Christmas Market with Journeys by CAA Niagara

DO YOU HAVE VISIONS of sugar plums dancing in your head? Are you dreaming of a stress-free getaway before the busy festive season begins? You'll be thrilled to learn that Journeys by CAA Niagara offers a wonderful escape with a brand-new multi-day tour to experience the magic of Quebec City's German Christmas Market.

This new holiday-season tour takes place December 4-9, 2023. Join an experienced CAA tour director on a comfortable motor coach departing from Thorold, Ont., for a five-night/sixday tour to explore Montreal, Quebec City and Montebello. Hotel accommodation includes stays at Fairmont's luxury properties—The Queen Elizabeth, Le Château Frontenac and Le Château Montebello.

After spending the first night in Montreal, you'll arrive in historic Quebec City to explore Vieux-Québec's German Christmas Market at five different sites. The Market is just steps from your home-away-from-home—Château Frontenac. Take a leisurely stroll through the Market's 90 lovely wooden kiosks featuring gift-worthy one-of-a-kind wares crafted



by European and Quebec artisans alongside delightful food items. Enjoy seasonal musical entertainment and appearances by Père Noël, while savouring new and traditional food and beverage favourites, like giant pretzels and mulled wine.

Your return home includes a final night at Le Château Montebello, replete with fireside drinks and a sumptuous meal.

Visit **caaniagara.ca/journeys** for more information on Journeys by CAA Niagara's multi-day and day-long tours.

UPCOMING DAY TOURS

Join us for an unforgettable day!

Grand River Fall Cruise September 19

Monty Python's Spamalot @ Stratford Festival September 20

Richard II @ Stratford Festival September 20

A Taste of Muskoka September 26

St Jacobs Farmers' Market & Village September 30 and October 21 Stratford Festival Overnight October 12 to 13

Letchworth State Park October 19

King Lear @ Stratford Festival October 25

ABBA Revisited October 27

Royal Agricultural Winter Fair November 9

Whether you prefer live performances, professional sports games, local festivals or relaxing boat rides, there is a Journeys day tour for you.

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

JOURNEYS



Adulting is hard. We make it easy.

To learn more and get a no obligation quote, visit caaniagara.ca/petinsurance, or call 1-833-323-2455 to speak with a Pets Plus Us customer care representative.

¹C4A Members receive a preferred rate of 12% off. Non-members receive a preferred rate of 7% off. The information herein is summarized. Specific products, features, rates, and discounts may vary by province, eligibility, and are subject to change. For all terms and conditions visit. <u>https://www.petsplusus.com/service-claims/brochures-puides</u> @ 2023 All rights reserved. Pare Niu S Pet Insurance patiese an underwritten by Northbridge Insurance, distributed by PTZ Insurance Services Ltd. & Société d'Assurances Collectives, Excladation Inc. in Outeen Services Ltd. & Société Are life's *ruff* moments stressing you out?

Members save 12% on Pets Plus Us Insurance¹!



Don't let fun in the sun lead to vacation *burn out.*

Members save 10% every day on CAA Travel Insurance¹!





Adulting is hard. We make it easy.

To learn more and get a no obligation quote, visit caaniagara.ca/travelinsurance, call 1-800-263-7272 or visit a CAA Niagara Branch.

¹Applies to CAA Members in good standing (CAA Membership dues paid in full by Membership expiry date). 10 % savings applies to the premium excludes applicable taxes. Minimum premium applies. Excludes Visitors to Canada Insurance. 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 for details.



What You Need to Know About Travel Insurance

WE ASKED CAA NIAGARA'S insurance product manager, Daniela Escobar, for answers to frequently asked travel insurance¹ questions. Here's the inside scoop.

WHAT FEATURES SHOULD I LOOK FOR?

Everyone's travel insurance needs are different, so be sure to ask these questions:

- How many days of coverage are included?
- Will my family be covered?
- What's the maximum coverage available?
- What about pre-existing medical conditions?
- What if I contract COVID and need to quarantine?
- What's covered in the case of a trip cancellation or major flight delay?
- If I make a claim while I'm away, can I get in touch with my insurance provider 24/7?

SHOULD I BUY A YEARLY POLICY?

CAA has both single-trip and annual plan² options. If you travel at least twice a year, it makes sense to buy the annual plan. You'll be protected for a full year of trips.

IS THE SET-UP COMPLICATED?

Not at all. Buy cancellation and travel insurance when you book your trip and you'll have instant coverage. It's easy and comprehensive.

Did you know? CAA members get a 10% discount³ on their premium. Visit **caaniagara.ca/travelinsurance** for more information.

1 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.

2 Medical Multi-Trip Plans cover 4, 8, 15, 30 or 60 days per trip, depending on the plan you purchased. Top-Up coverage is available for longer trips. Coverage cannot extend beyond 365 days from departure date or effective date. Multi-Trip Vacation Packages cover 4, 8, 15 or 30 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. There is a maximum travel coverage of 63 days, including Top-Up for travellers aged 60 to 84 years of age.

3 Applies to CAA Members in good standing with dues paid in full by membership expiry date. 10% savings applies to the total premium, excluding applicable taxes. Minimum premium applies. Excludes Visitors to Canada Insurance.

Covering Every Stage in Life

SHOPPING FOR INSURANCE to suit the current stage in your life journey need not be overwhelming. Consult any of our expert licensed advisors on CAA's Life & Health Insurance Advisory Services team. They will answer all your questions, present options geared to your specific needs and budget, then walk you through the process of finding the right plan for your particular life stage.



On your own You're not a homeowner and have no dependents, but you're responsible for your dental and medical care. Our CAA Advisors will guide you and provide a customized insurance plan to cover those healthcare costs.



Partners in life Ensure that you and your partner are set, no matter what happens to either one of you. A member of our Advisory Services team will help you set up an insurance policy focused on how one person can best handle daily expenses and mortgage payments, as well as decisions on healthcare.



Young family Do you have coverage if anything happens to your young children? And are they adequately covered if anything happens to you? You can count on a CAA Advisor to recommend appropriate safeguards in your insurance plan for your peace of mind.



Empty Nester The flock has flown the nest but still rely on your financial support, be it a lot or a little. CAA's professional team of insurance advisors will come up with a strategy that will provide adequate coverage for their needs.



Happily Retired Health and dental costs are a priority at this stage in your life, particularly if you no longer have employee benefits. And if you're also responsible for some family members, you may wish to consider life insurance. Speak to a CAA insurance advisor to map out a policy customized to your specific life stage.

Visit **caaniagara.ca/advisoryservices** to learn more and to book an appointment with the CAA Life & Health Insurance Advisory Services team.

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Don't Let Rising Costs Get You Down

Here's how to save on home insurance

These days, staying on budget is top of mind with just about everybody. Fortunately, when it comes to home insurance, there are savvy ways to keep more money in your pocket without affecting your level of protection. Consult your CAA Insurance Agent about the coverage you are considering and if any of the following strategies could work for you.



Bundle policies Bundling home, vehicle, motorcycle and RV insurance with the same provider often qualifies you for a multi-line discount.

Pay upfront Paying the entire annual premium at once (versus paying monthly) usually reduces overall costs.

Personal discounts Did you recently pay off your mortgage? Do you have a good credit score? Discounts often apply when you are claims-free, a nonsmoker or a first-time homebuyer, retired or a mature homeowner. Discuss lifestyle situations like these with your agent.

CAA discounts CAA Members automatically save on CAA Home Insurance. It's that easy.

Lower-risk home When you lower risk by taking steps to secure your home—say, an upgraded furnace, a new sump pump or a monitored security system—you may be eligible for rate reductions. Talk to your CAA agent about any improvements you've made that could lower premiums. Increase your deductible A higher deductible will reduce your insurance premium. Evaluate this option carefully, factoring in how much money you can afford to spend suddenly and unexpectedly should you need to make a claim.

Review your house, contents and

extras Annual increases to premiums reflect the rising costs of home building and the replacement values of belongings. Changes to your personal situation could mean you are over-insured-that is, insured for risks you no longer have. Talk to your CAA Insurance Agent to ensure that your coverage matches your current needs. If your property value has decreased because you removed an outbuilding or if you sold valuable items that were covered separately (for example, jewellery, watches or coin and stamp collections), you may be able to reduce your coverage.

Visit caaniagara.ca/homeinsurance for more information or call us to review these and other other moneysaving ideas on home insurance.



Pausing to enjoy the view

Great savings on auto insurance

You've earned it

Safe drivers have earned the right to save. Let us check that you're getting all the savings you deserve. Find out how you can save with:

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- NEW Head Start Discount^{™1}
- Forgive and Forget[®]
- CAA Auto & Home Insurance Bundling²
- Your CAA Membership



Let us tell you more. 1-855-245-3718 caaniagara.ca/FallSafeDriver

¹ A 25% entry discount is available to principal drivers under age 25, with a clean driving record, of a legal guardian who is a CAA Insurance auto policyholder in good standing. ² Auto and Property Insurance are underwritten by CAA Insurance Company. Vehicle compatibility and enrollment in CAA MyPace™ payment program is subject to terms and conditions. ^e Forgive and Forget is a trademark owned by CAA Insurance Company. ^{em} CAA trademarks are owned by, and use is authorized by, the Canadian Automobile Association. Certain conditions, limitations and underwriting guidelines apply. (713727–60/23)

A taste for storytelling

We're sharing stories about Canadians making a change that ripples across the country. For this inspiring filmmaker and habitual explorer, caring means sharing

By Sean Deasy | Photograph by Danielle Tocker



CANADA IS A BOUNTY of delicious, untold stories, says Felipe Gomez. And he's driven to uncover and share them. In fact, he has already started.

Gomez, a Chilean-Canadian filmmaker, is also known as Felipe the Explorer. The tag couldn't be more apt. "I was born with a heart for songs, stories and cycling," he says, "and they're all fuelled by my love of food and family."

His cinematic quest gained momentum in 2016 with the Bike and Bass Tour, which combined music and a cycling expedition to bring art and culture to rural communities in northern Saskatchewan.

Then, as part of a government initiative to promote the province, Gomez became 2021's Saskatchewanderer, travelling in the CAAbranded wanderer-mobile to film his journey for a broader audience. It spawned a passion for Indigenous cuisine.

His most recent venture is the web series *Big Heart/Small Town*. In it, Gomez and co-host chef Jodi Robson (a member of the Okanese First Nation) explore Saskatchewan's Indigenous food traditions by taste-tripping through the province.

"Canada is made of many small places," notes Gomez. "Putting them at the centre of our storytelling gives people a chance to experience places they've never even heard of."

The program spotlights individuals dedicated to preserving Indigenous recipes, and Gomez intends to take the series nationwide. "We're aiming to feature stories from communities across the country." Get ready for some delectable tales. CAA

We're celebrating Canadians doing good in their communities. Know someone? Send their story to magazine@caaniagara.ca and they could be featured in an upcoming issue. SPONSORED

Signs and Sounds

Learn some of the common signs of hearing loss

Whether you find yourself getting complaints from your family that the TV is on too loud or are constantly asking people to repeat themselves in conversation, it's time to take your hearing health into your own hands.

While symptoms of hearing loss can vary from one person to the next, living a comfortable life starts with becoming aware of the changes you can experience and how you can manage them. Here are five common signs to look out for.

Ringing in the ears

Hear a whistling, ringing, or buzzing sound? It could be Tinnitus. While this symptom is common, it can lead to sleep issues and even anxiety or depression if left unchecked.

Inability to differentiate sounds

Hearing loss goes beyond having to ask people to repeat themselves. You may struggle to carry on a conversation while in a crowd or public place, feeling as though you're competing with the distracting noises around you.

Hypersensitivity to loud noises

Sudden loud noises may become startling and anxiety-provoking, even if they weren't before. This includes fireworks, loud music, construction and amplified sounds at events or theatres.

Mishearing certain words

Looking through the TV settings for the closed captions? Distinguishing between similar words, or even similar consonants like P and T, or S and F, can make everyday interactions a struggle.

Feeling plugged up

If one of your ears feels full or plugged up, be mindful of monitoring the sensation. Over time, this feeling can grow and cause pain.

 CA Members save

 up to \$2,000 on hearing

 technology!*

While these signs are common among those experiencing hearing loss, they can have a negative impact on your mental health. Combat or prevent these side effects with effective solutions like hearing and medical treatments from experts you can trust.

Be proactive with your hearing health and book a hearing evaluation with Connect Hearing, where CAA Members get their lowest price and other Member-exclusive benefits.*



Book your hearing evaluation today. Visit connecthearing.ca/CAA or call 1.888.486.0177.



*Visit connecthearing.ca/caa for complete terms and conditions.



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