

CAA

MAGAZINE

- Innovations in Auto Safety
- Learning Indigenous Languages
- A Tropical Trip to Tobago

WINTER 2024



Finland

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WINTER 2024

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A Year of Gratitude and Excitement for the Future

DEAR CAA NIAGARA MEMBERS,

As we wrap up another successful year, I want to extend my heartfelt gratitude for your unwavering support and commitment. Your continued trust in CAA Niagara has been the driving force behind our accomplishments, making this year one of our best yet.

Our Board of Directors has an overarching responsibility to create and protect the long-term value of CAA Niagara. This year, with your support, we've achieved remarkable milestones that speak volumes about our collective efforts. Financially, we exceeded our budgetary expectations, improving the value of our club for you, the Members. We're also incredibly proud to share that we've maintained an impressive Net Promoter Score® (NPS) of over 90 percent. This high score reflects the likelihood that you'll recommend us to a friend, underscoring the trust and satisfaction you have in our services.

Our Membership base has grown to over 156,000 — a testament to the value and reliability we provide. In February, we achieved an extraordinary milestone with a 50-percent household penetration (HHP), meaning half of the households in Niagara are proud CAA Members.

Our commitment to giving back to the community has been unwavering. This year, as part of our 10-year, \$1 million Feed Niagara pledge, we donated

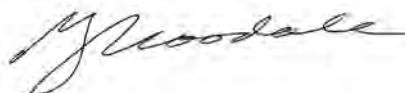
\$100,000 to combat hunger in our local area. Additionally, we contributed \$18,000 to the Niagara Distress Centre through our charity tournament and \$10,000 each to our new Community Boost partners — Niagara Foundation for Family and Children's Services and The Toolbox Project Niagara. Since the launch of our Community Boost program in 2019, we've donated over \$350,000 to local Niagara charities, all thanks to the support of our Members.

Our employees have also shown tremendous dedication to the community, volunteering their time at various local events and initiatives. Their commitment and passion for giving back continue to inspire us all.

As we look forward to the year ahead, we are filled with excitement and optimism. We remain dedicated to enhancing your Membership experience, supporting our local community and achieving even greater milestones together.

Again, thank you for being an integral part of the CAA Niagara family. Your support enables us to make a positive impact in our community and beyond. Here's to another year of success, growth and giving.

Warm regards for a safe and happy holiday season. **CAA**



Mike Goodale
Board Chair
CAA Niagara

A Season for Giving Back

AS THE DAYS GROW SHORTER

and the air turns crisp, we can't help but feel the anticipation growing for the warmth and joy of the holiday season. It's a cherished time for gathering with loved ones, sharing laughter and creating precious memories. It's also a season of giving back and strengthening our communities.

There are countless ways to spread holiday cheer and reinforce our community. Consider volunteering your time at your local food bank to provide much-needed assistance to those in need, donating generously to your favourite charity to support their vital work or sharing your time and skills to mentor youth. Every act of kindness, no matter how small, has the power to create a ripple effect of positivity that extends far beyond the holiday season.

Supporting local businesses is another fantastic way to bolster our community. When you choose to shop local, you're investing in the heart of your neighborhood. Discover unique handcrafted treasures and exceptional customer service by seeking out locally owned businesses and locally made products. Not sure where to start looking? Explore our Community Retail Space in the Pen Centre, where talented local artisans without brick-and-mortar stores showcase and sell their wares.

“

Every act of kindness, no matter how small, has the power to create a ripple effect of positivity that extends far beyond the holiday season.”

At CAA Niagara we are incredibly grateful for your continued Membership and support. Your loyalty means the world to us and we're committed to serving you with the same dedication and care you've come to expect.

As we all look forward to the year ahead, let's continue to build a brighter future together. Working hand in hand, we can create a community where everyone feels safe, supported and inspired.

Wishing you a 2025 filled with prosperity, happiness and fulfillment. **CAA**



Peter Van Hezewyk
President and CEO
CAA Niagara

For more information on the local business vendors and products available at our Pen Centre branch, please visit caaniagara.ca/community/community-boost-retail-program.



Celebrating 50 years of CAA Insurance

This year, CAA Insurance is celebrating a major milestone: **50 years in business.**

We've accomplished a lot to be proud of in the past five decades. What was once only available to CAA Members in Ontario has now spanned across seven provinces, and has even been named Canada's best auto and home insurance provider by Forbes Magazine. That's all thanks to our commitment to being a different kind of insurance company – one that puts people first.

As we look back on our proud history, we want to thank all our Associates, Agents and Brokers for working tirelessly to deliver unmatched service, and most of all we thank our customers for being part of this journey so far.

We can't wait to see what the next 50 years will bring. Learn more at CAAInsuranceCompany.ca



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CAA
MAGAZINE

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OF EXODUS ADVENTURE TRAVELS

Member Stories



KINDNESS GOES A LONG WAY

A shout-out to the service-vehicle operators who save us! I've had them save me from flat tires and dead batteries, but the most intense time was when my car broke down in Toronto and I needed a tow back to St. Catharines with my three-year-old. I was stressed out, but the driver was amazing and calm, and I will not forget the help and kindness he gave me and my daughter. I'm grateful for being a CAA Member.

—Charlene S.

IN THE BLINK OF AN EYE

I have always received quick and friendly service when I've called for help from CAA. The most memorable time was when I got a flat tire on the highway on the way home to Niagara Falls, at 1 a.m. At 80 years old, I didn't like being stranded alone at that hour in the morning, but they didn't take long and got me back to Niagara Falls in no time.

—Ruth O.

HOME SWEET HOME

Having a CAA Membership with my motorhome gives me peace of mind, knowing I can go anywhere without worrying about the cost of having a flat tire or a breakdown wherever the road takes me.

—Carol F.

OH, THE PLACES YOU'LL GO TO

Since becoming a Member in 1989, at the age of 20, I have been very pleased with the service I have received over the years with CAA. I have used the roadside assistance several times, including when I was stuck in a ditch on Grimsby Mountain in an ice storm. And I have used my Membership for discounts at restaurants and even at CAA Nostalgia Night at Merrittville Speedway and for Welland Jackfish games.

—Catherine H.

HONEYMOON HOSPITALITY

CAA Travel was outstanding when booking our wedding. Our Travel Consultant phoned the resort for all our wants and needs. Everything was taken care of in advance, which made our wedding less stressful. She even advised us on where to have the best experience. She was right!

—Victoria G.



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.



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If you love the outdoors in winter — crisp, clean air, pristine snow, the surreal feeling of being on frozen water — ice fishing could be for you.

Reeling in the Fun

Have hut, will fish. Check out a winter pastime that’s off the hook. | *By Dick Snyder*

ICE FISHING may not be an exclusively Canadian winter pursuit, but it’s pretty darn close — close enough that we may as well claim it as our own. Ice fishers across the country are passionate about this winter activity, and for good reason. Come winter, we swap the screened-in gazebo for an ice hut — or similar shelter — and create the memories with our friends and families that last a lifetime. We also catch a lot of fish. Want to get in on the action? Here’s how.









WHERE TO LAND A BIG ONE

Lake Erie perch is legendary, but there are also plenty of walleye and crappie (despite the name, these fish are very delicious!) to be caught here. The lake is relatively shallow compared to other ice-fishing destinations around Ontario — and as the ice first starts to form, yellow perch tend to remain in the shallower water. Schools of perch will move toward deep water in mid-winter — if you’re mobile, you can follow these

schools and enjoy the feeding frenzy. Find out more at destinationontario.com — you’ll find tips and links to experienced outfitters.

PACK RIGHT





A pleasant and comfortable day of ice fishing depends on preparation. You can fish with little more than a stool and a rod (and bait, of course), or you can go full on with a fully furnished cabin — or even a purpose-built ice-fishing vehicle with an open floor. But if you’re a newbie, here are some things you’ll definitely need:


-  fishing licence
-  layers of clothing
-  hot drinks or soup in an insulated container
-  rod, tackle, bait and an auger
-  gloves (at least two pairs)
-  hand warmers
-  snacks and more snacks
-  battery booster (you never know)

SAFE ON THE ICE

Make sure the ice is thick enough to support you (and whatever you have with you) before venturing out — and always let someone know where you are going. Check with other anglers to get their expert opinions about ice conditions, especially if you are unfamiliar with the area where you intend to fish. Because ice does not freeze at uniform thickness, its strength can vary. Follow these basic guidelines to determine if you will be safe on the ice.

ICE THICKNESS = SAFE FOR

- 10 cm = a person 
- 20 cm = a snowmobile 
- 30 cm = a car (2 tonnes) 
- 30+ cm = a heavy truck 

 Visit caaniagara.ca/insurance to learn more about insurance coverage.

THE LOCALER

Time to Shine

Mackenzie Agretto is creating a more inclusive world for individuals with autism.

HAVING WORKED AS A swimming instructor, a special education volunteer and a volunteer with Autism Ontario, Mackenzie Agretto is no stranger to the unique challenges faced by children and adults with autism, particularly her fellow students at Saint Paul Catholic High School in Niagara Falls. “I saw that many students in the special education department were often excluded from critical aspects of the high school experience, such as proms, dances and other social events,” says Agretto, who now attends McMaster University. This realization led her to organize a prom, dubbed “Time to Shine,” for the special education students at Saint Paul and other Catholic schools in the region. “By organizing a formal prom specifically for them, I hoped to create an environment where they could enjoy these experiences and feel like they truly belong.”

Now in her second year at McMaster, where she specializes in autism and behavioural science, Agretto is more committed than ever to diversity, equity and inclusion (DEI). “Through my studies, I am gaining a deeper understanding of the unique challenges and needs of these individuals and effective strategies to support and advocate for them. Each individual with autism is unique and experiences it differently. By appreciating individuality, we can create a more inclusive and supportive environment for everyone.”

—Jeremy Freed



Mackenzie Agretto, who now attends university, organized a prom for her high school’s special education students.



Nominate a Localer. Do you know someone who goes above and beyond? We’d love to hear about them. Send nominations to magazine@caaniagara.ca and they could be our featured Localer in an upcoming issue.



GREAT TASTE

Sweet Sensation

Welcome to Oreo Nirvana. Prepare your sweet tooth for a chocolate cake donut dipped in an Oreo-cream-cheese glaze, dredged in Oreo crumbs and topped with Velvet Top, more crumbs and an Oreo cookie. Yes please.

CAA Members who buy a six-pack at Maverick’s Donut Company in St. Catharines get an additional donut free.*

*Some exclusions apply – offer not valid on Fritters and Yeast Donuts.



Balboa Park is an urban cultural oasis featuring themed gardens, museums and theatres, as well as the 100-acre San Diego Zoo..

10 Things to do in...San Diego

By Leah Rumack

ONCE THOUGHT OF as a sleepy beach town, San Diego has become one of the most popular travel destinations in the U.S. This is thanks to the vibrant food scene, a walkable downtown, year-round sunny and warm (but not too hot!) weather and its totally laid-back vibes. Maximize your visit with 10 requisite to-dos in this city dripping in SoCal cool.

STAY IN A HIP HOTEL The Kimpton Alma is a boutique hotel located in a stylish neighbourhood between Little Italy and the historic Gaslamp Quarter. The Alma showcases custom décor inspired by the city (think graffiti-style murals and Mexican-inspired textiles) and three restaurants — the party-ready rooftop bar Leave of Absence, the full-service Desmond and a casual café.

VISIT BALBOA PARK This 1,200-acre park isn't just an enormous green oasis of multiple individual gardens. It also houses the famous non-profit San Diego Zoo Wildlife Alliance and museums galore (20 in total), including the Comic-Con Museum for pop-culture buffs, and the San Diego Museum of Art, with its expansive collection of Spanish and Italian old masters.

DINE IN LITTLE ITALY While there's no shortage of good eats in San Diego, this neighbourhood is chockablock with some of the city's most-talked-about restaurants, including Herb & Wood, Juniper and Ivy and Born and Raised.

CATCH SOME MUSIC AT THE RADY SHELL Opened in 2021, this acoustically sophisticated waterfront concert venue is the summer home of the San Diego Symphony and is also a regular tour stop for top pop acts.

DRINK CRAFT BEER Boasting more than 150 breweries plus countless brew pubs and tasting rooms, San Diego has become a major draw for hop heads. It's near impossible to choose, but the female-owned-and-operated Mujeres Brew House or the iconic The Church by The Lost Abbey are good places to start.

GO SHOPPING IN NORTH PARK This trendy neighbourhood is full of indie boutiques, especially along 30th Street. Check out Pigment for fun, unique home goods and gift items, Mila North Park for stylish women's clothing and Day to Day Vintage for a next-level thrift-shop experience.

GO TO THE BEACH Take your pick from 70 glorious miles of coastline, but head to Coronado Beach if you want to catch a glimpse of the glamorous Hotel del Coronado, featured in the 1958 Marilyn Monroe movie *Some Like It Hot*.

TAKE IN A GAME AT PETCO PARK You don't need to be a baseball fan to appreciate the beautiful home of the Padres, with its impressive view of downtown San Diego. It's also a great place for sampling food and beers from a long list of local hot spots with outposts here.

SEE ART OUTSIDE Check out the largest collection of Chicano murals in the world — take a stroll through Chicano Park in the heart of Barrio Logan, the city's oldest Mexican-American neighbourhood.

EAT CHIC Snag a reservation at the upscale Asian-fusion restaurant Anima while you still can! In April 2024, executive chef Tara Monsod was named a finalist for a prestigious James Beard Award, the first time in its 34-year history that a San Diego chef made the list.



PLAYLIST

What Songs Do You Road-Trip to, George Pettit?

When not fighting actual fires (with the Oshawa FD), George Pettit is lighting proverbial ones with rockers Alexisonfire. The Grimsby-reared singer’s taste is as eclectic as his resumé. “I commute constantly on the 400-series highways, the most congested on the planet. What I need to hear while driving is something nice to juxtapose the always-hectic travel across Toronto. These 10 songs melt away the stress of being cut off by someone in a mid-range luxury car.”

—Kim Hughes

Los Chicos Tristes
Hermanos Gutiérrez

⋮ ⏪ ⏸ ⏩ ⋮

Harvest Time ⋮
Pharoah Sanders

Paint ⋮
Lost Balloons

I Love You ⋮
Alton Ellis

A new romance ⋮
Alexandra Strélski

Killers 3 ⋮
A.A. Bondy

The Ocean ⋮
Richard Hawley

Something on Your Mind ⋮
Karen Dalton

Night Walk ⋮
Junior Boys

Unicorns in Paradise ⋮
Laraaji

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



Dufferin Islands offer a tranquil escape on 10 acres of pristine parkland.

THE END OF THE ROAD

Dufferin Islands

Venture less than a kilometre from Horseshoe Falls to find this cluster of secluded small islands with winding paths and wooden footbridges connecting them, which offers a respite from the hustle and bustle of nearby Clifton Hill. Visit from November through January, when the archipelago is festooned with nature-themed light displays during the Winter Festival of Lights.

HOT SPOT

The Scotsman

Enjoy a Scottish getaway — no passport required — in the heart of Ontario wine country. After a renovation in 2024, the landmark Post House (so named because it was once the post office in Niagara-on-the-Lake) became The Scotsman Hotel, a luxe retreat with all the romantic trappings of the Highlands. Think rich and layered décor in all five suites and common spaces, then top off a restful night with a hearty Scottish breakfast. thescotsmanhotel.ca



Old-world opulence prevails at The Scotsman Hotel.



Sunscreen is a must, whatever the season, to protect against exposure to harmful ultraviolet radiation, which is present all year round.

Here Comes the (Winter) Sun

Protect your skin from harmful UVR rays — yes, even in winter.

COOLER TEMPERATURES, FEWER DAYLIGHT HOURS... We adjust our outdoor activities to shifting seasonal conditions — swapping baseball caps for toques, running shoes for boots, adding layers of clothing. What about protection for our skin, given less sunlight in wintertime?

Applying sunscreen is a must, even in winter, because we're always exposed to ultraviolet radiation (UVR), whatever the season. According to dermatologist Dr. Renée A. Beach, who's an adjunct assistant professor at the University of Toronto, sunscreen is vital because it "provides protection against daily UVR, which is present year round."

UVR is differentiated into two categories, Dr. Beach explains — ultraviolet A (UVA), "a higher wavelength associated with radiation that comes through windshields and windows"; and ultraviolet B (UVB), which "corresponds to the wavelength of sunlight or sunshine, associated with sunburn."

This means you're at risk for sun damage in wintertime when you're outdoors playing your favourite winter sport or road-tripping to visit family for the holidays. Skiers and snowboarders should be especially careful as they are exposed to sunlight at high altitudes for extended periods of time. Snowshoeing and ice-skating also put you at risk for too much sun exposure, warns Dr. Beach, if you venture outdoors without a mask or balaclava or without gloves.

Get your skin-care regimen in sync with winter. When perusing sun-protection products, pay attention to the labelling, Dr. Beach advises. Does the product offer both UVA and UVB protection? Does it specify the sun protective factor (SPF) rating, which, she explains, is "a measure of the amount of UV radiation required before [you get a] sunburn on sunscreen-protected skin versus unprotected skin."

But don't get hung up on those SPF numbers. Sure, you can opt for sun protection with the highest SPF rating (say, SPF 50+), but Dr. Beach notes that an SPF of 30 will still block 97 percent of UV emitted by the sun. What's most important is that you're protected from daily UVR, which is present year-round. "SPF has been marketed as a 'summer must-have,' but it's a daily staple for skin health," she says.



Your health matters. Enjoy extended health-care benefits, which include access to prescription drugs and referrals to specialists — including dermatologists — plus CAA Member-exclusive pricing on comprehensive health and dental coverage with Securian Canada. Visit caaniagara.ca/insurance to learn more.

Maximizing the Driving Experience

Make the most of your vehicle's features.

TODAY'S VEHICLES are equipped with a slew of innovative dashboard functions. We take for granted yesterday's features, like the anti-glare tab on the rear-view mirror or that little arrow indicating which side of the car the fuel door is located. But more recent offerings are impressive, employing sophisticated technology that makes the driving experience more enjoyable and safer.



ADAPTIVE CRUISE CONTROL

This function goes by many names, but its essential benefit is simple. Set your cruise control to max speed and the system will automatically keep pace with the vehicle you are following, applying brakes or reducing speed as needed while maintaining a safe distance.



TIRE PRESSURE MONITORS

It used to be that drivers needed to get out of their vehicles and manually check each tire's pressure, a task that's easy to forget — and the reason cars were frequently driven with under-inflated tires. But now, with the new tire-pressure monitoring system — a yellow symbol resembling a cutaway tire with an exclamation point — the light alerts you right away that at least one of your tires needs attention.



AUTOMATIC HIGH BEAMS

According to research, high beams can effectively extend the driver's range of vision at night, and yet, approximately two-thirds of drivers do not use them regularly. Automatic high beams solve that problem, and you can override it if you want to.



Be sure to download the CAA App for more vehicle tips.



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4 Ways to Beat Jet Lag

Make the most of your vacation time by arriving refreshed and ready to go.

By Rhonda Riche

JET LAG IS SUCH A DRAG. You've planned every moment of your vacation, and yet the only thing you want to experience on arrival is the bed in your hotel room.

When we cross time zones, our natural circadian rhythms — the physical, mental and behavioural changes our bodies typically experience over a 24-hour cycle — get out of whack. This results in one or more of the following — low energy, trouble sleeping, crankiness, gastrointestinal upset, lack of appetite and brain fog. Jet-lag symptoms can be inconvenient when you're on vacation *and* when you return home. But with some planning, there are ways to fend them off.

Ralph Mistlberger, an expert in behavioural neuroscience and a psychology professor at Simon Fraser University in Vancouver, has been studying circadian rhythms for more than 36 years. Here are his tips to help your body adjust more easily, no matter where you land.

SHORT TRIPS: DO NOT ADJUST YOUR WATCH. Mistlberger, who has provided travel advice to professional sports teams such as the Vancouver Canucks and San Francisco's Golden State Warriors, guides players travelling short distances for just a day or two to stick to their home schedule. So, if you're based in Toronto and visiting Edmonton, stay on Toronto time for your meals and bedtime.

LONGER TRIPS: PLAN AHEAD. More planning is involved for longer trips. Generally, it takes a day to recover for every time zone you cross en route. For example, after a flight from Montreal to London, England, you might need five days to recover from the time lag.

To help your body adjust, Mistlberger advises shifting your schedule about three days before a big trip. If you are travelling east to west, wake up later and stay up an extra hour before travel. If you're travelling west to east, wake up and go to bed



You may need a few days to recover from jet lag on a trip overseas, say, when you're flying to London, England, and crossing several time zones.

an hour earlier. Visit the website jetlagrooster.com, which helps travellers adjust sleep schedules before heading to a new time zone.

HIT THE GROUND RUNNING. If you're arriving during the day, fight the temptation to nap after checking into your hotel, says Mistlberger. If you stay up (and take advantage of the daylight hours to sightsee), you're more likely to fall into a deep and restful sleep on that first night.

“When we cross time zones, our natural circadian rhythms — the physical, mental and behavioural changes our bodies typically experience over a 24-hour cycle — get out of whack.”

GET OUTSIDE. Exposure to daylight helps your body adjust to a new time zone, so try to spend some time outside at your destination, advises Mistlberger. In winter, when there's less light and time spent outdoors, your recovery may take longer. Portable devices that use light therapy can help recalibrate your circadian rhythms. Or visit timeshifter.com for light-exposure advice and a customizable jet lag plan. After all, that anticipated dream trip is something you should experience while wide awake. **CAA**



SPONSORED

BREAK THE ICE

Get your vehicle winter-ready with WeatherTech®

By Alexis Ramlall

Set yourself up for success on the road this season and prepare your car before the snow falls.

Tires

All-season tires are no match for Canadian winters. Winter tires, made with a specially formulated rubber composition to stay soft and pliable in freezing temperatures provide the right amount of traction, braking and handling with their tread depth and pattern grooves, so you can take on the icy roads and slippery slush.

Windshield Wipers

Visibility on the road is important all-year round, but especially in winter when dark, cloudy or snowy conditions are common. Once your wiper blades start to create streaks on your windshield, it's time to replace them.

Batteries and Charging System

Low temperatures can impact your vehicle's battery, while heaters and defrosters put stress on the charging system. Avoid needing a boost this winter by getting both inspected.



Interior Protection

When winter is all said and done, cleaning your vehicle's carpets can be a tough task. Investing in quality floor protection can lighten the load by preventing road salt stains and potential mould growth caused by soaked carpets. Protect the floor of your vehicle with the laser-measured WeatherTech® FloorLiner™ or FloorLiner™ HP.

Made from a durable high-density material, the FloorLiner™ is compatible with the vehicle's existing floor-mat retention hooks. It also features channels that redirect ice, slush and melted snow into a lower reservoir, minimizing fluid movement and keeping your boots dry. The FloorLiner™ HP offers the same features and protection as the original FloorLiner™, but it's made from a softer rubber-like material and includes anti-skid nubs on the bottom to help further minimize movement. The Cargo Liner offers similar protection to your trunk's interior and features a textured finish to keep cargo from shifting.

All FloorLiners and Cargo Liners are laser-measured to give you the perfect fit and have a lifetime warranty to protect your car's interior carpet through even the harshest of weather conditions.

Ready for Winter? Prepare your car for the season and visit WeatherTech.ca to find your fit.



FLOORLINER™



FLOORLINER™ HP



CARGO LINER

WeatherTech®



Thinking Plug-in Hybrid?

Niche vehicles can be a good choice for a specific type of driver. Here's how to determine if that driver is you.

By Matt Bubbers

ACROSS CANADA, plug-in hybrid electric vehicles (PHEVs) have become increasingly popular, representing a very small but growing share of the market. They offer a middle ground between battery electric vehicles (BEVs), which are fully electric, and internal combustion engine (ICE) vehicles.

Unlike regular hybrids, plug-in hybrids can and should be — you guessed it — plugged in. Doing so is the best way to recharge the high-voltage battery. Running on electricity alone, PHEVs typically have a driving range of anywhere from 30 to 70 kilometres. After that, an onboard combustion engine will kick in to get you the rest of the way. Combined gas and electric driving range can be more than 800 kilometres.

“They’re a jack of all trades and ace of none,” says Ryan Peterson, manager of automotive services for CAA Club Group. But for a specific type of driver, he says the PHEV can be a good choice. CAA Members who ask him about PHEVs are often looking to buy a cleaner vehicle but, for a variety of reasons, aren’t quite ready to make the jump to a BEV.

When evaluating whether a PHEV is right for you or not, consider the total cost of ownership and carefully weigh the

pros and cons based on your needs and how you use your vehicle. Here are some things to consider.

PROS

- typically cheaper to purchase than a comparable BEV
- lower fuel costs than a comparable ICE vehicle, if plugged in often and driven in electric mode
- low emissions when running in electric mode
- Thanks to their electric motors, PHEVs can offer the rapid acceleration and “peppiness” of a BEV.
- In some provinces, PHEVs can access high-occupancy vehicle (HOV) lanes regardless of the number of passengers onboard.
- eligible for federal and provincial rebate programs for zero-emission vehicles
- a good solution for drivers who must occasionally travel long distances to areas where there are no EV charging stations

CONS

- typically more expensive to purchase than a comparable ICE vehicle
- higher fuel costs than a comparable ICE vehicle, if rarely plugged in and running on gas
- high emissions when running on gasoline, since the battery, once depleted, is added weight
- PHEVs only work best if you have a place to recharge them overnight or at work.
- Research by *Consumer Reports* shows PHEVs are, on average, currently less reliable than BEVs or ICE vehicles.
- much less electric driving range than a BEV, plus the added hassle of plugging in and refuelling **CAA**



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What's Your Favourite...?

CAA Member and cancer researcher-turned-internationally acclaimed artist **Antoine Gaber** on using his gifts for good.

By *Alison LaMantia*



TZ 'ONOT, by Lucille Wong; "Water for Life" exhibition series (4th ed.), 2022, Cancún, Mexico; organized by Antoine Gaber.

ARTIST ANTOINE GABER has travelled the world with "Water for Life" international art exhibition, his ongoing project that has featured the work of 140 artists from 40 countries. The ninth edition is on display at the Niagara Falls History Museum until January 5, 2025. Here, he reveals his passion for art and the power it has to provoke change.

Are you a cancer researcher by day, artist by night?

No, no, it's in parallel. I was a cancer researcher managing clinical studies. I started painting just as a release and it turned into an international career. Sometimes, they say, 'How could you be a cancer researcher and be an artist? It's two separate parts of the brain.' In fact, I got great research ideas while painting because your brain is in creative mode and you kind of step out of your comfort zone on what is feasible or not feasible.



Why were you inspired to create the "Water for Life" exhibition?

One person out of every [four] in the world does not have access to drinkable water. In Canada, [many] Indigenous communities don't have drinkable water. And did you know that [almost] 20 percent of all the fresh water in the world passes through Niagara Falls? That's why "Water for Life" started here.

Who is an artist you admire?

The famous muralist in Mexico, Rina Lazo. These people, these artists from the past — they all used to support important [humanitarian] causes.

You do that, too — use art to support causes. Why?

I think, What's your legacy? When you die, you want people to remember you [and] say, "Oh, wow! We have this, or this was created." And [to have] advanced a bit — advanced humanity, I guess, toward a better, healthier world.

What's your favourite place where you've had an exhibition?

Monte Carlo. It was very beautiful, with all the yachts and the helicopters on the yachts — it makes one dream, right?

Do you have a favourite place you like to go that's close to home?

I love to go on the Niagara Falls boat cruise. I never get bored of it. The power, the colour of the water, all the cyan, the double rainbows. Sometimes I've seen triple rainbows. It's gorgeous. **CAA**

“

I got great research ideas while painting because [my] brain is in creative mode.”



Port Hercule, Monte Carlo's iconic marina.

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On the Line

Distress Centre Niagara provides 24-hour support to people in need.

By Sarah Laing

SINCE 1970, Distress Centre Niagara has been a compassionate voice on the other end of the line for people who need someone to talk to. “We provide crisis support for any situation at any time of day,” says executive director Stacy Terry. “The beauty of Distress Centre is that it’s the community supporting the community.”

This means that on any day of the year and at any hour, someone who calls their crisis line will find a trained volunteer waiting to provide free, confidential support. “It’s a privilege to be here to help someone through whatever trying times they’re experiencing,” says Terry. “That can be anything from relationship or financial troubles straight through to suicide intervention.” No call is ever turned away, she adds, nor any text message or online chat. “It’s completely self-defined. You work through what you need to talk about and we’re here to take part and offer support.”

To understand the breadth of needs that the Distress Centre serves, Terry points to some of the conversations volunteers — who work four-hour shifts — have had within the last week alone. “We had an individual who had a new cancer diagnosis, reaching out to us for support by talking about their emotions around that. The next call the responder [takes] is talking to an individual who lives with autism, which makes it difficult for them to move through their day socially. They talk about strategies they could put in place, and how they’re sometimes triggered by other people.”

That same responder might move straight into a call with someone who is at risk for suicide. In those cases, volunteers will do a risk assessment and work to collaboratively implement a safety plan with that person — unless there’s imminent risk to that person. In those cases, they do call emergency



Close calls: Distress Centre Niagara is one of the last remaining “24/7 safety nets” for people in crisis in the region.

services. “A four-hour shift can really run the gamut,” Terry says, adding that there is always a staff member on standby to support volunteers if they need it during or after their shifts.

And while the centre has been around for over 50 years, Terry notes that there’s been “an intensity” to what people seem to be going through since the pandemic, with a majority of their calls coming from individuals who are living with mental health challenges.

For Terry, the best part of her job is twofold — getting to support volunteers as they grow in this role and, when she can, jumping on the phones as a responder herself. “It’s a privilege to have someone open up to you and share some of their deepest emotions. You’re a virtual stranger, but they’re allowing you into that part of their life and giving you the opportunity to support them.” **CAA**

“**The beauty of Distress Centre is that it’s the community supporting the community.**”



Is there an organization in your community that people need to know about?

Contact us at magazine@caaniagara.ca. We’d love to hear about it!



SNOW PATROL

In Finland, winter is a cause for celebration, not hibernation.

By Corrina Allen



(Opposite page) Cross-country skiing in Riisitunturi National Park. (Above) *The Lantern Bearers* statues at Helsinki Central Station.

Despite its long, cold winters, Finland has been ranked as the world's happiest country for seven years running by the World Happiness Report, and after vacationing there this past winter, I understand why. Finns find happiness in fresh air — even when it's 20 C below. They've made embracing the cold an art form, intertwining a love of winter with a culture that celebrates everything from snowshoes to saunas.

In Finnish cities, cyclists take to the snowy streets on fat-bikes, and bike paths double as cross-country-ski routes. Prams are swapped for plastic sleds, and the *potkukelkka* (kicksled) is used for both sport and grocery shopping. Head north, and as the snow deepens, so does the desire to be out in it.

SEAFOOD AND SAUNAS IN THE CITY

In Helsinki, the city's architecture alone is enough to draw visitors outdoors. Art Nouveau and National Romantic buildings rose up around me as I strolled the streets near the central railway station, cappuccino in hand (Finns drink more coffee than any other nationality on Earth). Just a couple of kilometres away is the recently renovated Hakaniemi Market Hall — a light-filled, two-storey shopping and dining space perfect for long lunches at one of the hall's fish shops, and ideal for a taste of Finnish cuisine. The Marja Nätti seafood counter, a 50-year-old local institution, has its own café, *Katiska*, which serves *kalakukko*, a traditional specialty of fish, pork and bacon baked in rye-bread dough.



“ **Basecamp Oulanka was created to encourage guests to see the wilderness as a kind of church where wildlife is venerated and its preservation is the ultimate virtue.**”

The sauna is legendary in Finnish culture — literally. The *Kalevala*, a compilation of centuries-old Finnish oral folklore and medieval mythology, includes poems about pagan gods deciding the fate of their people while wrapped in a cloud of sauna steam. Statistically, the country has one sauna for every two citizens, so take your pick. Fate led me to Löyly, a seaside sauna and restaurant in the formerly industrial neighbourhood of Hernesaari, just two kilometres from Helsinki’s downtown core. Here, guests enjoy the healing properties of a good, hot sweat in a stunning contemporary structure that blends into Helsinki’s natural shoreline on the Gulf of Finland. After a relaxing sauna, I slept well in the brand-new luxurious Hotel Maria, housed in four historic late-19th-century buildings a short stroll from the Presidential Palace.

OUTDOOR ADVENTURES IN OULANKA

Trading urban charms for rustic realness (and more time in the sauna), I took an hour-and-a-half flight north from Helsinki to Kuusamo, the airport closest to Oulanka National Park. There, I met my tour group from Exodus Adventure Travels for a week of Finnish outdoor activities at Basecamp Oulanka — including snowshoeing a section of the country’s most popular hiking route, the 82-kilometre-long Karhunkierros Trail.

Basecamp Oulanka is a collection of three log houses nestled at the park’s edge, just south of the Arctic Circle.

Its cozy accommodations are free of distractions like televisions and radios (though there is Wi-Fi). The main building has a wood-burning fireplace, all the rooms have heated floors, and, naturally, there’s a sauna. Visitors are provided with everything they’ll need to stay warm — from insulated mittens and hiking boots to fleece base layers and waterproof outer shells — and we needed them! Outside, the plowed snow was piled high above our heads, and you could quickly sink into it up to mid-thigh while walking across frozen Juuma Lake.

On our first day, we bundled up and strapped on bright orange snowshoes for a hike. Our guide, Tomas, led us through the forest, pointing out trees draped in Usnea (“old man’s beard” lichen) and patches of reindeer moss, a favourite snack for the herds that venture north in the summer.

Oulanka is a quiet place — apart from the snow crunching underfoot and the Siberian jays chattering in the trees.

(Above) Löyly sauna in Helsinki. (Opposite page, from top) The Myllykoski water mill is a popular stop on the Pieni Karhunkierros hiking trail in Oulanka National Park; the restaurant at Basecamp Oulanka.



It's even more serene on cross-country skis (once you've mastered the yoga-like technique they teach you on how to recover from a fall).

Elina, our lead guide, explained that Basecamp Oulanka was created to encourage guests to see the wilderness as a kind of church where wildlife is venerated and its preservation is the ultimate virtue. The message found its mark when our group embarked on an hours-long snowshoe trek to see a frozen waterfall that towered above us like a spectacular nature-made cathedral.

RIISITUNTURI, RUKA AND REINDEER

For visitors looking to add a faster-paced element to their Finland vacation, nearby Riisitunturi National Park offers the Kota-Husky experience, which allows you to pilot a two-person sled pulled by a team of very eager dogs on a 10-kilometre thrill ride through the snow. There is a mechanism that allows you to make minor steering adjustments along the trail, but mostly I relied on my trust in the dogs and an effective foot brake. Afterwards, we were served a generous portion of hearty stew while sitting around the fire in a traditional *lávvu* (a teepee-like structure used by the region's Indigenous population, the Sámi). We also met some of the farm's retired sled dogs, who prefer lounging on sofas in the main barn and like being scratched behind the ears or under their chins.

A day trip to the ski town of Ruka is also included in the Exodus itinerary. While the town's main attractions are the slopes and après-ski spots, you can also visit a family-run reindeer farm or book a snowmobiling safari. Take the Ruka gondola to the top of the slopes and enjoy marshmallow-topped hot chocolate (or a beer) at the Heineken Polar Bar, an outdoor ice café. Then, ride down on the far side and hike around the mountain on the well-maintained footpaths leading back to the centre of the village.

By March, the region surrounding Oulanka averages 60 to 90 centimetres of snow, and the many pine trees are bent under its weight. Snow in such abundance is perfect for building a *lumikammi*, a temporary shelter resembling the Canadian quinzhee, which is made by piling snow into a heap and hollowing the centre. Building a *lumikammi* is a popular activity for Basecamp Oulanka guests, with the option of spending the entire night there or, as I did, just snap a quick photo before heading back to the sauna and a warm bed. Yes, Finland helped me learn to love winter, but even love has its limits. **CAA**

(This page and opposite, clockwise from top left) *Kalakukko*, a fish pie baked in rye bread; skiers on the slopes at Ruka; a Sámi man in the *gákti*, a traditional reindeer-herding garment; Kota-Husky dogs pull a sled in Riisitunturi National Park.



PHOTOGRAPHS: (THIS PAGE AND OPPOSITE, CLOCKWISE FROM TOP LEFT) JULIA KIVELÄ/VISIT FINLAND; VEERA VIHREVAARA/RUKA-KUISAMO TOURIST ASSOCIATION; JUHO KUVA/VISIT FINLAND; MIKKO RYHÄNEN/VISIT FINLAND; COURTESY OF EXODUS ADVENTURE TRAVELS



AN ARCTIC EXPEDITION TO ROVANIEMI

Just six kilometres south of the Arctic Circle is Rovaniemi, home base for Father Christmas, or Joulupukki, as locals call him. In winter, many tourists travel more than 700 km from Helsinki by train or plane to meet the Big Man himself at the local Santa Claus Village (although he does keep office hours year-round).

Rovaniemi is the capital of Finland's northern region, and the surrounding area is where Sámi communities live — the Indigenous peoples of northern Scandinavia. Many Sámi call this region Sápmi (although the Sámi people, who are spread across Norway, Finland, Russia and Sweden, speak 10 distinct languages).

Here, you can visit a local Sámi reindeer farm to learn about traditional herding practices, and for a chance to feed these gentle animals their favourite mossy snack.

With only about three hours of daylight per day in December, Sápmi is also the perfect place to view the elusive aurora borealis. Sightings of the northern lights here average 150 per year, which is much more often than in the southern regions of Finland.



They call him Joulupukki at Rovaniemi's Santa Claus Village.



A **CAA Travel Consultant** can help you plan a winter getaway. Visit [caaniagara.ca/travel](https://www.caaniagara.ca/travel) to learn more.



PHOTOGRAPHS (CLOCKWISE FROM TOP) MICHAEL GALL/ADOBE STOCK; BALTHAZAR_LVR/UNSPLASH; ONDREJ PROSICKY/ISTOCK. (OPPOSITE PAGE) COURTESY OF CASTARARE TRAVELS

ENCHANTING TOBAGO

The smaller, more tranquil half of Trinidad and Tobago offers an easygoing, old-style island holiday.

By Doug Wallace

“CAN YOU GUYS GIVE US A HAND with the boat?” A fisherman asks my friend and me to join a group of men pushing a bright blue fibreglass boat into Castara Bay. We jump up and start at it — a simple thing, but a true slice of life that draws me right into the essence of everyday life on the island of Tobago, half of the dual-island nation of Trinidad and Tobago.

This picture-postcard destination offers a taste of what many other popular spots in the Caribbean were like in the 1960s — a time of out-of-the-way guest houses and traditional food, uncrowded coral reefs to explore and waterfalls to stumble across. Nothing fancy, but that’s the point. The island’s lush, unspoiled nature has made it a hit with eco-conscious travellers.

It may all seem so simple on the surface, but local efforts to protect this gorgeous place have been anything but. Island residents started taking steps to protect the land and marine life 250 years ago, long before the term “sustainability” was coined, and involve practices that remain in place today.

Tobago is home to the oldest protected parkland in the western hemisphere — the UNESCO-listed, 4,000-hectare Main Ridge Forest Reserve, designated a preserved rainforest in 1776. I wander through the old-growth trails, cool in the shade of the thick overhead canopy of tall tropical trees and native palms. Our tour guide, naturalist William Trim, is clearly in his element, pointing out blue-backed manakins and rufous-tailed jacamars. Tobago is a paradise for birders, with more than 260 species, including migratory birds that pass through each year on their way to and from North

(Opposite page, clockwise from top) Another sun-kissed day at Pigeon Point Beach, Tobago; snorkelling in the pristine waters off Tobago; a flock of scarlet ibis, the national bird of Trinidad and Tobago, takes flight.



A view of the apartments of Castara Retreats from Castara Bay.

A dish of delicious, homespun fare from the kitchen at Castara Retreats, a rustic-chic eco-lodge in Castara.

America. At nearby Shurland James Hummingbird Nature Park, we watch dozens of blue and green hummingbirds flit about red and yellow feeders, practically eating out of our hands.

In the fishing community of Castara, we find a small but sufficient ecotourism infrastructure and friendly folks. We check into Castara Retreats, a rustic-chic eco-lodge of partially open-air apartments spread across the hillside, surrounded by a blaze of blooming bougainvillea, frangipani, hibiscus and bird of paradise. We're settled in by Derek "Porridge" Lopez, who also runs a taxi service and sets guests up with local activities. He recommends a session at the property's yoga pavilion at the top of the hill. From there, we can see kilometres of coastline and ocean, with a dozen or so fishing boats filling the bay, waiting for sunrise tomorrow. The beach is empty, save for a few diving birds and some kids playing soccer after school. We practically have the whole place to ourselves.

With so much to offer, it's little wonder that Tobago is where Trinidadians go on holiday, particularly during the Harvest Festivals held in different parts of the island throughout the year, when street parties fill the weekends, much of the revelry revolving around food. Our many options of traditional fish dishes include fish broth and stewed kingfish and snapper. Condiments such as pepper sauce, green seasoning and mango chutney are always within easy reach, thanks to



the country's rich mix of African, East Indian, Chinese and European culinary cultures. I couldn't wait for breakfast

each morning to load up on moist coconut bake and saltfish and eggs, and soursop and passion-fruit juices.

One afternoon, we join Birtil "Alibaba" Taylor, who is making a big pot of meaty stew right on the beach — a regular occurrence open to anyone who wants to join in. He also fries up fresh fish topped with a buttery barbecue sauce that bubbles away on his outdoor stoves. This makeshift kitchen under the almond and coconut trees includes a traditional dirt oven that

turns out the most remarkable bread. Villagers place their order in advance, then wander down to the beach to pick it up. Nothing could be more homespun or more delicious.

Another spot to sample local dishes — such as crab dumplings, curried chicken and goat roti — is at the food

stalls on the beach of No Man's Land. This little spit of sand reaching into the Bon Accord Lagoon draws tourists and locals alike for a bite and a beer. Many arrive on colourful wooden boats from the nearby town of Buccoo after touring the renowned Nylon Pool. This very clear natural swimming pool formed by a sandbar in the middle of Buccoo Reef was nicknamed by visiting British royal Princess Margaret in 1962, who said that the water was as sheer as her nylon stockings.

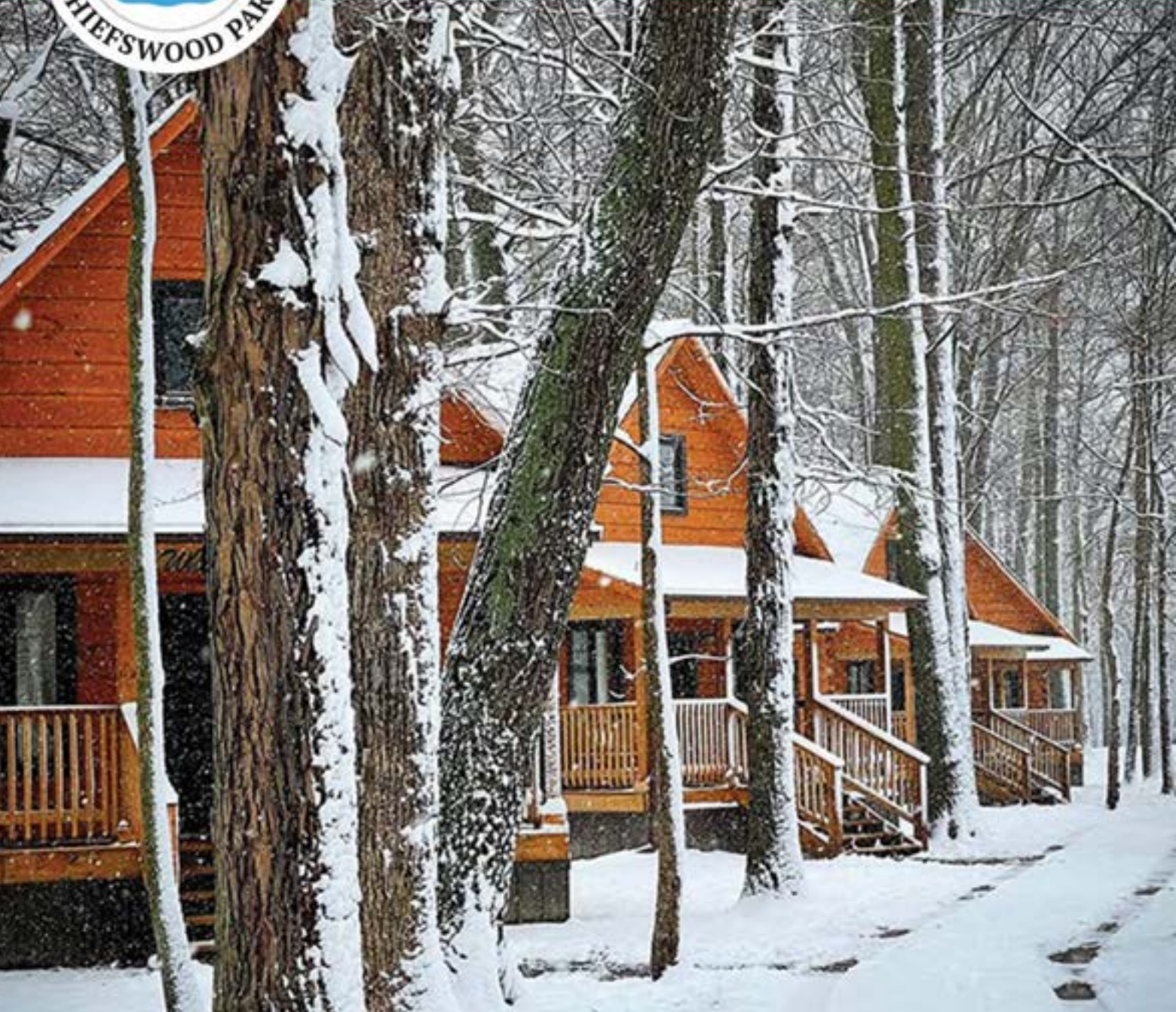
Happily, my Tobagonian adventure doesn't stop at sundown. With its interdependent reef, lagoon and mangrove ecosystems, the beach yields a fun lesson in marine biology after dark. We pull into the lot at Pigeon Point Beach one evening and set off kayaking through one of the world's few bioluminescent bays with Radical Sports Tobago. The conditions here are just right for the proliferation of bioluminescent algae. The movement of our paddles triggers a chemical reaction within the algae that makes it glow, creating glittering swaths of water wizardry. As we carry our kayaks back to the sports shed under the moonlight, I can't help but think how wonderful it is to be part of Tobago's magic. [CAA](#)

“With so much to offer, it's little wonder that Tobago is where Trinidadians go on holiday, particularly during the Harvest Festivals held in different parts of the island throughout the year, when street parties fill the weekends, much of the revelry revolving around food.**”**



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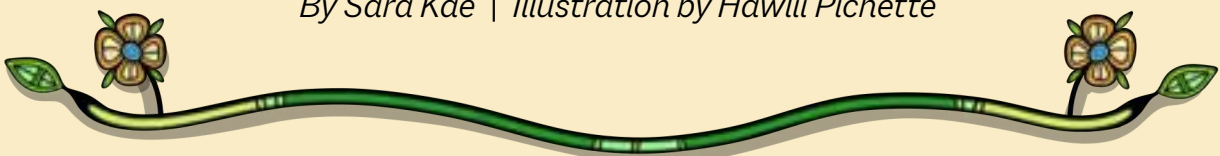
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Dedicated individuals across Canada are helping preserve and revitalize Indigenous languages in their communities.

By Sara Kae | Illustration by Hawlii Pichette



“LANGUAGE ITSELF IS MORE THAN WORDS. It’s a window into a culture,” says Lisa Perley Dutcher of Neqotkuk (Tobique) First Nation, in New Brunswick. “When you lose a language, you lose a whole way of looking at the world.”

In Canada, Indigenous peoples continue to face challenges, both when it comes to preserving and rebuilding Indigenous languages and reclaiming the Indigenous way of looking at the world. Residential schools banned Indigenous languages as part of a systematic attempt to assimilate Indigenous children into the European way of life — a cultural cleansing that resulted in the loss of Indigenous languages and culture, with consequences that still resonate today.

In 2021, just 13.1 percent of the Indigenous population in Canada reported being able to speak one of the more than 70 Indigenous languages well enough to conduct a conversation, which is 8.3 percent less than what was reported in 2006.

The Indigenous Languages Act, passed by Parliament in 2019, was a significant win for Indigenous peoples fighting for their right to learn their languages. For those who wanted to reconnect with their heritage, the legislation provided more opportunity to do so. But learning a language poses major challenges, which is why many Indigenous peoples have turned to community leaders and educators for help.

In Fredericton, Perley Dutcher’s commitment to the revitalization of Indigenous languages started when she established an immersion program for young children. She is the director of Kehkimin Wolastoqey Language Immersion School (*kehkimin* translates as “teach me”), which she co-founded in 2020. It’s an initiative she describes as time sensitive. With only about 100 fluent speakers of Wolastoqey, most of them over the age of 65, the language is at risk of extinction. By providing learning opportunities for children and their parents, the school is encouraging conversations at home. The responsibility of ensuring the survival of their language falls squarely on the shoulders of Indigenous peoples, notes Perley Dutcher.

Meanwhile, in Ontario, Lakehead University launched a

10-year plan in 2022 as part of its goal to build strong relationships with the First Nations communities it serves in Orillia and Thunder Bay. Aimed at increasing fluency in Ojibwe, Cree and Oji-Cree, Lakehead’s program in its Orillia campus — Teach Indigenous Languages — builds on an initiative that has been in place since 1981.

The program offers an Indigenous Language Teacher Diploma (ILTD), providing Anishnaabemowik speakers with an alternative path to teacher certification. As well, in conjunction with Rama First Nation, a two-week Anishnaabemowin immersion course is available at the Orillia campus.

These programs are just one piece of a larger puzzle, according to Denise Baxter, vice-provost of Indigenous initiatives

at Lakehead University. “As the needs of the communities change, the way we offer service and work with [them] also needs to change,” says Baxter, who is a member of Marten Falls First Nation, in Northern Ontario, and works alongside fellow educators to improve programming offered to Indigenous students.

As for Ashley Nadon of Long Lake 58 First Nation, her language journey began at a friendship centre in London, Ont., when she was a student. She has since come full circle at the Fort Erie Native Friendship Centre, where she is now the Indigenous language coordinator and a teacher of Anishnaabemowin — a job she loves. The centre prides itself on its language camps and cultural programming, which accommodate the local community’s vast number of Indigenous languages

and peoples. Programs are offered in eight languages — Anishnaabemowin, Onoñda’gega’, Kanyen’kéha, Gayogho:nq’, Skarù-re’, On^yota’a:ka, Onöndowa’ga.’ and Cree.

“My heart is in Anishnaabemowin, but it’s so cool to be able to also learn, by proxy, other Indigenous languages,” says Nadon.

It’s this reclaimed pride in their cultural heritage that shines through in each and every initiative across Canada to preserve Indigenous languages. These efforts contribute to the collective goal and hope that the voices of Indigenous peoples will be heard and their stories will be shared, well into the future. **CAA**

“

In 2021, just 13.1 percent of the Indigenous population in Canada reported being able to speak one of the more than 70 Indigenous languages well enough to conduct a conversation.”



Blind spot detection alerts drivers to the presence of vehicles in hard-to-see places.

Helping Hands

New technologies help drivers avoid collisions. We take a look at some of the best driver-assistance systems appearing in 2025 vehicles.

By Graham Heeps

WHEN WE'RE DRIVING, nothing matters more than safety — ours and our family's, as well as the safety of other people on the road. But safety is not always the central defining factor when we choose a new vehicle — most of us are drawn to the way the car looks and how much it costs.

Fortunately, auto safety technology is advancing all the time. For one, automakers are motivated to achieve the competitive advantage that comes with top safety ratings. As well, consumer pressure and advocacy from organizations such as CAA and the U.S.-based independent Insurance Institute for Highway Safety (IIHS) steer legislation involving safety features and technologies.

IIHS rates the crashworthiness of new cars and trucks in frontal and side impacts that are representative of the most common real-world accidents.

In Canada and the U.S., IIHS ratings are the gold standard for safety and are recognized by North American media outlets, including *Consumer Reports*, whose vehicle testing is highly regarded for thoroughness and authoritativeness. As well, IIHS's two highest accolades — Top Safety Pick+ and Top Safety Pick — are often quoted in new-car advertising here in Canada. (For a list of the current top performers, see page 34.)

Safety technologies are advancing quickly. Automatic emergency braking (AEB) and front collision warning (FCW) are two systems the IIHS assesses for both day- and night-time performance. These systems are becoming more common on new vehicles, along with many other advanced driver-assistance systems (ADAS). Let's take a look at some common — and emerging — ADAS technologies.

“
In Canada and the U.S., IIHS ratings are the gold standard for safety and are recognized by North American media outlets.”



AUTOMATIC EMERGENCY BRAKING (AEB)

AEB applies the brakes automatically when sensors determine that a collision is unavoidable — with another vehicle, motorcyclist, cyclist, pedestrian or any other road user. It might not prevent the collision altogether, but a reduced impact speed decreases the severity of injuries. AEB is not mandatory in Canada, but it's frequently offered as a standard feature even on lower-cost cars like the 2025 Nissan Kicks. It will be compulsory in the U.S. from 2029 onward, and, historically, Canada often follows the U.S. on auto regulations.

As with many other safety systems, AEB goes by different names depending on the automaker, such as Honda's Collision Mitigation Braking System (CMBS) — this is standard on the 2025 Civic and Prologue EV, among other models. In brands manufactured by Stellantis — including Jeep, Chrysler, Dodge, Ram and Alfa Romeo — AEB is referred to as Full-Speed Forward Collision Warning with Active Braking.

To help consumers navigate the market, *Consumer Reports* is among those advocating for standardized terminology and has partnered with automotive and auto-safety groups on a downloadable PDF document of common ADAS terms — “Clearing the Confusion.”



FORWARD COLLISION WARNING (FCW)

FCW scans the road and issues a visual and/or audible warning of a potential collision. The driver still has time to apply the brakes or take evasive action. As well, AEB may be activated by the system. As with AEB, FCW is becoming more common, in part because its benefits are recognized by IIHS. It is standard on the Chevrolet Equinox and Buick Enclave for 2025.



BLIND SPOT WARNING (BSW)

Also known as blind-spot detection (in Subaru, it's standard on models like the 2025 Forester) or blind-spot monitoring in other brands, BSW notifies the driver of vehicles in the blind spot. Sometimes there is an additional warning or switch to a camera view if the driver activates the turn signal, or the vehicle may intervene to apply the brakes or steer if you begin changing to a lane with a vehicle still in your blind spot.



CAMERAS, RADAR AND LIDAR

There are many other ADAS technologies of varying levels of sophistication, but only back-up cameras are mandatory in Canada. (Since May 2018, all new vehicles weighing up to 4,536 kilograms must have a back-up camera.) As with other ADAS systems, these technologies are no substitute for staying alert (see “Proactive Driving,” page 34). ADAS systems deploy a combination of camera(s) and/or radar sensors to gather information about the environment around the vehicle. The data is used to trigger warnings or activate the safety systems as necessary.



“

Lidar — light detection and ranging — can detect small objects hundreds of metres ahead, even in poor light, which gives the car more time to inform the driver and take action to avoid an accident.”

A lidar system mounted on the roof of a Volvo EX90 EV.

There is no set formula for the number and type of sensors used. Subaru and Tesla rely exclusively on cameras. Other automakers use a combination of sensor types. The 2025 Acura MDX Type S with Advance Package debuts the AcuraWatch 360 system, which has additional front corner radars, a higher-fidelity front camera and a front “millimetre wave” radar.

Volvo is one of several automakers to introduce lidar (light detection and ranging), which makes its debut in the 2025 EX90 EV. According to Volvo, lidar can detect small objects hundreds of metres ahead, even in poor light, which gives the car more time to inform the driver and take action to avoid an accident.

The downside of lidar is its relatively high cost, which is why development of cheaper alternatives — like better radar — continues to advance. Each sensor has its strengths — radar is good in poor visibility, for example, while cameras provide good spatial resolution and colour — which is why the ADAS and future automated-driving technologies will likely require a mixture of sensors to offer complete coverage and safety backups.



GM's Teen Driver system encourages safe driving behaviours in new drivers.



PARTIAL AUTOMATION

Assisted driving or “partial automation” technologies — which are often a development of the adaptive cruise control (ACC) familiar to many drivers — are appearing in an increasing number of vehicles. They come in hands-on guises, such as lane-keeping assist (LKA) or as a hands-off feature, such as General Motors’ Super Cruise system or the Hands-Free Active Driving Assist option being introduced on the 2025 Ram 1500.

However, like the simpler ADAS functions, partial automation systems are not a replacement for the driver, who is legally required to pay attention, whether their hands are on or off the steering wheel. In fact, the safety benefits of these systems are unproven, according to David Harkey, president of IIHS.

“Some drivers may feel that partial automation makes long drives easier, but there is little evidence it makes driving safer,” he says. “As many high-profile crashes have illustrated, it can introduce new risks when systems lack the appropriate safeguards.”

Partial automation systems are not included in the IIHS’s overall safety ratings but are subject to a new, separate evaluation program. When the first batch of results was released earlier this year, only the Lexus LS’s Teammate system earned an acceptable rating overall.



WHAT WORKS FOR YOU?

Whichever new vehicle you are considering for purchase, it’s worth checking out how the vehicle fared in independent IIHS-style safety testing, in terms of both of its crashworthiness and its driver assistance features. If additional costs are involved, think about which systems offer the biggest safety benefit in how the car will be used. For example, technologies like GM’s Teen Driver, which switches ADAS systems on when a Teen Driver-designated key fob is in use, may be appropriate if you have a newly qualified driver in the household.

Finally, be sure to explore as many systems as you can when you test-drive the vehicle. An over-eager lane-keeping function that annoys you with unnecessary steering inputs is likely to get switched off at the first opportunity, which is of no safety benefit to anyone. **CAA**

2024 IIHS Top Safety Pick+ Winners

Acura Integra, MDX
BMW X3
Ford Explorer
Genesis Electrified G80, G80 (built after October 2023), G90 (built after October 2023), GV60, GV80 (built after August 2023)
Honda HR-V
Hyundai Ioniq 5, Ioniq 6, Kona
Kia Telluride
Lincoln Nautilus
Mazda 3, CX-30, CX-50 (built after August 2023), CX-90
Mercedes-Benz GLE Class (with optional front crash prevention)
Nissan Pathfinder (built after November 2023)
Rivian R1T
Subaru Ascent
Tesla Model Y
Toyota Prius

Proactive Driving

“Proactive driving is essential for safety on the roads,” says Ryan Peterson, manager of automotive services for CAA Club Group. “Remember, there are not only vehicles, but also motorcycles, bicycles, pedestrians and wildlife. As drivers, we need to keep our eyes open and scan well ahead to identify hazards on or near the road. Be aware of what is next to you or behind you by checking the rear-view and side mirrors and don’t forget to shoulder-check the blind spots.” It all comes down to having spatial awareness.

“When following other vehicles, leave a two-to-three-second following distance,” Peterson advises. “This space is essential to slow or stop your vehicle if the vehicle ahead of you suddenly stops for any reason. Use smooth braking, acceleration and steering to have the best control of your vehicle.

“Finally, know what safety features your vehicle has by reading the owner’s manual. Avoiding erratic driving will minimize the need for driver assistance systems to prevent collisions.”

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CAA EASTERN CARIBBEAN CRUISE

February 1 to 10, 2025

Relaxation

Join us for a relaxing 7-night Caribbean Cruise onboard the Norwegian's Encore. Experiencing the best of what the Eastern Caribbean has to offer. Ports of call include Dominican Republic, US Virgin Islands, British Virgin Islands, and Norwegian's private island in the Bahamas. Experience Norwegian Cruise Lines with their specialty dining and high-end entertainment.



TORONTO BLUE JAYS SPRING TRAINING

March 20 to 24, 2025

Sports

Take a break from winter in sunny Florida to see the Toronto Blue Jays at Spring Training. Relax in Clearwater Beach and enjoy the sunshine with a 4-night stay at the Springhill Suites by Marriott Clearwater Beach. Enjoy two spring training games. The Philadelphia Phillies and the Pittsburgh Pirates take on the Toronto Blue Jays in their pre-season action.



MYRTLE BEACH HOLIDAY

April 5 to 12, 2025

Tuxedo Classic

Myrtle Beach ushers in spring and bids farewell to winter. Filled with warmer, longer days, it is a perfect time to explore the outdoors around the Grand Strand. Of course, the beach is the most scenic (and free) spot to plant yourself. The endless crashing of the waves, soft-sanded beaches, people watching, fresh air. A grand escape from winter's last gasp! It is just what you are looking for!



SOUTHERN CHARMS OF SAVANNAH & CHARLESTON

April 7 to 14, 2025

Tuxedo Classic

Embark on a truly immersive journey through the heart of the American South with our "Southern Charms of Savannah and Charleston Tour." This extended adventure promises a comprehensive exploration of two of the most enchanting cities in the region, offering an unparalleled opportunity to discover the captivating history, vibrant culture, and timeless charm that define Savannah and Charleston.



TREASURES OF PORTUGAL & SPAIN

April 25 to May 9, 2025

Adventure

Soak up the sun on this exhilarating tour of Spain & Portugal. Learn about the life-changing pilgrimages, the legacy of the Romans, Moors and a 'Spanish Pope' who built a 'City in the Sea'. Explore architecture, and beautiful landscapes. Visit the UNESCO-listed Hieronymite Monastery, the Stock Exchange Palace, a port wine cellar in Porto, Seville Cathedral and the Alhambra Palace in Granada.



RHINE RIVER CRUISE WITH LAKE COMO

May 22 to June 2, 2025

Relaxation

Embark on holiday in Italy's haven for the rich and famous and know for its beauty, Lake Como. Then continue onto Basel, Switzerland to board the AmaSerena and cross into France's Alsace region in enchanting Strasbourg. Next is Germany, to discover not only the grand city of Cologne but the charming villages like the winemaking hamlet of Rudesheim, and hilltop town of Heidelberg.



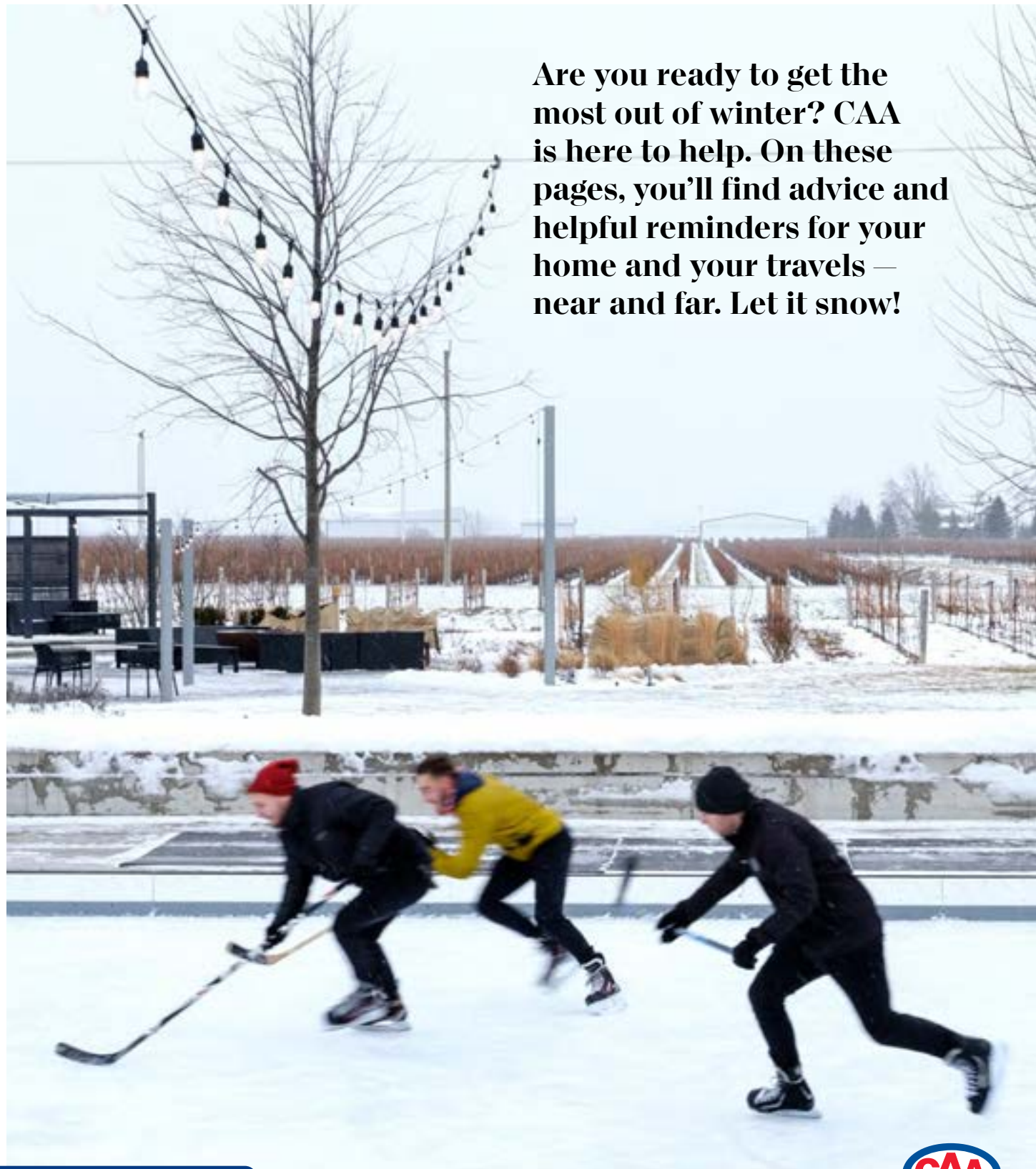
CENTRAL EUROPE TOUR

June 13 to 22, 2025

Adventure

Delve into the cultural wonders of Central Europe with its most celebrated landmarks, from Germany's iconic Brandenburg Gate to Czechia's centuries-old Charles Bridge. Step into the past in Berlin, Vienna, Prague, Budapest, and the Bohemian countryside, exploring ancient castles and historic districts alongside local historians. Taste culinary specialties and experience the vibrancy of these storied places.

Are you ready to get the most out of winter? CAA is here to help. On these pages, you'll find advice and helpful reminders for your home and your travels — near and far. Let it snow!



WINTER 2024



(This page from top) Myrtle Beach; Kristen Visbal's *Goddess of the Sea* sculpture at Pyle Park. (Opposite page from top) A great blue heron in Huntington Beach State Park; refreshments at PopStroke.

Flying South

Why Myrtle Beach is a great place to land for snowbirds.

By Briony Smith

WHEN CHILLY WEATHER HITS, many of us yearn for sunnier climes. South Carolina's Myrtle Beach has long been a beloved destination for its sandy shores and gorgeous temperatures — the coldest month, January, still boasts an average of 14 degrees!

But it has plenty more to entice as an ideal spot for snowbirds to spend a winter down south. "The Myrtle Beach area, fondly known as The Beach, has 100 kilometres of pristine coastline and a diverse and inviting environment with something for everyone to enjoy," says Rebecca Seeds, the Canadian account manager at Visit Myrtle Beach, the city's official tourism site. "With so much to offer all year round, travellers and locals alike enjoy a flourishing culinary scene, a multitude of beautiful golf courses, plenty of attractions, rich culture, history and more."

“

It has plenty more to entice as an ideal spot for snowbirds to spend a winter down south.





GREAT GOLF

Myrtle Beach is known as the golf capital of the world, thanks to its 90 golf courses — over three million rounds of golf are played here every year. It's also where Tiger Woods recently opened PopStroke — his restaurant, bar and golf-putting course. In the mood for putt-putt? There are 30 spots to pick from along the Mini-Golf Trail.



OUTDOOR ADVENTURE

Make use of the city's 215 sunny days per year and indulge in the bounty of nature-geared activities. Myrtle Beach State Park features trails and some of the best fishing in South Carolina, while Huntington Beach State Park offers many wildlife-spotting opportunities, from sea turtles and alligators to egrets and herons.



FAMILY FUN

There's plenty for families to do in The Beach. Take the kids for a stroll down the oceanfront boardwalk and promenade. Go for a spin on the 187-foot-high SkyWheel. Or opt for dinner and a show at Pirates Voyage or Medieval Times.



FOODIE PARADISE

With more than 2,000 local restaurants to choose from, everyone's food craving will be satisfied. "Myrtle Beach has exploded over the past decade with a rising tide of innovative chefs and new restaurants changing the culinary scene," Seeds says. "From Lowcountry dishes and ocean-to-table seafood to [specialties] coming from a rich local history handed down from the Gullah community — you can find them all in Myrtle Beach." Also make sure to check out the new Myrtle Beach Beer Trail, replete with a digital passport and the multimedia guide showcasing a dozen breweries and many beer-themed attractions.



CULTURE APLENTY

Art fans, rejoice. Myrtle Beach has galleries and museums galore. Among Seeds' personal insider favourites are "awe-inspiring oceanfront sculptures, enormous alleyway murals and secret underground passages filled with art." And, she adds, there are plenty of festivals geared to a diverse range of cultural pursuits.

Visit caaniagara.ca/travel/journeys to start planning your winter getaway. Find out how your CAA Membership can help you make the most of your Myrtle Beach holiday, including a personalized itinerary, exclusive deals and discounts, hassle-free transportation options, as well as comprehensive travel insurance.



VISIT
Myrtle Beach
SOUTH CAROLINA

SUMMER DOESN'T STOP AT *The Beach*



There's no beach like Myrtle Beach, South Carolina. With so much to do and see, it'll feel like this place was made for you. You can experience Southern hospitality like no other and beach like never before. If this sounds like what you need, then this is where you belong.

Plan your getaway at VisitMyrtleBeach.ca.

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Snowbirding, Safe and Secure

Head south for the winter with the right insurance coverage.

YOUR SPELL IN THE SUN should be all about taking a break from the cold and enjoying warm temperatures and leisurely pursuits — worry-free. CAA Travel Insurance can help by making sure you're covered wherever you go on vacation.

You can depend on our CAA Travel Insurance professionals — 24/7, 365 days a year — whether you're submitting a claim or you just need guidance in deciding which insurance plan best suits your particular needs.

Here's how CAA Travel Insurance protects snowbirds flying south.

Medical coverage takes care of unexpected medical emergencies, including hospital stays and treatments, and can fill the gap when your provincial health benefits or other health plans do not provide adequate coverage — for example, when there are out-of-country exclusions. Over 60 years of age? No worries. CAA Travel Insurance experts are on hand to explain how to make sure you've got coverage for any pre-existing medical conditions.

Trip cancellations and interruptions are covered by CAA Travel Insurance, including expenses for meals and accommodations resulting from unforeseen events — weather conditions, flight delays and cancellations, and lost or delayed baggage.

Extra flexibility is available, thanks to CAA's multi-trip insurance plans, which are geared to frequent travellers and pertain to multiple trips spanning 4, 8, 15, 30 or 60 days. Coverage starts every time you leave Canada, and you can easily top up the number of days according to your requirements (topping up is not required for travel within Canada).

Consult with our CAA Travel Insurance experts to find the plan that's right for you. Visit caaniagara.ca/insurance/travel to learn more about how to protect yourself and your loved ones on your next trip.



(Above) Paddleboarding near the *Pride of America* ship. (Opposite page) An opulent suite aboard Uniworld Boutique River Cruises *S.S. Catherine*.

Cruise Mode

Cruising on your mind? Pick an itinerary that's in sync with your personality. | *By Briony Smith*

IF NAUTICAL VACATIONS are your preferred travel mode, there's a wave of wonderful options out there, whether you're into tropical beaches with a side of volcanic parks, fine-dining experiences or just some R&R on a meandering river. Read on to choose the cruise that most resonates with you.

CRUISING STYLE: The outdoor explorer

CRUISE NAME: Cruise of the Hawaiian Islands on *Pride of America*

DESTINATIONS: Oahu, Maui, Hawai'i (Big Island), Kauai

COMPANY: Norwegian Cruise Line

A world of adventure awaits in Hawaii. *Pride of America* is the only cruise ship that sails year-round from Honolulu and stays in the 50th state for the entire trip. You can spend every single day of your seven-day itinerary on an island. Frolic in the surf in Maui. Trek through the Volcanoes National Park on the Big Island to check out Kilauea, which is still active (!). In Kona, which is all about ocean fun, go snorkelling, deep-sea fishing, kayaking and surfing to your heart's content.

CRUISING STYLE: The full-time foodie

CRUISE NAME: Jewels of the Dalmatian Coast on the *Encore*

DESTINATIONS: Croatia and Slovenia – Dubrovnik, Korcula, Zadar, Opatija, Koper, Hvar

COMPANY: Seabourn

Would a vacation focused on fine dining appeal to you? Look no further than a Seabourn Mediterranean cruise. Eight delightful food experiences are offered in each cruise, including superb Mediterranean fare at Seabourn's new resto, Solis; Sushi restaurant's ultra-fresh sashimi and nigiri sushi; and glorious gourmet meals at The Restaurant. And complimentary caviar is on offer anytime, whether you want to savour it poolside or perhaps in your cabin, as a late-night indulgence. Consider the shore excursion "Shopping with the Chef" and join a Seabourn chef off to a local market to select the best of ingredients for the day's onboard menu.

CRUISING STYLE: The die-hard romantic

CRUISE NAME: Burgundy & Provence on the *S.S. Catherine*

DESTINATIONS: Arles, Avignon, Viviers, Tain-'Hermitage, Lyons, Mâcon

COMPANY: Uniworld Boutique River Cruises

Spend eight days and seven nights on a luxe laid-back river cruise in the French countryside. Stroll picturesque cobblestone streets. Browse local markets and pick out fresh fruit and baguettes for a picnic lunch *à deux*. Snuggle up all night in between high-thread-count Egyptian cotton sheets. Shore excursions max out the romance factor by focusing on plenty of couples outings, from wine tastings in ancient wine cellars and truffle hunting to fun French cooking lessons, complete with the perfect souvenir – memorable Provençal recipes to take back home for your next date night in.

Still need more help picking the cruise that suits you best? Make an appointment with a CAA Travel Agent. “CAA Travel Agents are your travel experts,” says Fiona Kosmin, Norwegian Cruise Line’s regional sales and marketing manager. “They know the ins and outs of cruising and can tailor your itinerary to fit your preferences and budget perfectly. From choosing the right cabin to arranging shore excursions, they handle all the details, so you can relax. They’ll even arrange for you to get to your cruise, door-to-door!”

Visit caaniagara.ca/travel/journeys to plan your next cruise.

**Annual General Meeting**

In accordance with its constitution and bylaws, the Annual General Meeting of CAA Niagara will be held Friday, Nov. 29, 2024, 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 from Dec. 1, 2023.
- 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, 2024, 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.

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Embark on a Mediterranean cruise along the coasts of Italy, Spain, Croatia, and Greece. Discover itineraries from a leisurely 7-night Greek Islands voyage to nine nights exploring the Italian coast and the lavender fields of Provence.



Travel back in time on a spectacular 11 or 12-night roundtrip of Iceland and the British Isles. You'll see everything from colourful Cork in Ireland to neolithic standing stones in Orkney and Iceland's smoldering volcanoes.



Take in some of Scandinavia's most cosmopolitan cities, from stylish Stockholm to creative Copenhagen, on a 12-night voyage. Or, take a 7-night cruise to the Norwegian fjords to marvel at glaciers, waterfalls, and snow-capped mountains.



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Prep Like a Pro

Pack your car trunk with winter-safety essentials.

PLAN AHEAD FOR THE SEASON — make sure you're ready for winter with an emergency roadside-safety necessities in your vehicle.

Store your CAA Membership Card in your wallet or virtually on your phone. Members can request roadside assistance online or by phone or through the CAA Mobile App™, which lets you track the status of your call in real time.



Warm clothing and blankets Pack several Mylar blankets — they're lightweight and highly effective at retaining body heat — as well as extra clothing, shoes and boots for all passengers in the car.



Food and water Make sure you have non-perishable snacks and bottled water available.



First aid kit Include bandages, antiseptic wipes, adhesive tape and pain relievers (check expiry dates).



Phones and chargers Always ensure that your phone is charged prior to departure and continue charging it in your vehicle. A dead phone battery is the last thing you need in an emergency. Invest in a portable phone charger that you can keep with you in the car.



Flashlight Pack a crank or squeeze flashlight or make sure you have extra batteries on hand.



Jumper cables Cold temperatures can wreak havoc on car batteries — include jumper cables in your emergency kit (and learn how to use them).



Road flares Emergency road flares are essential in alerting other drivers in case your vehicle is stopped on the side of the road.



Windshield washer fluid Maintain road visibility in snow and sleet conditions. Not running out of windshield washer fluid is essential.



Your CAA membership It's your connection to reliable emergency roadside assistance, 24 hours a day.

Too Close for Comfort

DRIVERS, ARE YOU leaving enough space between your vehicle in front? If not, you're tailgating – or 'fail-gating.'

Fail-gating not only causes accidents, but it's also considered aggressive driving and comes with hefty consequences – typically, a fine and demerit points. It's important to get in the habit of leaving the appropriate, safe distance between you and the vehicle in front.

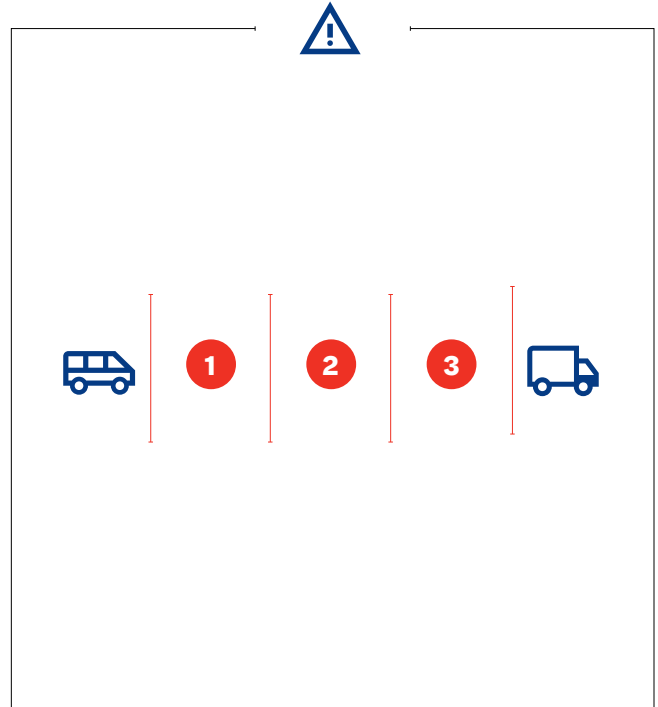
To help, reacquaint yourself with the 3-second rule:



When driving behind someone, pick a landmark. Count three seconds. If you pass that landmark before you've counted to three, you're following too closely.

Drivers should increase this distance when there's rain, snow, fog, ice or other undesirable road conditions. If you're the one being tailgated, wait for a safe time to change lanes, so the driver behind you can pass and be on their way.

Visit caaniagara.ca/road-safety/winter-driving to learn more.



GET READY FOR WINTER

Fuel Up Faster with the Shell App

Save on fuel and pay from your phone by using Shell EasyPay™ in the Shell app. You can even use it to locate nearby Shell stations and buy and store codes to activate the car wash - no need to hold onto paper receipts!

How it works:

- 1** Download the Shell App and create an account on your mobile device.
- 2** Add your CAA Membership number and your payment details.
- 3** Tap 'Pay at the Pump' to automatically save on fuel purchases.

caaniagara.ca/shell

*Conditions Apply. Visit website for details.





The team at Performance Acura Niagara.

Redefining Customer Service

Performance Acura Niagara is in the AARS spotlight.



Looking for a reliable mechanic?

In every issue of CAA Magazine, we spotlight a member of the CAA Approved Auto Repair Services™ (AARS) program. These businesses, which have been operating for at least two years, offer quality service at fair prices. They provide exclusive perks and benefits for Members, including a one-year warranty on parts and labour. Plus, CAA Members earn 3 percent in CAA Dollars® on the total invoice amount (before taxes for parts and labour).

In this issue, get to know Performance Acura Niagara.

Visit caaniagara.ca/auto/approved-auto-repair-service to learn more.

PERFORMANCE ACURA HAS BEEN VOTED number 1 in customer excellence for Acura dealerships across Canada. So, what's their secret? "It's our people that set us apart," says service manager David Mamo. "Our service team is our greatest asset and they do their best to go above and beyond. Every guest has different [requirements] and the team tailors their approach to ensure each customer gets what they need, is informed every step of the way and leaves happy and safe."

Performance Acura also offers a free car wash with every service, as well as a child-friendly waiting area with comfortable seating, Wi-Fi and refreshments. And the staff works with each customer to ensure they get to where they need to go while their car is being serviced.

As the holiday season approaches, Mamo is grateful for the Niagara community members who are keen to show their appreciation, dropping off holiday baking, cookies, chocolates and snacks. "I also have people popping in on a daily basis, saying, 'We love your service advisors.' And [for us] it really is the best feeling, every time."



Give the gift of CAA

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

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and **savings on different insurance products,**

this item should be on everyone's wishlist!

Purchase a **CAA Membership** starting at **\$30*** a year (+HST)
by **December 31, 2024,** and we'll **waive the \$15 enrollment fee**
on roadside memberships!!

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*\$30 is for an Everyday Membership which does not include roadside.




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or call **1-833-323-2455** to
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Quote**



¹ CAA Members receive a preferred rate of 13.5% off. Non-members receive a preferred rate of 9% 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: <https://www.petsplusus.com/service-claims/brochures-guides>

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Loving Local

Polish off your holiday shopping list at Pen Centre this year.

SAY “NIAGARA,” and the iconic waterfall and award-winning wineries usually come to mind. What’s less known is that this scenic region has world-class artisans.

Products crafted by local talents are now showcased at Niagara Pen Centre, where CAA opened a Community Retail Space last year. There are currently 14 businesses selling artisanal wares at the venue.

“Vendors must demonstrate a commitment to sustainability, ethical practices and a strong connection to the region,” says Shanna Jarvis, associate director of marketing at CAA Niagara, referring to requirements for entrepreneurs setting up at the Pen Centre.

Lucky for those of us looking for gifts that are not run-of-the-mill. Here are some great ideas — and reasons — for shopping local this year.



The beauty babe Pick up some small-batch plant-based cosmetics from Lip Service Beauty.



The tea aficionado Impress even the most discerning connoisseur with a gift of unique blends from The Social Tea Co.



The sports enthusiast A handmade heating/cooling pad from Wrapped In Comfort offers speedy relief for active folks recovering from overexertion.



The fashion fan Score a pair of handmade — and very on-trend — polymer-clay earrings crafted by Sage and Willow.

Visit caaniagara.ca/community/community-boost-retail-program to learn more about the program and the current list of vendors at the Community Retail Space. Want to showcase your products? You can apply by filling out an application form, which is available on the CAA Niagara website during the month of February.

Last-Minute Love

It’s the thought that counts, right? Here are some great ‘flexible’ gifts sure to please the recipients.

The holidays can be a hectic time, making it easy to forget one or two people on your list. But last-minute presents don’t need to be ho-hum. These two well-thought-out gifts will delight just about anyone.

Ultimate Dining Gift Card

Whether pasta lover or *fattoush* salad fan, the lucky recipient will relish the Ultimate Dining Card, which offers a multitude of meal choices. Available in denominations of \$25 and \$50, it can be used at a wide range of popular restaurants, giving your giftees the freedom to pick whatever treat they’re in the mood for.

BONUS: Earn 5% back in CAA Dollars® when you purchase a card from any CAA Niagara location.

CAA Membership

Provide peace of mind and loads of exclusive benefits to your loved ones. They’ll gain access to reliable roadside assistance, travel services and insurance discounts, plus big-time savings on many products, services and local attractions.

BONUS: If you’re getting right down to the wire, time-wise, a CAA Membership is a godsend — you can buy it quickly and easily online.

Visit caaniagara.ca/membership/gift to learn more.



Creature Comfort and Joy

Safety tips for pet parents that help keep the season bright.

By Dick Snyder

THE HOLIDAYS CAN BE A STRESSFUL and even dangerous time for pets — the bustle of people coming and going, new smells and sounds, indoor trees that light up and tower over the room. Before settling on how to spruce up your space, consider how your pet could react to the holiday celebrations — the excitement and potential anxiety as their everyday environment is transformed.



Decorations and lights Cats and dogs are attracted to things that sparkle, move, emit light and make sounds. They want to bat them around, chew on them, perhaps even eat them. Watch for vomiting, diarrhea, dehydration and a change in eating behaviours. Any of these warrant immediate veterinary attention — your pet has likely ingested something it shouldn't have.

Pro tip: Lay off the tinsel as it can cause a gastrointestinal obstruction that could lead to surgery.



Candles, incense, vaporizers A curious snout or paw can easily knock over any of these holiday paraphernalia, resulting in a messy spill, your pet getting burned or even a fire in your home. Do not leave candles burning unattended. And keep in mind that scented oils and potpourri, if consumed, can cause your pet to become seriously ill.



Light strings, wires and batteries Biting an electric wire can result in your pet's mouth getting burned. Chewing on a battery can cause chemical burns and even worse injuries if the animal ingested part of the battery. If you suspect any of this has taken place, get your pet to a vet immediately.



Ornaments Broken ornaments, if ingested, can cause serious internal damage. Place ornaments out of your pet's reach — high up on the tree or in other inaccessible places.



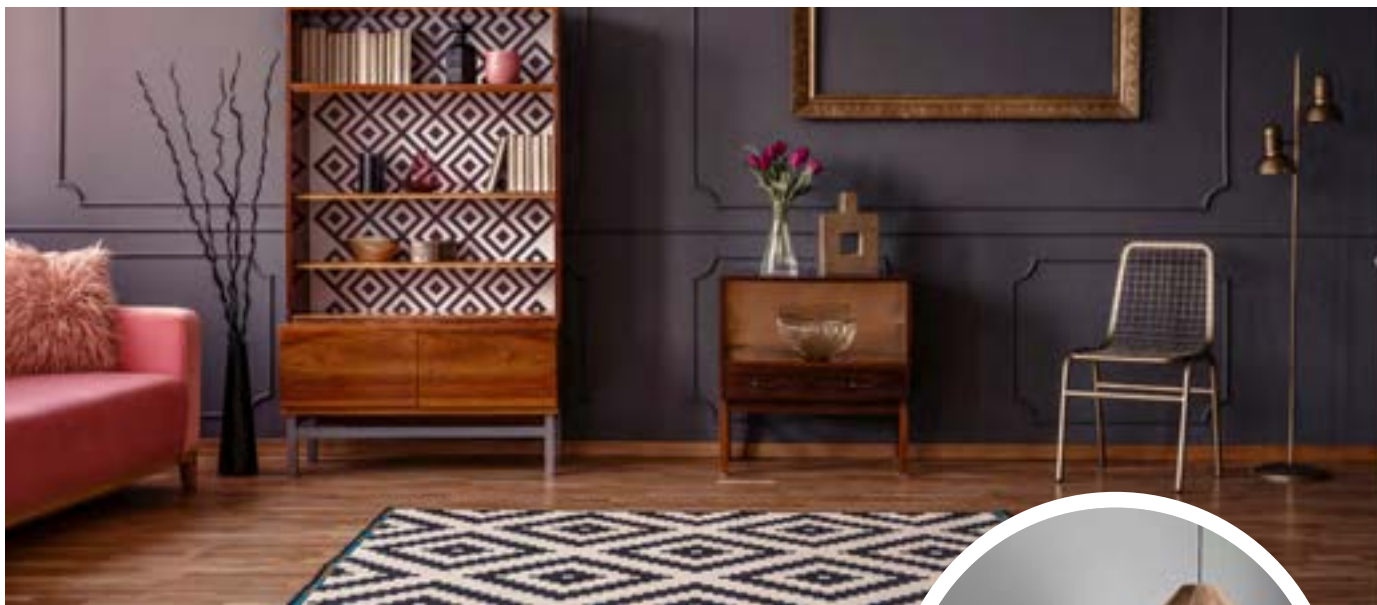
Christmas trees Some cats will want to climb up the tree, as will some dogs. Or your pet may play on the boughs. Bigger dogs can knock trees over with a happy wag — make sure your tree is anchored and stable. You may even consider a gate to keep the tree inaccessible to your pet.



Food and edibles Some human foods can be harmful or toxic for animals. Keep all holiday treats out of reach, and if you suspect Fido has eaten something he shouldn't have, call your vet immediately.

Keeping your pet safe for the holidays means being vigilant and thinking one step ahead of them. Ask yourself: "What if...?" Then act accordingly — and have a happy holiday!

Visit caaniagara.ca/insurance/pet to learn more about the value of pet insurance.



(Right) Hemp Rope Ceiling Lamp from Bouclair.

Insider Job

Beautify your home (on a budget) with CAA partner savings.

By Briony Smith

COLDER WEATHER MEANS more time spent indoors, cozying up at home. And that's a good enough reason to spend time freshening up your space. We share three hot home trends and tips on how CAA Rewards® partners can help you refresh your home for the winter.



TREND: Master minimalism.

TIP: Decluttered spaces still reign supreme. Go through your house, room by room, with a pad of Post-it notes. Assess which items no longer spark joy (à la Marie Kondo) and could be stowed out of sight. Stick labels on them — Toss, Donate or Store (be ruthless) — then put your plan into motion.

SHOP: AMJ Campbell Moving offers storage in climate-controlled warehouses — the perfect option for stashing stuff you don't need for daily life. Plus, the second month of storage is free for CAA Members.



TREND: Go deep.

TIP: Trend forecasters WGSN predict Future Dawn — a dark purple-blue — as the colour of 2025. Ease your way into this dramatic hue with an accent wall. Got time and energy for a bigger transformation? Turn that feature wall into a salon gallery with a curated selection of framed photographs and art or with mirrors.

SHOP: Stock up on your new house colours at Dulux. CAA Members save 25 percent on regular-priced paints and earn 3 percent in CAA Dollars®. Members also save 10 percent on accessories.



TREND: Update your light fixtures.

TIP: Switching out overhead lighting is one of the fastest effective ways to modernize your space. Stay on trend, perhaps with a new chandelier that adds a pop of colour and whimsy. Or install some wicker light fixtures to tap into the current shift to natural materials.

SHOP: Bouclair offers a wide range of cool lighting styles, plus CAA Members save 5 percent off their total purchase amount.

Visit portal.caarewards.ca/niagara to discover the CAA partners who can help freshen up your home.

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 BY CAA NIAGARA

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All in Good Health

Securian Canada's insurance options provide peace of mind.

By Briony Smith

WE ALL WANT TO KEEP ourselves and our families as healthy as possible. And along with kale smoothies and brisk post-dinner walks, you can reinforce your good-health goals by purchasing health and dental insurance customized to your needs.

Securian Canada offers CAA Health and Dental Insurance options that take care of health-care expenses not covered by your provincial health plan. Here are four ways Securian's comprehensive coverage boosts your health arsenal, providing you with peace of mind.



Wide coverage options Coverage can include prescription drugs and pharmacy dispensing fees, routine and unexpected dental care, as well as routine eye exams, prescription glasses, contact lenses and laser eye surgery. You also have access to other health benefits, like massage therapy, telehealth services, orthotics and mental-health care.



Exclusive pricing As a CAA Member, you save 5 percent off all CAA Health and Dental Insurance rates. You can also receive an additional 5 percent off when adding one or more family members to your plan.



Online application Once you've completed the convenient online application and purchased a plan that's best for you, you will have access to your health and dental benefits, likely within one to two business days.



Personalized service Instead of presenting a long list of options for health and dental insurance plans, the digital platform will recommend the best package for you and your family. All within five minutes or less, you can compare plans, complete an application and purchase a policy online.

Visit caaniagara.ca/insurance/health-and-dental to get a quote or to speak with an advisor.

Calendar

Sometimes, our busy lives get in the way, but keep in mind that wellness should be a priority. Find the time to schedule your medical and dental appointments — and make sure you show up. Here's a cheat sheet on how to stay on top of your health-care needs.

- 1) Purchase CAA Health and Dental Insurance, which gives you 24/7 access to an easy-to-use self-serve online health portal.
- 2) Use the portal to find local accredited health-care providers and look up your coverage options for services, including prescription drugs.
- 3) Locate an accredited health-care provider near you and book in advance a full year of medical and dental appointments. Booking appointments ahead of time means you get to pick the day and time slots that work best for you. Space them out through the year for efficiency and convenience.
- 4) Set alerts in your phone's calendar to remind you about the appointments. Customize reminders to alert you prior to the appointments — say, a week or two and/or a day in advance.

Securian Canada is the brand name used by Canadian Premier Life Insurance Company to do business in Canada. Policies are underwritten by Canadian Premier Life Insurance Company.



Last issue's location was the First Nations Peace Monument in Thorold, near the site where Laura Secord once met with members of the Mohawk nation to warn them of an impending American invasion.

WHERE IN THE WORLD?

Peat Condition

Established in 1997, this wetland is home to a wide range of rare, at-risk plants and animals. In addition to the large bog, you'll find a Carolinian forest, walking trails and winding boardwalks in this conservation area spanning over 230 hectares (560 acres).

PHOTOGRAPH: KATE STRONG



Think you know where this marsh conservation site is? Send us a note at magazine@caaniagara.ca with the subject line "Where in the World?" and tell us about it.



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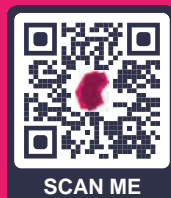
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