

# CAA

# QUEBEC

TRAVEL / HOME / AUTOMOTIVE / INSURANCE

WINTER 2019

**SPECIAL FEATURE**  
SENIORS AND MOBILITY

**LIFE INSURANCE**  
THE BEST TIME TO BUY IT

**AUTOMOTIVE**  
HOW TO CARE  
FOR YOUR BATTERY

## NORTH INDIA REVEALED



caaquebec.com

Born in the wild.

Born to be wild.



# G.O.O.A.T.

**GREATEST OUTBACK OF ALL TIME**

When it comes to capability, the all-new 2020 Subaru Outback is a force to be reckoned with. In fact, it's our most agile, advanced and adventurous Outback ever. Well-equipped with standard Symmetrical Full-Time All-Wheel Drive, X-MODE®, available turbo BOXER® engine, and generous ground clearance, the 2020 Subaru Outback can go places that would impress even the boldest mountain goat.



**ALL-NEW**

**2020 OUTBACK**

EyeSight™ is a driver-assist system, which may not operate optimally under all driving conditions. The driver is always responsible for safe and attentive driving. System effectiveness depends on many factors such as vehicle maintenance, and weather and road conditions. See Owner's Manual for complete details on system operation and limitations. The DriverFocus™ Distraction Mitigation System is a driver recognition technology designed to alert drivers if their attention to the road wavers or if the driver's face appears to turn away. The driver is always responsible for safe and attentive driving. System effectiveness may be affected by articles of clothing worn on the head or face. Trailer brakes may be needed. Some safety features, including X-MODE®, Blind-Spot Detection and Rear Cross-Traffic Alert, may not function properly when towing. See your retailer for details. See Owner's Manual for complete details on system operation and limitations. Outback and Subaru are registered trademarks.

## Editorial

- 2** **LET'S TALK ABOUT HEALTH BEHIND THE WHEEL**

## Travel

- 4** **PHOTO CONTEST**  
▶ Monument Valley, Utah
- 6** **TO DISCOVER**  
▶ New York for the holidays?  
▶ Chocolate tasting in Costa Rica
- 10** **SHORT STAYS**  
▶ Top five ski resorts in Canada
- 16** **TAKING OFF**  
▶ Nine ways to experience North India

## Insurance

- 48** **GOOD TO KNOW**  
▶ What's the best age to buy life insurance?

## Home

- 51** **TRENDS**  
▶ Building a backyard rink

## Automotive

- 54** **CONSUMPTION**  
▶ Electric vehicle driving range: Numbers available at last!
- 58** **PRACTICAL MATTERS**  
▶ Five steps to a longer-lasting 12-V battery
- 61** **ROAD TESTS**



**10**  
**SKIING IN CANADA  
FIVE TOP PICKS**

## CAA Quebec and You

- 24** **SENIORS AND MOBILITY**  
▶ Good driving never gets old
- 29** **FRONT & CENTRE**  
▶ Identity theft: Help is available
- 30** **NEWS**  
▶ Winter driving: Courses that keep you safe behind the wheel  
▶ CAA-Quebec Foundation benefit lunch a resounding success  
▶ Eco-driving gets a boost from *Transportez vert*  
▶ Winter tires... install them earlier!  
▶ Partnership with Orion Travel Insurance  
▶ Mobility funding: A lively debate ahead  
▶ Better protection for air passengers  
▶ Our cruise experts' ideas and advice
- 34** **MY NO-STRESS CARD**  
▶ Member testimonial: A service worthy of its name  
▶ Discover *explore* tours and cruises  
▶ Get a double guarantee on auto parts at approved garages  
▶ CAA-Quebec can take you home!  
▶ The Assistant for residential advice on dealing with window condensation  
▶ You asked us  
▶ CAA Dollars Discount Program: Jazz up your home for the holidays
- 46** **HOW TO REACH US**



The entire magazine is available at [CAAQUEBEC.COM](http://CAAQUEBEC.COM). Follow us on social media to ask questions, consult our tips and advice pages, and interact with our community.

# LET'S TALK ABOUT HEALTH BEHIND THE WHEEL

© CATH LANGLOIS PHOTOGRAPHE



**THERE'S NO AGE LIMIT  
FOR DRIVING, IT'S STRICTLY  
A QUESTION OF HEALTH.**

**Richard Lachance**  
President and CEO

“The driver felt a spasm of discomfort” is an oft-heard line. Let’s admit that a driver’s state of health can have consequences as serious as those connected with drinking and driving. This is true of 18- or 81-year-olds. And as our population gets older, it’s become an increasingly important issue both for society and the CAA-Quebec Foundation.

Two out of five people have already accompanied a loved one who has been obliged to give up their driver’s licence and 63 percent of them have found the experience distressing.<sup>1</sup> Should you find yourself in this unhappy situation, the Foundation can offer help. How do you recognize the warning signs that your parent’s health may be a problem when he or she is behind the wheel? How do you approach the issue? How do you intervene? Are there other ways to resolve matters? These subjects are addressed in our new online guide, *Good Driving Never Gets Old* ([caaquebecfoundation.org](http://caaquebecfoundation.org)), as well as in this issue’s special supplement: *Seniors and Mobility*. (See page 24.)

## The issue is health, not age

Within the next decade, there’ll be 1.5 million senior citizens driving on our roads.<sup>2</sup> It’s time to spread the word: There’s no age limit for driving, it’s strictly a question of health. When a driver strains to read road signs at night, forces folks to honk, is involved in fender benders, or gets lost in a familiar neighbourhood, then questions should arise. Avoiding busy highways and adapting the vehicle with safety technology are a couple of solutions that can prolong driving careers.

But what should absolutely be avoided is becoming a danger to your-

self and others. When one’s health is no longer reliable, it’s time to stop driving. While the police, the Société de l’assurance automobile du Québec (SAAQ) and doctors all have a role to play, it’s up to each one of us to assess our own ability to drive as well as that of our loved ones. This is also the SAAQ’s message. Have you seen the video clip where a young family man – Chef Louis-François Marcotte – recounts an epileptic seizure he endured while behind the wheel? His personal take is spot-on, regardless of age: “Epilepsy, heart problems, diabetes, sleep apnea... all these illnesses can lead to serious accidents. If you suffer from an ailment that can affect your performance behind the wheel, see your doctor, listen carefully, then follow the medical recommendations.”

## A responsibility to act

A driver who poses a threat to other road users is never a trivial affair. It’s everyone’s responsibility to act... though not in any old way. We need to put ourselves in the person’s shoes and address the matter with tact and sensitivity. We need to offer help, to suggest alternatives like public transport or carpooling.

I invite you to consult the guide *Good Driving Never Gets Old* at [CAAQUEBECFOUNDATION.ORG](http://CAAQUEBECFOUNDATION.ORG). It is a gold mine of relevant information on road safety. For 115 years, from generation to generation, CAA-Quebec has acquired an enviable expertise in the matter. To our 1.3-million members, I say take advantage of it.

<sup>1</sup> Survey conducted by Léger Marketing for CAA-Quebec, in summer 2019, with 1,034 respondents

<sup>2</sup> Source: SAAQ

# THE BEST COFFEE LOYALTY CARD IN THE MARKET

**GET THE 5<sup>TH</sup> FREE**



OFFER VALID AT ALL TIMES AT PARTICIPATING COUCHE-TARD STORES.

## EVERY DROP OF FUEL COUNTS.\*

0 to 34<sup>99</sup> litres

1¢ per litre

35 to 54<sup>99</sup> litres

2¢ per litre

55 litres and more

3¢ per litre

rabais dollars 

\*OFFER VALID ON ALL TYPES OF FUELS SOLD AT PARTICIPATING COUCHE-TARD STORES, UPON PRESENTATION OF THE CAA MEMBER CARD. FOR CAA CLASSIC, CAA PLUS® AND CAA PREMIER® MEMBERS, THE REBATE IS CALCULATED ON THE BASIS OF THE NUMBER OF LITRES OF FUEL PURCHASED PER TRANSACTION: 0 TO 34.99 LITRES: 1¢ BACK IN CAA DOLLARS PER LITRE OF FUEL, 35 TO 54.99 LITRES: 2¢ BACK IN CAA DOLLARS PER LITRE OF FUEL, 55 LITRES OR MORE: 3¢ BACK IN CAA DOLLARS PER LITRE OF FUEL. CAA PLUS® RV AND CAA PREMIER® RV MEMBERS GET 3¢ BACK PER LITRE OF FUEL NO MATTER THE NUMBER OF LITRES PURCHASED.

FROM NOVEMBER 8, 2019 TO MAY 1, 2020

**FREE SMALL COFFEE**

ANY FLAVOUR



**SINGLE USE COUPON.** COUPON REDEEMABLE ONLY AT PARTICIPATING COUCHE-TARD STORES FROM NOVEMBER 8, 2019 TO MAY 1, 2020. THIS COUPON CANNOT BE COMBINED WITH ANY OTHER OFFERS. LIMIT ONE COUPON PER TRANSACTION. PLEASE PRESENT COUPON AT TIME OF PURCHASE INSIDE THE STORE. NO DOLLAR VALUE. ANY REPRODUCTION IS PROHIBITED.



FROM NOVEMBER 8, 2019 TO MAY 1, 2020

**SAVE 3¢ PER LITRE**

ON ANY GRADE OF FUEL

VALID AT ALL GAS STATION CHAINS WITH A COUCHE-TARD



**SINGLE USE COUPON.** COUPON REDEEMABLE ONLY AT PARTICIPATING COUCHE-TARD STORES FROM NOVEMBER 8, 2019 TO MAY 1, 2020. THIS COUPON CANNOT BE COMBINED WITH ANY OTHER OFFERS. LIMIT ONE COUPON PER TRANSACTION. PLEASE PRESENT COUPON AT TIME OF PURCHASE INSIDE THE STORE. ANY REPRODUCTION IS PROHIBITED.



FROM NOVEMBER 8, 2019 TO MAY 1, 2020

**SAVE 3¢ PER LITRE**

ON ANY GRADE OF FUEL

VALID AT ALL GAS STATION CHAINS WITH A COUCHE-TARD



**SINGLE USE COUPON.** COUPON REDEEMABLE ONLY AT PARTICIPATING COUCHE-TARD STORES FROM NOVEMBER 8, 2019 TO MAY 1, 2020. THIS COUPON CANNOT BE COMBINED WITH ANY OTHER OFFERS. LIMIT ONE COUPON PER TRANSACTION. PLEASE PRESENT COUPON AT TIME OF PURCHASE INSIDE THE STORE. ANY REPRODUCTION IS PROHIBITED.



**Couche-Tard**   
Simple comme bonjour™

**Couche-Tard**   
Simple comme bonjour™

**Couche-Tard**   
Simple comme bonjour™

# PHOTO CONTEST



## WINNING PHOTO

**MONUMENT VALLEY, UTAH** ▶ In October 2018, I realized one of my most cherished photographer dreams – visiting the nature parks of the American Southwest. Utah's Monument Valley utterly stood out for me. It was as if I had entered the Stone Age, mesmerized by the spectacular rock formations scattered over the arid red landscape. You could easily envision dinosaurs lumbering out at any moment from behind those sandstone buttes! It is truly one of the most awe-inspiring places I've ever seen in my life. 📷 [@RICHARD GINGRAS, MAGOG](#)

Send your favourite travel photo (maximum 5 megabytes) to [CAAQUEBEC.COM/CAAQUEBECMAGAZINE](http://CAAQUEBEC.COM/CAAQUEBECMAGAZINE) before November 25, 2019, along with a description of approximately 80 words. If your photo is published in the next issue of the magazine, you will win a Samsonite Winfield 3-luggage set consisting of a 24" suitcase and a carry-on – a \$289.99 value.

# CampusDiscount

SUBSCRIPTION SERVICE - MAGAZINES & NEWSPAPERS

SUBSCRIBE BEFORE  
**DECEMBER 20** AND  
 RECEIVE A **FREE HOLIDAY**  
**E-CARD** TO ACCOMPANY  
 YOUR GIFT!



**HOLIDAY GIFTS FOR EVERY TASTE AND BUDGET  
 FOR YOU, YOUR FRIENDS AND YOUR FAMILY.**

<b>TIME</b> 1 yr. \$363.48 \$44.50 <b>-88%</b>	<b>inStyle</b> 1 yr. \$95.88 \$18.99 <b>\$18.99</b>	<b>Better Homes &amp; Gardens</b> 2 yrs. \$107.76 \$19.99 <b>\$19.99</b>	<b>Rolling Stone</b> 1 yr. \$191.88 \$49.95 <b>-62%</b>	<b>EatingWell</b> 1 yr. \$65.80 \$21.95 <b>-66%</b>	<b>FASHIONABLE FIFTY</b> 1 yr. \$272.61 \$39.95 <b>-85%</b>	<b>People</b> 1 yr. \$377.46 \$99.95 <b>-74%</b>
<b>CountryLiving</b> 1 yr. \$59.90 \$26.75 <b>-55%</b>	<b>THE DECOR</b> 1 yr. \$69.90 \$26.99 <b>-61%</b>	<b>COUNTRY GARDENS</b> 1 yr. \$39.96 \$19.99 <b>\$19.99</b>	<b>WOOD</b> 1 yr. \$69.99 \$24.99 <b>-64%</b>	<b>AD</b> 1 yr. \$87.89 \$54.95 <b>-37%</b>	<b>HOUSE HOME</b> 1 yr. \$78.80 \$23.00 <b>-71%</b>	<b>Cottage Life</b> 1 yr. \$53.94 \$19.95 <b>\$19.95</b>
<b>US</b> 1 yr. \$363.48 \$99.95 <b>-73%</b>	<b>Entertainment</b> 1 yr. \$191.78 \$27.95 <b>-79%</b>	<b>food</b> 1 yr. \$59.90 \$29.95 <b>-50%</b>	<b>REAL SIMPLE</b> 1 yr. \$83.88 \$31.95 <b>-62%</b>	<b>bon appétit</b> 1 yr. \$69.90 \$34.50 <b>-51%</b>	<b>Women's Health</b> 1 yr. \$59.90 \$29.99 <b>-50%</b>	<b>GOLF</b> 1 yr. \$87.89 \$29.95 <b>-66%</b>
<b>CANADIAN Geographic</b> 1 yr. \$53.70 \$24.95 <b>-54%</b>	<b>POPULAR SCIENCE</b> 1 yr. \$39.96 \$19.95 <b>\$19.95</b>	<b>POPULAR MECHANICS</b> 1 yr. \$62.94 \$25.50 <b>-59%</b>	<b>TRAVEL+LEISURE</b> 1 yr. \$94.80 \$22.99 <b>-76%</b>	<b>ROAD TRACK</b> 1 yr. \$69.90 \$24.95 <b>-64%</b>	<b>CAR AND DRIVER</b> 1 yr. \$83.88 \$29.95 <b>-64%</b>	<b>MOTORTREND</b> 1 yr. \$95.88 \$28.75 <b>-70%</b>
<b>Reader's Digest</b> 10 iss. \$49.50 \$25.95 <b>-48%</b>	<b>Good Times</b> 8 iss. \$31.60 \$14.95 <b>\$14.95</b>	<b>The Economist</b> 1 yr. \$509.49 \$159.00 <b>-69%</b>	<b>Bloomberg Businessweek</b> 1 yr. \$599.50 \$62.95 <b>-89%</b>	<b>TORONTO LIFE</b> 1 yr. \$95.40 \$14.00 <b>\$14</b>	<b>CANADA'S HISTORY</b> 1 yr. \$47.94 \$26.95 <b>-44%</b>	<b>chickadee</b> 1 yr. \$52.50 \$29.95 <b>-43%</b>
<b>ELLE</b> 1 yr. \$59.90 \$11.50 <b>\$11.50</b>	<b>O</b> 1 yr. \$71.88 \$29.99 <b>-58%</b>	<b>Living</b> 1 yr. \$59.90 \$19.99 <b>\$19.99</b>	<b>CHATELAINE</b> 2 yrs. \$59.88 \$24.95 <b>-58%</b>	<b>GOOD HOUSEKEEPING</b> 1 yr. \$59.88 \$26.95 <b>-58%</b>	<b>Woman's Day</b> 1 yr. \$39.90 \$27.50 <b>-31%</b>	<b>FASHION</b> 1 yr. \$59.90 \$10.00 <b>\$10</b>

**THE LOWEST  
 RATES  
 GUARANTEED!**

**UP TO \$11 IN  
 ADDITIONAL SAVINGS!**  
 (ON MULTIPLE SUBSCRIPTION PURCHASE)

**71 GIFTS  
 AT \$20 OR LESS  
 315 TITLES  
 AVAILABLE!**

**ORDER NOW:**

**CAMPUSDISCOUNT.COM - 1 800 265-0180**

Taxes not included / Other titles and lengths available. Limited time offer. Certain conditions may apply. Availability and product prices may change without notice. Crossed-out rates are newsstand prices. Printed 11-2019

# NEW YORK FOR THE HOLIDAYS?



**Christmas in the Big Apple? What a great idea! The city has plenty of things to do and see for young and old alike - from all-time favourites to cool new discoveries.**

## Must-dos

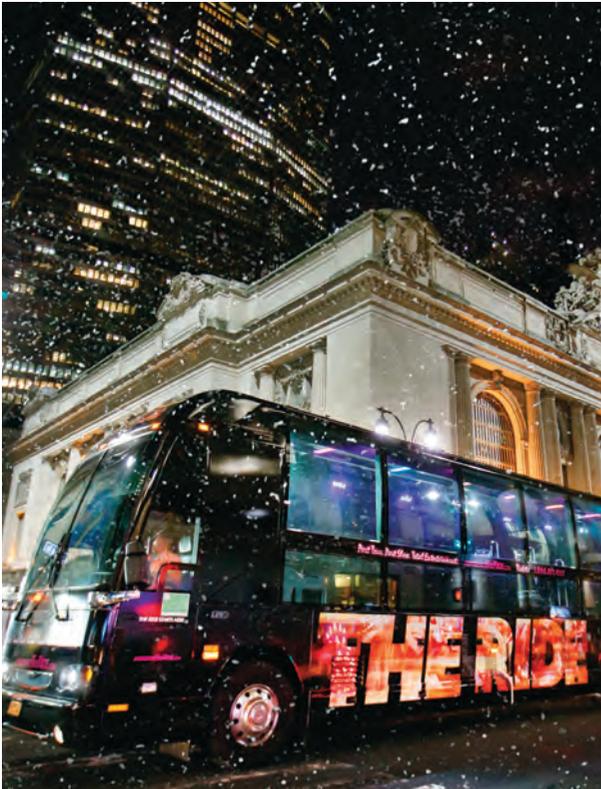
- ▶ Enjoy the view of the gigantic Rockefeller Center Christmas tree.
- ▶ Ice-skate in Bryant Park, on a rink set in the middle of a Christmas market.
- ▶ Experience festive store-window displays along Fifth Avenue.
- ▶ Watch the Times Square Ball drop on New Year's Eve.
- ▶ Tour the most amazing Christmas lights decorating Brooklyn houses (*Dyker Heights Christmas Lights Tour*).
- ▶ Take a themed boat ride around Manhattan. Themes include skyline and fireworks, jazz, wine tasting, brunch, fine dining with open bar, cocoa and carols, and more.

## Shows

- ▶ As a couple, with friends, or as a family, attend a Broadway show. Suggestions: *The Lion King*, *Tootsie*, *Beetlejuice*, *Moulin Rouge: The Musical*. New: TKTS kiosk selling same-day or next-day tickets located at Lincoln Center.
- ▶ Take in the Rockettes' *Christmas Spectacular* at Radio City Music Hall.
- ▶ Sing in a choir: Harlem Gospel Holiday Celebration, December 24 and 25 at Mount Olivet Baptist Church.
- ▶ Attend one of the many New Year's concerts, like the New Year's Eve Dance Party with David Guetta in a Brooklyn warehouse.
- ▶ Go to a hockey game: December 23, New York Islanders versus Columbus Blue Jackets at Nassau Coliseum in Long Island; December 31, New Jersey Devils versus Boston Bruins at Newark's Prudential Center.

## Pit stops

- ▶ Sample smoked meat or matzo balls at Katz's Delicatessen, the Lower East Side deli made famous by the now-classic scene in *When Harry Met Sally*. The romantic comedy, by the way, is worth revisiting every Christmas.
- ▶ Taste a pizza at Roberta's, a Brooklyn institution. Go at lunchtime to avoid standing in line.
- ▶ Regale on oysters at Grand Central Oyster Bar & Restaurant, located on the ground floor of Grand Central Terminal.
- ▶ Say goodbye to any bad memories on Good Riddance Day at Times Square. The symbolic-shredding event will take place in New York City on December 28.



### NEW YORK: A DIFFERENT TAKE

- ▶ THE RIDE is an interactive show and a tour of Manhattan and Times Square, viewed from the comfort of a custom-built theatre bus. During the Christmas season, THE RIDE's Holiday Edition presents a dazzling show of the city's winter magic. [EXPERIENCETHERIDE.COM](http://EXPERIENCETHERIDE.COM)
- ▶ Top spots for hot chocolate: Eataly, Serendipity 3, Jacques Torres, Cocoa Bar, Martha's Country Bakery.
- ▶ SantaConNYC: The Santa Claus convention is on Saturday, December 14, 2019. [SANTACON.NYC](http://SANTACON.NYC)



## 7 PARKING LOTS. 7 RATES.

PARKING OPTIONS FOR ALL NEEDS  
AND ALL BUDGETS!

**SHORT  
TERM**  
72 hours or less

The perfect option to pick up  
or drop off travelers  
**Multi-Level • HotelParc  
ValetParc • Short Term**

**MEDIUM  
TERM**  
Less than a week

Ideal for business trips  
and weekend getaways  
**Multi-Level • HotelParc  
ValetParc • EconoParc P5**

**LONG  
TERM**  
More than a week

Ideal for one – or two –  
week holidays  
**EconoParc P5 • EconoParc P9  
AeroParc A1**

**ENJOY THE BENEFITS  
OF BEING A CAA-QUEBEC MEMBER!**

**10%  
OFF**  
ON ALL  
PARKING LOTS\*

Reserve now  
**yul.com**

**rabais  
dollars**

\*The offer is combinable with all other ongoing promotions. The 10% rebate offer applies to stays of at least 48 hours, calculated from the time of entry in the parking lot. This offer applies to all YUL Montréal-Trudeau International Airport parking lots, to online reservations, and to stays in parking lots without reservations. A valid CAA-Québec membership card must be presented at time of payment. Certain conditions apply.

THE SEASON  
IS SHORT,  
SO DON'T  
MISS OUT!



Visit one of our 12 leisure vehicle repair shops to keep your snowmobile or quad running smoothly.

- ✓ Exceptional service
- ✓ Renowned expertise
- ✓ Satisfaction guaranteed

**rabais**  
**dollars**



**Excellence**  
**has a name!**

1 844 522-0866  
caaquebec.com



BY DAVID NATHAN



## CHOCOLATE TASTING IN COSTA RICA

If you're touring Costa Rica and your itinerary includes Puerto Viejo de Talamanca, a small village on the shores of the Caribbean Sea, take time to meet Nelson Rouleau and Martin Latreille – a Quebec couple who, in 2017, opened a chocolate shop that's now the pride of the village.

The adventurous duo – Rouleau was a graphic designer and Latreille, a call-centre manager – fell in love with this part of the world and decided to call it home. Costa Rica's chocolate was the next temptation. Meetings with local artisanal producers ensued and Cho.co was born, showcasing the region's finest products: 100-percent local, fair-trade and organic.

Cho.co also offers tastings and pairings of chocolate with rum, craft beer and wine. Each session lasts about an hour and can accommodate 15 participants. And it's a bona-fide information centre on everything chocolate where tour groups (from CAA-Quebec Travel in particular) routinely pause to inquire about, and sample, chocolate delights before visiting the surrounding cocoa plantations and farms. It's what Costa Ricans call *la pura vida!*

**CHOCO** ▶ Calle 217, Puerto Viejo de Talamanca, Costa Rica  
[CHO.CO.CR](http://CHO.CO.CR)



ROCKY MOUNTAINEER

## LUXURY FROM A NEW PERSPECTIVE.

Prepare to be amazed as you travel through a landscape beyond your wildest dreams. Onboard our luxury train, you'll dine on beautifully prepared meals, meet people from all over the world and take in all the sights Mother Nature has to offer.



Travel

EXPERIENCE THE BENEFITS

**EXCLUSIVE DOUBLE CAA MEMBER BENEFIT:** Book a 2020 Circle Journey Vacation and receive an Onboard Merchandise Credit of up to \$400\* per couple. Plus, ask about Rocky Mountaineer's current promotional offer for added value.

Ask CAA-Quebec Travel about amazing Member-exclusive benefits on select Rocky Mountaineer packages! Call 1-844-VOYAGEZ to book your Canadian Rockies adventure.

Terms & Conditions: \*CAA-Quebec Travel Complimentary Inclusions: The CAA Double Member Benefit Merchandise Credit is valid for new qualifying 2020 Rocky Mountaineer Circle Journey and package bookings. 8 days or more in GoldLeaf Service receive \$200 per adult Onboard Merchandise Credit (\$400 credit per couple). 8 days or more in SilverLeaf Service receive \$100 per adult Onboard Merchandise Credit (\$200 credit per couple). 4-7 days in GoldLeaf Service receive \$100 per adult Onboard Merchandise Credit (\$200 credit per couple). 4-7 days in SilverLeaf Service receive \$70 per adult Onboard Merchandise Credit (\$140 credit per couple). Redemption of merchandise credit is only available onboard the Rocky Mountaineer train. Additional conditions apply. Must be a qualifying CAA Vacations® cruise or tour vacation. Certain Restrictions apply. Visit [caaquebec.com/travel](http://caaquebec.com/travel) for full details. CAA-Quebec Travel is a Quebec permit holder.

# SKIING IN CANADA

## FIVE TOP PICKS



## These top five family resorts are set amid natural splendour.

BY NATHALIE DE GRANDMONT

### ALBERTA / Banff and Lake Louise

**01** / Nestled in the heart of the Canadian Rockies, Banff and Lake Louise ski resorts have it all: arresting views, dizzying slopes, and limitless epicurean dishes. Did you know that Lake Louise Mountain Resort is the only Canadian racing venue on the circuit of the FIS Alpine Ski World Cup? Banff Sunshine Village is just as vertiginous, commanding its own 360-degree views of soaring mountains. Mount Norquay holds its own as the local favourite, catering to every level from novice to expert. Granting access to all three resorts, the SkiBig3 package will let you ski to your heart's content.

**OFF THE SLOPES** ▶ Dogsledding, sliding and skating on Lake Louise; spas and restaurants in Banff; snowshoeing, campfires, and other family activities in most hotels.

[BANFFLAKELOUISE.COM](http://BANFFLAKELOUISE.COM)



#### SKIING AND CAA-QUEBEC TRAVEL INSURANCE: ▶

Be sure to buy luggage insurance for all your gear – skis, poles and boots – as well as protection for the type of skiing you plan to do. With CAA-Quebec travel insurance, you'll enjoy a reassuringly substantial coverage!

## ONTARIO / Blue Mountain

**02 /** Located south of Georgian Bay and 150 kilometres north of Toronto, Blue Mountain is only 220 metres high but offers 43 trails and 365 acres of skiable terrain, scattered across the Niagara Escarpment. Skiers love its convivial ambiance and its wealth of programs for youngsters. Today, Blue Mountain is the third most popular ski destination in Canada because of its pedestrian-only village, high-end hotels and spas, as well as its restaurants and cafés.

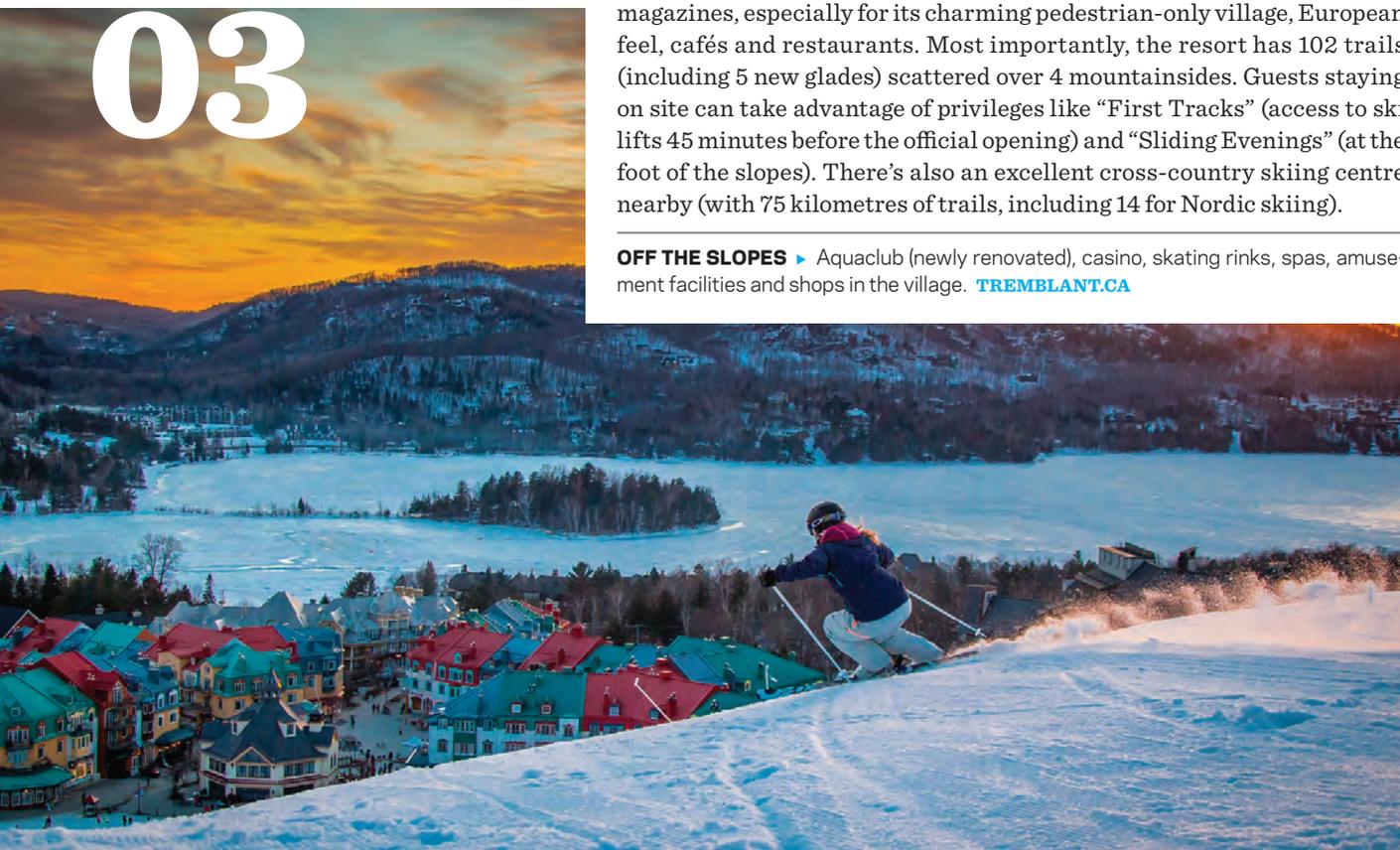
**OFF THE SLOPES** ▶ Sliding at Ridge Runner Mountain Coaster (open year-round), dogsledding facilities and a new kilometre-long mountaintop skating rink through the woods. [BLUEMOUNTAIN.CA](http://BLUEMOUNTAIN.CA)



## QUEBEC / Mont-Tremblant

**03 /** This Laurentian resort perennially ranks high in several U.S. ski magazines, especially for its charming pedestrian-only village, European feel, cafés and restaurants. Most importantly, the resort has 102 trails (including 5 new glades) scattered over 4 mountainsides. Guests staying on site can take advantage of privileges like “First Tracks” (access to ski lifts 45 minutes before the official opening) and “Sliding Evenings” (at the foot of the slopes). There’s also an excellent cross-country skiing centre nearby (with 75 kilometres of trails, including 14 for Nordic skiing).

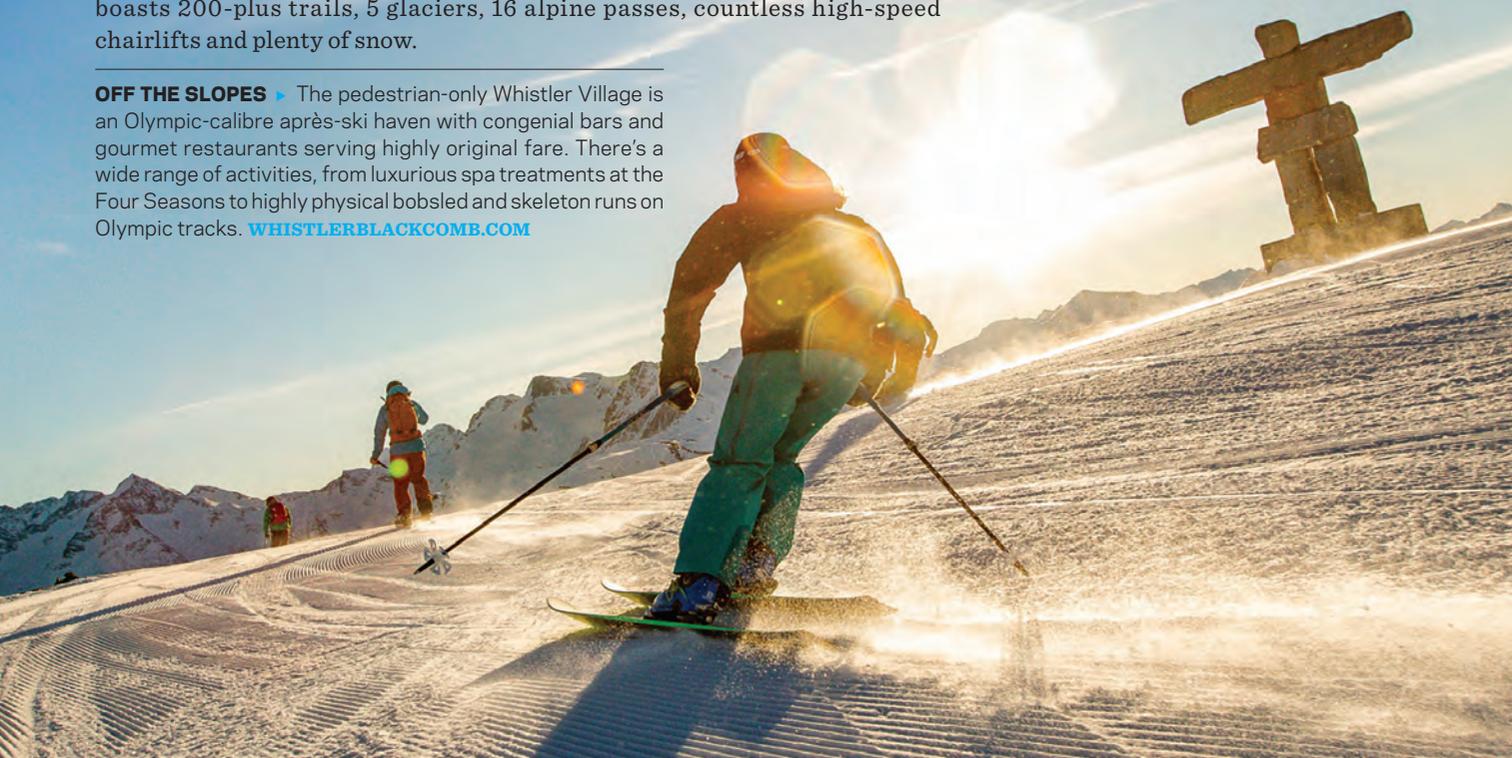
**OFF THE SLOPES** ▶ Aquaclub (newly renovated), casino, skating rinks, spas, amusement facilities and shops in the village. [TREMBLANT.CA](http://TREMBLANT.CA)



## BRITISH COLUMBIA / Whistler-Blackcomb

**04 /** Whistler Blackcomb may give you vertigo. By many measures, it's the largest ski resort in North America, and features two mountain peaks at 2,182 and 2,284 metres high, connected by the impressive Peak2Peak Gondola. It boasts 200-plus trails, 5 glaciers, 16 alpine passes, countless high-speed chairlifts and plenty of snow.

**OFF THE SLOPES ▶** The pedestrian-only Whistler Village is an Olympic-calibre après-ski haven with congenial bars and gourmet restaurants serving highly original fare. There's a wide range of activities, from luxurious spa treatments at the Four Seasons to highly physical bobsled and skeleton runs on Olympic tracks. [WHISTLERBLACKCOMB.COM](http://WHISTLERBLACKCOMB.COM)



## 05

## QUEBEC / Bromont

**05 /** Dubbed the “montagne d'expériences,” Bromont is actually a year-round tourist resort in the Estrie region, offering a plethora of activities. It functions as a giant playground in winter, featuring 141 ski trails, including 32 glades spread over 7 slopes, as well as 6 snow parks. With super fast ski lifts, leading edge equipment and well maintained trails day or night, Bromont appeals to skiers of all ages and skills. The trails are also open as late as 2 a.m., but only on specific nights.

**OFF THE SLOPES ▶** Visiting the town of Bromont, from arts and crafts boutiques to sports equipment stores; relaxing at Spa Balnea after an active day on your skis. [BALNEA.CA](http://BALNEA.CA)

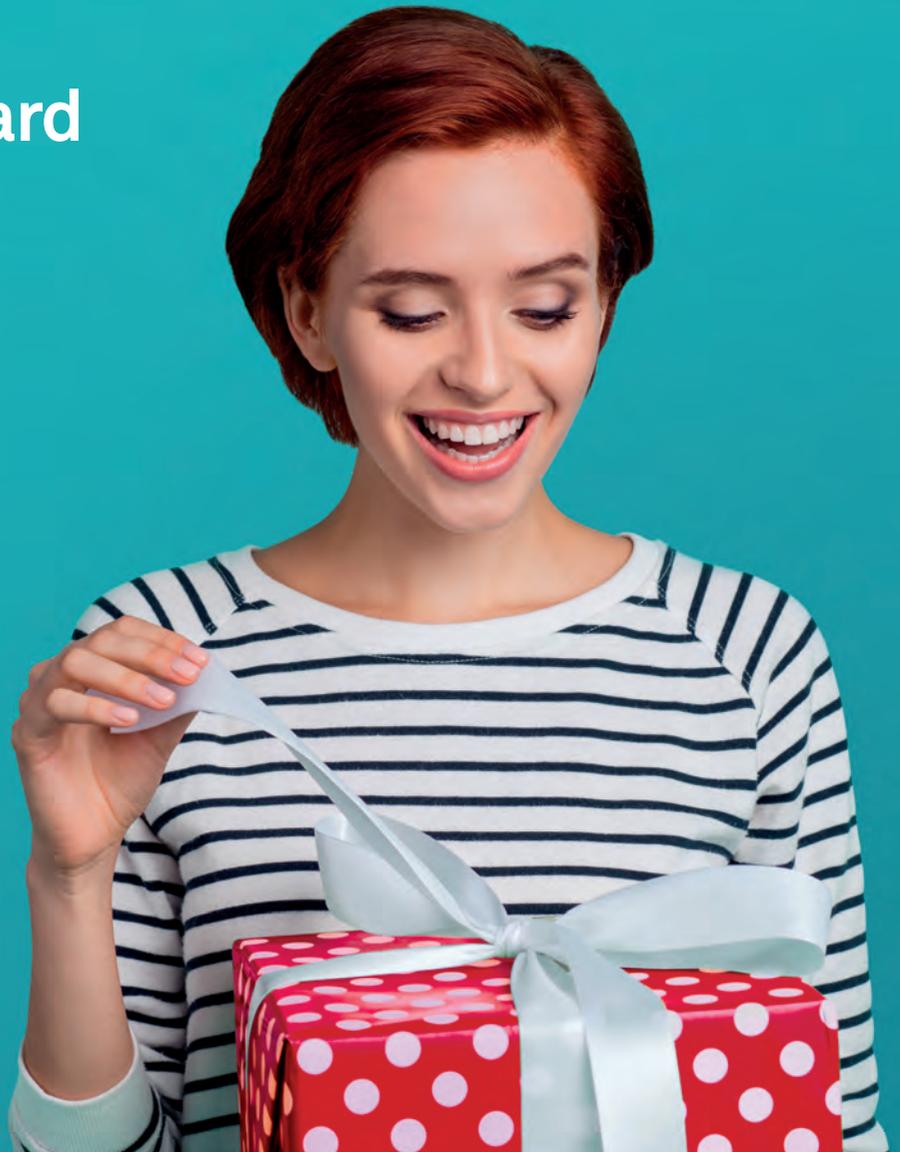


Enjoy skiing to the max! CAA-Quebec members get 20-percent discount on lift tickets. ▶ [CAAQUEBEC.COM/EN/CAA-DOLLARS-AND-DISCOUNTS](http://CAAQUEBEC.COM/EN/CAA-DOLLARS-AND-DISCOUNTS)

# Show your CAA-Quebec card AND SAVE!



**Earn more CAA Dollars**  
Use the National Bank\* CAA Rewards®  
Mastercard® Credit Card when  
you shop with our partners.



**YUL™** Montréal-Trudeau  
International  
Airport

**10%**  
DISCOUNT

on regular rates  
at all parking lots



**CAA** Travel  
QUEBEC EXPERIENCE THE BENEFITS

**10%**  
BACK IN  
CAA DOLLARS

at CAA-Quebec Travel  
Boutique



With over 3,500 points of sale in Quebec, savings are never far away!

**Couche-Tard** 

Gift cards for

**\$25**

payable with your CAA Dollars



UP TO **20%** DISCOUNT

**Nautilus** 

**1<sup>st</sup>** payment free

on the Boomerang membership

**MEtROPOlITAIN?**  
RUSTPROOFING 

UP TO **15%** DISCOUNT

**CampusDiscount** 

UP TO **\$11** DISCOUNT

**stokes**

**5%** DISCOUNT

on in-store purchases

**RW & CO.**

**10%** DISCOUNT

on in-store purchases

ADDITION ELLE

**10%** DISCOUNT

on in-store purchases

See all the offers at [caaquebec.com/discounts](http://caaquebec.com/discounts)

**VIA Rail Canada** 

UP TO **15%** DISCOUNT

on the best available fare



**enterprise**

**EXCLUSIVE DISCOUNTS**

on car rentals



Subject to credit approval by National Bank.  
©Mastercard is a registered trademark of Mastercard International Incorporated. Authorized user: National Bank of Canada.

See all the details of these offers at [caaquebec.com/discounts](http://caaquebec.com/discounts). CAA-Quebec and its partners reserve the right to change or terminate the services and benefits at any time, in whole or in part, without prior notice.

**rabais dollars**  


# NORTH INDIA

REVEALED



Awash in colours, aromas, traditions and spirituality, India offers a thrilling change of scenery. Here are nine uncommon ways to experience North India.

BY CHANTAL LAPOINTE





## Exploring Varanasi at night

It's often said that India leaves no one indifferent. And that's undeniable. This unique land, overwhelming at first sight, slowly grows on one, leaving indelible memories. A case in point is Varanasi (formerly Benares), one of Hinduism's holiest cities where hordes of pilgrims come each day to cleanse body and soul in the sacred waters of the Ganges River. The city sprawls through a maze of twisting alleyways, conjuring up a mystical aura, especially as darkness falls. And then there is a multitude of temples, ancient to contemporary, which amaze and seduce all at once, day or night. Nighttime is also for admiring the *ghats*, those long flights of stony steps leading down to the Ganges, where daily *pujas* (prayers and ritual offerings) are conducted from dawn until long after dusk, culminating in a mesmerizing *Aarti* ceremony filled with chanting and prayers amid the glow of thousands of floating lanterns and candles. The best way to observe this devotional ritual is by boat. It's also by boat that you can respectfully approach the constantly burning cremation *ghats* (funeral fires).

## DISCOVER INDIA WITH CAA-QUEBEC

### TOUR - MYSTERIOUS NORTH INDIA

► Departures in 2020

### TOUR - INDE DU SUD, PARFUM D'ÉPICES (IN FRENCH ONLY)

► Departure in 2020

## Sleeping out in the Thar Desert

Situated near Jailsamer and covering 200,000 square kilometres, the Thar Desert is just a speck compared to the mighty Sahara. On the other hand, it is the world's most densely populated desert – the zone we were in, for example, is inhabited and cultivated. We quickly understand what it is that attracts tourists to the Thar en masse: It's the spectacular sunrises and sunsets and, come evening, the live music by the campfire. At daybreak, be sure to follow the sun astride a camel. Sublime!



A tiny temple on a lake, Thar Desert

## Cooking in Jodhpur

Attending a cooking class in a private home is a great opportunity to spend time with an Indian family, especially the women in the family who are so elusive in this patriarchal society. On arrival, we were greeted with flower garlands and, after exchanging niceties, were given a tour of the house. We then sat down for a chat while enjoying an array of tasty sweets. Then the mistress of the house – the chef and teacher – invited us to don our aprons and proceed to the kitchen. The atmosphere was friendly as she introduced us to one family recipe after another, mostly vegetarian and divinely spiced.

**IN JODHPUR** ▶ Incredible Krishna Cooking Workshop  
#200, Vargi Colony, Masuriya, Jodhpur  
incrediblekrishna2007@gmail.com  
[FACEBOOK.COM/INCREDIBLEKRISHNA2007](https://www.facebook.com/incrediblekrishna2007)



## INDULGING IN AN AYURVEDIC MASSAGE

India has a millenarian massage tradition based on Ayurveda, an alternative healing approach that is practised nationwide. Try it with warm essential oils slowly flowing onto the forehead, spreading warmth and helping to rebalance body and mind. As a general rule, the massage therapist is the same sex as the client and the cost is very reasonable.

## Travelling on a local train

It would be a shame to visit India without taking a train ride, a congenial excuse to socialize with the locals. In Deogarh, Rajasthan, there's a short trip available to the next village from a station that hasn't changed its appearance since 1930, and the fare is next to nothing. You roll through picturesque landscapes, counting monkeys through the windows. If you're feeling friendly, it's easy enough to strike up a conversation with regular passengers, take some photographs, and share life stories.



Maharaja's Express dining car



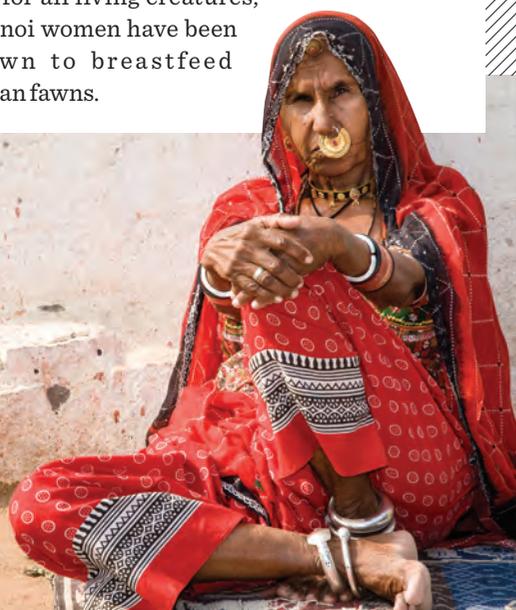
## Exploring Udaipur on a bicycle

It may seem daunting to pedal a bike through Udaipur, a.k.a. the City of Lakes, amid a scrimmage of cars, mopeds and human-drawn rickshaws careening every which way. No matter: That's exactly what some local outfitters suggest you do. But to err on the safe side, they offer a short training course on used bikes including tips on dealing with the chaotic traffic. One essential: Ring your bicycle bell constantly. Cyclists set off in small groups, preferably during the early morning hours while traffic is negotiable. The undertaking is still alarming and a quick pit stop at the just-awakened market for a chai latte and some street food is recommended.

For a foretaste of chai latte, check out and try our *explore* recipe, "Hot Milk With White Chocolate and Chai Tea," at [VOYAGE.CAAQUEBEC.COM/EN/DESTINATIONS/ASIA-AND-MIDDLE-EAST/INDIA/](http://VOYAGE.CAAQUEBEC.COM/EN/DESTINATIONS/ASIA-AND-MIDDLE-EAST/INDIA/).

## GETTING TO KNOW THE BISHNOIS

The Bishnoi people belong to a Hindu community of nature worshippers in Rajasthan, co-existing harmoniously with plants and animals. They live in isolated villages which they proudly showcase to anyone who cares enough to visit. Since the 15th century, the Bishnois have lived by the 29 tenets laid down by Guru Jambheshwar, including vegetarianism and an absolute respect for all forms of life. Visitors are astonished to observe wild animals – mainly deer and antelope – roam matter-of-factly through Bishnoi villages, utterly unafraid of their human neighbours. As well, in keeping with their cultural compassion for all living creatures, Bishnoi women have been known to breastfeed orphan fawns.



## Participating in a festival

Choose your travel dates carefully so as to coincide with any one of India's many annual festivals like Holi, the famous festival of colours that debuts at the spring equinox and is celebrated with special enthusiasm in several North India cities. The festival of lights, Diwali, is a magical affair marking the end of the Hindu calendar (between mid-October and mid-November). It lasts for five days during which time millions of lanterns literally light up the entire country. Jodhpur, in the northwestern state of Rajasthan, is the venue for the World Sacred Spirit Festival held every February. And while you're still in Rajasthan, it's not uncommon to stumble upon processions of pilgrims in their Sunday finery, singing and dancing as they go. Indians do love to party!

### FESTIVAL DE HOLI

▶ March 9 and 10, 2020

### FESTIVAL DE MARWAR À JODHPUR

▶ October 30 and 31, 2020

### FESTIVAL DE DIWALI

▶ November 14, 2020

For more details, visit our India Destinations page, [CAAQUEBEC.COM/VOYAGE/EN](http://CAAQUEBEC.COM/VOYAGE/EN).



A UNESCO World Heritage Site, the Taj Mahal attracts up to four million visitors every year.

## Visiting the go-to sites

Iconic monuments in North India attract huge crowds of tourists, but that's no reason to ignore them. Do check out Amber Fort in Jaipur, a complex of palaces blending white marble and red sandstone that was the residence of Rajput rulers. The best time to visit the site is at sunrise, and preferably with a guide in tow so you can thoroughly appreciate the intricacies of its splendour. Agra's Red Fort and the Taj Mahal are also obligatory stopping points. The Fort is an impressive compound whose architectural design and detailing are remarkably well preserved. From its balcony, you can observe the Taj Mahal in the distance. And what a sight! This mausoleum remains a stunning visual triumph, blending several architectural styles. It allegedly took 1,000 elephants to transport all the necessary construction materials: jasper, white marble, lapis lazuli, coral, malachite, onyx, garnets, agate, rock crystal, and more. The Taj is legendary, precious and universally admired, and it took 21 years to build.



Agra's Red Fort



Amber Fort

# ALL-INCLUSIVE CARIBBEAN CRUISES

STARTING AT  
**\$1,999** PER PERSON  
IN DOUBLE  
OCCUPANCY\*

Celebrity **X** Cruises®

## *Celebrity Equinox*

**The price includes:** Round-trip flight Montreal or Quebec City – Fort Lauderdale with Air Transat | 7-night cruise | Transfers | All meals on the ship<sup>1</sup> | Classic beverage package<sup>2</sup> | Gratuities for onboard staff<sup>3</sup> | Applicable taxes

### EXCLUSIVE BENEFITS

- ✓ US\$100 per stateroom onboard credit
- ✓ Voucher for priority check-in on embarkation day

NCL **NORWEGIAN**  
CRUISE LINE®

## *Norwegian Encore*

**The price includes:** Round-trip flight Montreal or Quebec City – Fort Lauderdale with Air Transat | 7-night cruise | Transfers | All meals on the ship<sup>1</sup> | Ultimate beverage package<sup>2</sup> | Gratuities for onboard staff<sup>3</sup> | Applicable taxes

### EXCLUSIVE BENEFITS<sup>3</sup>

Per stateroom:

- ✓ 1 beach bag
- ✓ 1 bottle of wine
- ✓ 1 plate of chocolate-covered strawberries

[caaquebec.com/travel](http://caaquebec.com/travel) | **1 844 VOYAGEZ**

\*The price was accurate at time of printing on October 9, 2019, and is valid for new bookings made between November 1 and 24, 2019. Rate applies for March 28, 2020 sailing on the *Celebrity Equinox*, departure from Montreal, inside category stateroom. 1. Does not include meals in specialty dining venues (\$). 2. Offers apply only to the 1<sup>st</sup> and 2<sup>nd</sup> passengers in the stateroom. Gratuities included in beverage package. Includes selected beverages by the glass only Celebrity Cruises: up to a US\$9 value. Norwegian: up to a US\$15 value. 3. Offers apply for the first staterooms on each departure.

CAA-Quebec Travel is a Quebec permit holder.

Prices include the contribution to the Compensation Fund for Customers of Travel Agents, which is free as of January 1, 2019.



**Travel**

EXPERIENCE THE BENEFITS

# EXCLUSIVE BENEFITS

On all 2019-2020 sailings

The best cruise offers, available only at CAA-Quebec Travel!

Celebrity **X** Cruises®

- ✓ Priority check-in
- ✓ Up to US\$100 onboard spending credit

  
PRINCESS CRUISES  
come back new

- ✓ Priority check-in
- ✓ Up to US\$100 onboard spending credit
- ✓ Dinner for two<sup>1</sup>

 Royal Caribbean®  
INTERNATIONAL

- ✓ Priority check-in
- ✓ Lunch and dinner for two<sup>1</sup>
- ✓ A bottle of sparkling wine

[caaquebec.com/travel](http://caaquebec.com/travel) | 1 844 VOYAGEZ



**Travel**

EXPERIENCE THE BENEFITS

These exclusive benefits are valid on individual bookings made only through CAA-Quebec Travel. Not applicable to CAA-Quebec Travel explore departures. Offers are not combinable and apply to select sailings only, subject to availability at time of booking. Spending credit is per stateroom and depending on the duration of the cruise. Priority check-in is on day of embarkation. Partners reserve the right to change or cancel offers at any time without prior notice. Other conditions apply. For further details and CAA-Quebec Travel exclusive benefits, visit [caaquebec.com/travel](http://caaquebec.com/travel). 1. Valid on select sailings, stateroom categories and ships. Passengers must reserve onboard at one of the selected specialty restaurants. Valid on days when the ship is docked. Other conditions apply.

CAA-Quebec Travel is a Quebec permit holder.



Foundation  
FOR ROAD SAFETY

# Seniors and **mobility**

GOOD DRIVING NEVER GETS OLD



## Advice, recommendations, resources and tips for seniors on road safety

BY DAVID NATHAN

In 2017, 40 percent of Quebec licensed drivers were 55 years old and over. According to the Institut de la statistique du Québec, moreover, the proportion of senior citizens will reach 28 percent of the total population by 2066. Senior driving is therefore a pressing concern. In addition to medical and eye exams that drivers must take six months before turning 75 (then at 80 and every two years after that), we need to seriously consider the effects of aging on driver skills and implement accompanying services.

### Aging effects on driving ability

Driving is a demanding activity at any age. With a dozen or so decisions to make for every kilometre travelled and only a fraction of a second to react to avoid an accident, drivers must be in top physical condition and have quick reflexes. But the weight of aging affects everyone differently. “People don’t age at the same rate,” says Perrine Ruer, a post-doctoral researcher at HEC Montréal Tech3Lab and executive-committee member of the Road Safety Research Network. There are 75-year-olds who are in better shape than 55-year-olds, and vice versa. But the fact remains that advancing years inevitably affect our perception, decision-making and reaction times. Many functional capabilities have routinely declined: sensory (hearing, vision), cognitive (memory, attention span) and physical (movement, coordination, weakness). And if you take any medication, that can also negatively impact your driving ability. Interestingly, 83 percent of drivers between the ages of 65 and 79 are on medication. Therefore, it’s important to have driving skills assessed more frequently as you age.

**66%** of Quebecers believed that they would be able to assess a senior’s driving skills if they had a list of things to observe and questions to ask.\*



## MAKE A DONATION TO CAA-QUEBEC FOUNDATION

We know that, like us, you care deeply about improving road safety. Do help us sustain our activities, like the “Good driving never gets old” presentations, simulator-based testing, the “CarFit” and mirror-adjustment clinics. Participate in our fundraising campaign by visiting [CAAQUEBECFOUNDATION.ORG](http://CAAQUEBECFOUNDATION.ORG) and make a donation.

\*Léger report: *Les aînés et la conduite automobile*, September 2019

## Rating a senior's driving skills

### Ask the right questions

It's essential to assess each outing before you start out. Ask yourself the following questions: How far is the destination? How long will it take? Is the weather favourable? Will I arrive before nightfall?

### Assess driving habits

Ideally, the senior driver will consider his or her own behind-the-wheel behaviour and identify any shortcomings. If not, a close family member should assume this role.

## FIFTEEN CRITERIA FOR ASSESSING A SENIOR'S DRIVING PERFORMANCE:

- ▶ Difficulty working the pedals
- ▶ Difficulty manoeuvring the steering wheel
- ▶ Stress level accelerates when behind the wheel
- ▶ Ability to converse while driving
- ▶ Brake reaction time slows
- ▶ Merging onto highways with ease
- ▶ Ability to remember where they're going
- ▶ Ability to maintain speed limits
- ▶ Ability to check blind spots
- ▶ Attention to road signage (like stop signs, traffic lights)
- ▶ Ability to stay in proper highway lanes
- ▶ Proper use of turn signals
- ▶ Number of traffic violations over the last two years
- ▶ Being honked at by other drivers
- ▶ Getting lost in familiar neighbourhoods

## HOW TO HELP?

- ▶ Schedule regular checkups to monitor the senior's state of health (eyesight, hearing, reflexes).
- ▶ Put a program of exercise in place to maintain and improve muscular strength, flexibility and general well-being since physical fitness is an important factor in driving.
- ▶ Resort to installing advanced safety technology if necessary. For example, there's a driver-assist system that emits a warning sound when a lane marking is crossed without the turn signal being activated. And another (installed on the dashboard) that's activated if the driver closes his eyes or drops his head. "Twenty percent of drivers who have tested either of these two systems say that it helped them better manage fatigue. This would be a real plus for senior drivers," says Perrine Ruer.



## How families can help

Broach the subject calmly and comprehensively. We suggest three steps.

1. The best person to pinpoint an aging parent's strengths and weaknesses behind the wheel is someone who is often with him or her in the car. The criteria at left can be used as a guideline for this task.
2. With as much tact as possible, share all your findings and observations openly and honestly.
3. Offer help and present solutions (see above).

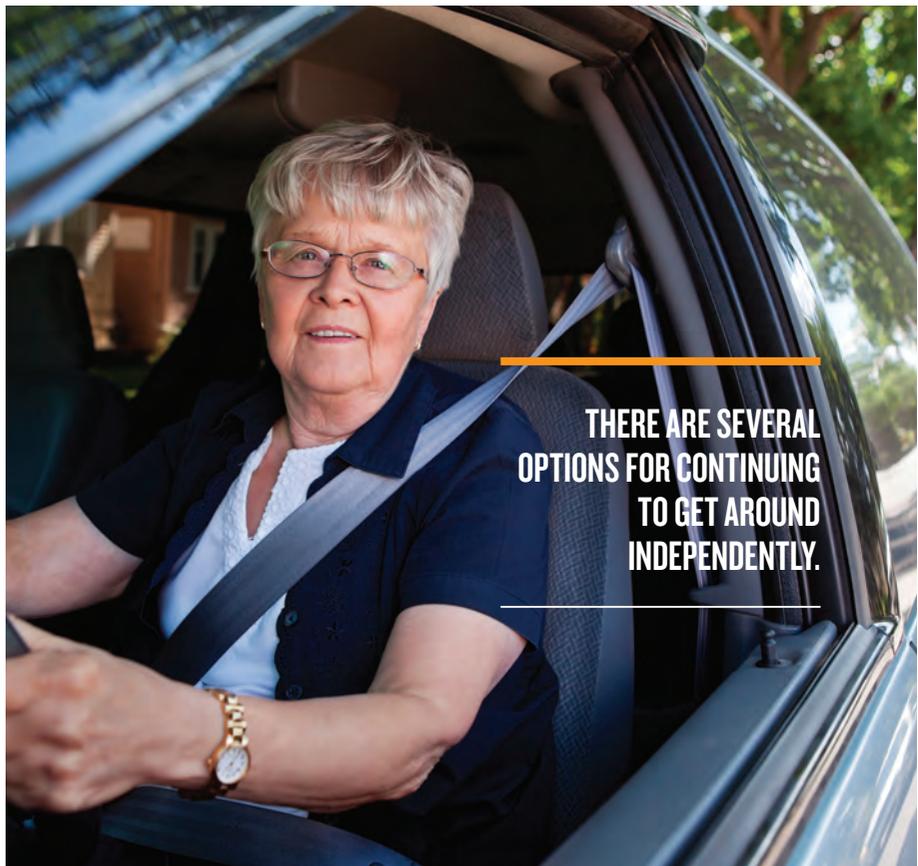
## ALTERNATIVES TO DRIVING



## Changing habits while staying independent

There comes a time in a driver's life when it makes perfect sense to try an alternative to driving. This decision doesn't mean forsaking mobility. There are other ways of getting around on your own. "The baby-boomer generation is synonymous with automobiles so taking away their driver's licences can have consequences, like causing depression," Ruer explains. "For some seniors, their car is a genuine necessity – and that's even more evident outside urban areas. So use as much tact as you can muster to convey the fact that getting around will have to be done differently from now on."

► To know more about this subject, consult our practical guide, *How to Help a Senior Driver With Safe Transportation*, at [CAAQUEBEC.COM](http://CAAQUEBEC.COM).



**THERE ARE SEVERAL  
OPTIONS FOR CONTINUING  
TO GET AROUND  
INDEPENDENTLY.**

# Give a gift membership and receive CAA Dollars!



UP TO  
**\$25**  
 BACK IN  
 CAA DOLLARS

rabais  
 dollars

Treat yourself  
 by redeeming your  
 CAA Dollars for gift cards.



Enrol a loved  
 one today

**1 877 832-6744**  
 Code RP19

[caaquebec.com/gift](http://caaquebec.com/gift)

The reward is 25 CAA Dollars for enrolling a primary member and 10 CAA Dollars for an additional member (person aged 14 or over living at the same address as the primary member, or a child of the primary member living at a different address if he or she is aged 24 or under and is a full-time student). The gift membership must be a CAA Classic membership or higher membership option. This offer cannot be combined with any other. Other conditions apply.

Visit [caaquebec.com](http://caaquebec.com) for complete descriptions of services, discounts, products, benefits and rules related to CAA-Quebec membership. CAA-Quebec and its partners reserve the right to modify or terminate the services and benefits at any time, in whole or in part, without prior notice.



EXPERIENCE THE BENEFITS

## IDENTITY THEFT /

HELP IS  
AVAILABLE

Identity theft comes in many guises including a denied charge or an inflated credit-card balance. Where the fault lies is anyone's guess: the bank, the credit-card company, a form filled out online, a stolen password, or someone going through your recycling bin, to name a few possible culprits.

Recent personal information thefts at financial institutions are proof that this modern scourge is on the rise. According to Statistics Canada, identity-theft cases in Quebec were up by 40 percent in 2018. The number of reported cases has doubled in five years. And identity-fraud cases have risen in tandem.

Figures aside, stories of victims taking years to recover from the loss are all too familiar. Discovering that your identity has been stolen can feel as if a Damoclean sword is suspended over your head.

**The Assistant for legal advice and identity theft is a free telephone service offered to holders of the CAA-Quebec No-Stress Policy™ for the home.**

“Being a victim of identity theft can be an utterly unsettling experience. You have to act immediately to contain the damage but you may not know exactly where to start. With The Assistant for legal advice, you're in good hands. Our experts will explain what steps to take and in what order,” says Suzanne Michaud, CAA-Quebec Vice-President – Insurance.

The process can be long and complex. The help-line will tell you how to identify the information that has been compromised and provide the contact details of organizations to approach regarding your situation. It will also recommend keeping records of all steps taken for future protection.

To speak to an Assistant lawyer, call 1-844-629-9799 (be sure to have your policy number on hand). If you wish to sign up for the No-Stress Policy, dial 1-844-446-3636.



## PRACTICAL INFORMATION

### IDENTITY THEFT VICTIMS: WHAT TO DO IN ORDER OF PRIORITY

- ▶ Make an inventory of stolen information and related references.
- ▶ Report the crime to police.
- ▶ Fill out an identity-theft claim form and submit it to relevant parties.
- ▶ Examine your financial and bank statements and report any irregularities to the appropriate institution.
- ▶ Report the identity theft to Equifax and TransUnion. Check your file and flag an alert for future requests (there may be service fees).
- ▶ Report the theft to each institution or organization that issued the ID papers used by the fraudsters.

### PREVENTING IDENTITY THEFT

- ▶ Give personal information only when necessary and only to companies and organizations you trust or on secure websites.
- ▶ Beware of phishing! Never open suspicious emails or text messages, and especially never click on unknown links.
- ▶ Protect your computer.
- ▶ Use complex passwords. Change them often and never write them down.

**WINTER DRIVING**

**HONE YOUR SKILLS AND STAY SAFE BEHIND THE WHEEL**

Have you ever thought about taking a winter driving course, if only to reduce stress? If you're willing to pay for it, you can! A number of automakers offer programs that are both rewarding and exciting. One is called the *Porsche Ice Experience*, which our automotive expert tried last January at the Mécaglisse Complex in Lanaudière. Or check out CAA-Quebec driving schools in Brossard and Longueuil. Both offer training programs focused on prevention and for a very reasonable price.

**A FEW QUICK TIPS:**

- ▶ Start winter with good tires.
- ▶ Keep a safe distance so you can react in plenty of time.
- ▶ Avoid hasty manoeuvres.
- ▶ Slow down, even if you have all-wheel drive.
- ▶ About to skid? Look where you want to go, not at the obstacle you want to avoid.



**Thank you to our guests and partners who made this event a success!**



**CAA-Quebec Foundation benefit lunch a resounding success**

The second CAA-Quebec Foundation annual benefit lunch was held last November 6 at the Montreal Science Centre. The theme was *Road Safety Never Gets Old*. Guests included those preoccupied by the subject, such as safety experts, various stakeholders, and several business people equally concerned about the issue.

Over and above the vital contribution to the funding of the Foundation, the event proved a genuine catalyst for interaction between the more than 200 guests. The cocktail hour highlighted the relevance of the Foundation and CAA-Quebec throughout the daily lives of Quebec road users.



© JOSIAS GOB

## WINTER TIRES... INSTALL THEM EARLIER!

The deadline for mandatory winter tires has been moved up to December 1, but the weather in Quebec hasn't changed. More often than not, winter has already set in by that time. So it makes more sense to do it ahead of time. A realistic date, based on temperature averages, would be between late-October and mid-November, yet nothing prevents us from installing them earlier. And why not in October? That's the best time to avoid the rush or, at the very least, make an appointment. But don't forget the 3-percent rebate in CAA Dollars if you have the tires changed at a CAA-Quebec-approved garage.



## CAA-QUEBEC CELEBRATES THE ANNIVERSARY OF ITS FIRST YEAR IN PARTNERSHIP WITH ORION TRAVEL INSURANCE

Since September 2018, CAA-Quebec travel insurance has been underwritten by one of Canada's industry leaders, Orion Travel Insurance Company. This partnership has allowed us to offer even more generous coverage – now including unique advantages like telemedicine – as well as an exclusive discount for our members. It's not surprising that more and more travellers have chosen to insure with us. And the savings enjoyed by CAA-Quebec members have amounted to over \$1 million!

Another reason to celebrate: In the matter of travel insurance, CAA is ranked among Canada's most trustworthy brands by BrandSpark International, Reader's Digest (in a tie with Blue Cross) and the Gustavson Brand Trust Index. We thank you, our members, for your loyalty!



## TRANSPORTEZ VERT / Eco-driving gets a boost

Launched by Transition énergétique Québec, the *TransporTEZ vert* initiative is designed to stimulate energy transition in the transport sector. Incentives include grants of up to \$30,000 to provide eco-driving training for transportation companies that use light vehicles. The program will be offered until December 31, 2020.

Adding to the good news is the fact that CAA-Quebec driving schools can now provide custom-designed eco-driving courses – including, if applicable, the use of a driving simulator – to meet each company's individual needs. Fleet managers can thus benefit from our driving instructors' extensive expertise and, at the same time, achieve significant savings. Training sessions will include up to, and encourages interaction among, 30 participants. Both businesses and the environment will profit, so spread the good news at your workplace today!

**TO LEARN MORE** ▶ Visit [DRIVINGSCHOOL.CAAQUEBEC.COM](http://DRIVINGSCHOOL.CAAQUEBEC.COM).

## Take advantage of our cruise experts' ideas and advice

Did you know that the CAA-Quebec Travel Team consists of experts in cruise travel? Check out its newly posted guide, *Getting Ready to Cruise*, at [VOYAGE.CAAQUEBEC.COM/EN/BEFORE-LEAVING](http://VOYAGE.CAAQUEBEC.COM/EN/BEFORE-LEAVING). You'll find all kinds of useful information for planning your journey: how to choose a cruise liner, itineraries, practical advice and surprise tips. Be sure to consult the guide before booking.

Naturally, nothing can replace personalized assistance. Whether you wish to set sail for the Caribbean, Europe or Asia, our travel counsellors can customize your trip for you. First and foremost, they'll be able to offer you exclusive advantages, negotiated on your behalf with the largest cruise lines, like priority check-in and on-board credits. Entrust your dream to CAA-Quebec Travel. You're going to feel spoiled!



## Mobility funding: a lively debate ahead

Roads, bridges, metros, trams – all these cost money and the needs are enormous. Who’s paying? How much? When? Those are the questions facing the Quebec government in the weeks and months ahead.

CAA-Quebec’s position is that mobility funding must be fair and sustainable. While motorists should contribute – and they’re already doing so quite a bit – CAA-Quebec reiterates that imposing registration taxes on those living off the Island of Montreal – which is already the case – is unfair. The same goes for any increase in gasoline taxes. After all, gasoline is not limitless, so the taxes on it won’t be either, especially with the growing use of electric vehicles. We should look into the situation and explore alternate ways of funding: a kilometre tax, for example, or property and payroll taxes.

The debate is off and running and it promises to be vocal. CAA-Quebec will participate, that much is certain.



Montreal's Samuel-De Champlain Bridge (left)

## FIVE GREAT LAKES ONE GRAND ADVENTURE



**CRUISE**  
THE GREAT LAKES

BOOK YOUR GETAWAY

CruiseTheGreatLakes.com

## Better protection for Canadian air passengers

Traveller rights are now enshrined in a charter. This means that in cases of cancellations, flight or tarmac delays, or lost luggage, for example, all carriers have the same clear, plain and concise obligations toward their passengers. The final two clauses of the charter will take effect on December 15: one concerning the airline companies’ obligation to seat children under 14 with their parents at no extra cost, and the other outlining cash compensation for cancellations and delays of more than three hours within the carrier’s control.

CAA-Quebec has compiled an informative guide to help you understand your rights as a passenger. Check it out free of charge at [CAAQUEBEC.COM/TRAVEL](http://CAAQUEBEC.COM/TRAVEL). Or consult a Travel Counsellor at any of our 14 Travel Centres.





Watch for  
our new offer  
for CAA-Québec  
members, as of  
January 1, 2020!

# LAST CHANCE TO TAKE ADVANTAGE OF THIS OFFER!

**CAA-Québec members receive  
a \$25\* discount on a complete  
hearing assessment.**

Hurry, the offer ends  
December 31, 2019.

Make an appointment now with an  
audiologist practicing in a Lobe clinic  
to have your hearing assessed.

Subscribe to  
our newsletter  
[lobe.ca](http://lobe.ca)

Join us on social networks



\* Discount offered by Michèle Veilleux, audiologiste audiology services.  
Applicable only on a complete hearing assessment (\$70 value) performed by an  
audiologist practicing in a Lobe clinic. By appointment only. Cannot be combined  
with any other promotion. Call 1 866 411-5623 to find the nearest Lobe clinic.  
Offer available until December 31, 2019. Some conditions apply.



**Marie-Josée Taillefer**

Ambassador of Lobe clinics and  
of hearing health

# Lobe

To find the nearest clinic:

**1 866 411-LOBE (5623) | [lobe.ca](http://lobe.ca)**

## Hearing health and communication clinics

ENT SPECIALISTS  
AUDIOLOGISTS  
AUDIOPROSTHETISTS

HEARING HEALTH NURSES  
SPECIALIZED EDUCATORS  
SPEECH-LANGUAGE PATHOLOGISTS



## MEMBER TESTIMONIAL

### A service worthy of its name

**Disappointed by the road assistance program offered by her own car's manufacturer, Diane Poulin re-joined CAA-Quebec mainly to help her with having to deal with an empty gas tank or forgotten keys. Instead, she discovered a different kind of help... and is now all for it.**

Diane Poulin visited a friend in Lac-Beauport one Sunday afternoon, with a bottle of bubbly and some frozen-strawberry ice cubes. The sun was shining and the river by the house was peaceful. The two friends went through two bottles of bubbly, then a bottle of red wine, as they nibbled on liver pâté, cheese and smoked trout. Next thing they knew, night had fallen.

Poulin realized she couldn't get behind the wheel. "My friend suggested I stay over but I wanted to go home. I lived pretty far away and a taxi would have cost an arm and a leg. Plus, I wanted to have my car for the next morning. Just then, I got a brilliant idea: I had recently renewed my CAA-Quebec

membership on the telephone and remembered the representative mentioning its Safe Ride Service. I dialled its number on the spot."

The patroller took charge the moment he arrived. "He asked for my car keys and told me to relax with my friend as he loaded my car onto the truck flatbed. He then escorted me to his truck and helped me into it. Once home, he parked my car and walked with me to my front door. Amazing service! I didn't have to lift a finger!"

Poulin so enjoyed that first Safe Ride that she's already used it again. She kept bragging about the experience to friends and family, first on Facebook, then in person. "Often, my friends didn't believe me. But I kept at it, suggesting they become CAA-Quebec members if only to have four 'safe rides' home per year. A lot of friends and family are now members."

For Poulin, drinking and driving is never worth the risk: "Moderation is the best way to go. That's a fact! But after too many drinks, there's always CAA-Quebec Safe Ride Service."

**TELL US YOUR EXPERIENCE WITH CAA-QUEBEC** ▶ Does your no-stress card give you a boost? Email your story to [CAAQUEBECMAGAZINE@CAAQUEBEC.COM](mailto:CAAQUEBECMAGAZINE@CAAQUEBEC.COM). It could appear in the next "Member Testimonial" column and earn you 100 CAA Dollars.



**We're with you everywhere**  
all through the winter, no matter what!

We're there in the  
**BITTER COLD**  
and during the holidays.



**Over 3,000 SERVICE CALLS**  
per day.\* A new record!

**Over 1,100 SERVICE**  
**VEHICLES** all across Quebec



**Over 300 PEOPLE** ready  
to assist you when the  
temperature drops.



**CAA-Quebec is with you everywhere,**  
**365 days a year**

\*Daily average from December 2, to February 28, 2018.



EXPERIENCE THE BENEFITS



## DISCOVER *EXPLORE* TOURS AND CRUISES

Each year, the CAA-Quebec Travel Team creates a wide range of travel products catering to every taste: organized tours, self-guided tours, ocean cruises, river cruises, and more. These *explore* products offer unique and memorable experiences, like a safari in Kenya, a gourmet tour of Taiwan's night markets, an escape to the land of the Berbers, and other thrilling adventures.

Depending on the chosen formula, these travels include a host of services: transportation, accommodation, excursions, meals... In most cases, you can even rely on the reassuring presence of a CAA-Quebec tour guide. In addition, you'll get a rebate in CAA Dollars. As always, your Travel Counsellor will work with you closely before, during and after your trip.

Read about our tantalizing destinations in the latest *explore* issue, available at CAA-Quebec Travel Centres and online at [VOYAGES.CAAQUEBEC.COM](http://VOYAGES.CAAQUEBEC.COM).

## Can't drive?



## We'll handle it.

### Fatigue, injury too much to drink...

Whatever your reason,  
CAA Quebec is your  
safe route home!

CALL US

1 800 222-4357



**Automotive**  
EXPERIENCE THE BENEFITS

Some conditions apply.

# The best value for your money?



## It's the CAA Plus® option

- ✓ Towing **up to 160 km** anywhere in North America
- ✓ **Up to \$800** for trip interruption coverage
- ✓ Plus even more benefits and services



**Upgrade your membership**

**1 844 805-7740**

[caaquebec.com/plusoption](http://caaquebec.com/plusoption)

Some restrictions apply. Visit our website for further details.



EXPERIENCE THE BENEFITS

### GET A DOUBLE GUARANTEE ON AUTO PARTS AT APPROVED GARAGES

As a CAA-Quebec member, you already enjoy an excellent guarantee – namely one year or 20,000 kilometres – on parts and labour at approved garages. Did you know that the guarantee is doubled if you opt for new NAPA or recycled LQKauto parts?

That’s right! These two reliable partners offer a guarantee for two years or 40,000 kilometres on their auto parts. In order to benefit, you must buy and have the parts installed at one of the CAA-Quebec-approved auto repair shops. And of course, you’ll have to show your membership card.

So entrust your car to a CAA-Quebec-approved garage: You’ll be well served and protected!



© GÉNÉVIE LESIEUR



### CAA-QUEBEC CAN TAKE YOU HOME

If you’re not sure you’re fit to drive, then don’t. There are lots of options out there: Nez Rouge, taxi, bus or metro. And then there’s CAA-Quebec Safe Ride Service, as reliable as ever, especially during the holiday season when parties follow one after another. Use one of the four free assistance calls included in your membership to get a safe ride home whatever the reason: fatigue, injury or one drink too many. As demonstrated in the article on page 34 (Member Testimonial), members appreciate this service. See [CAAQUEBEC.COM](http://CAAQUEBEC.COM) for details.

## THE ASSISTANT

### LAST WINTER THERE WAS A LOT OF CONDENSATION ON MY HOME’S INTERIOR WINDOWS. WHAT CAUSED IT AND HOW CAN I PREVENT IT HAPPENING THIS YEAR?



#### THE ASSISTANT FOR RESIDENTIAL ADVICE REPLIES

► Window condensation is caused by a variety of factors but, more often than not, excessive moisture in the house is the principal villain. Generally speaking, if it’s -15°C outside, the humidity level inside should be steady at around 30 percent. If it’s higher, run the fans longer after taking a shower or while cooking.

If you’re in the habit of keeping your curtains or blinds closed, warm moist air can become trapped between them and the window. As the air cools when it comes in contact with the glass pane, the window fogs or frosts over. To avoid that, leave the window covers halfway open to promote airflow behind them.

Old or poor-quality windows can also produce condensation. The only solution here is to replace the window, ideally with a two-paned gas-filled model. Inserted between the two panes, gas (usually argon) acts as an insulator.

► The Assistant, available exclusively to holders of the No-Stress Policy™ offers guidance and advice in several areas including the law, identity theft, health, daily life, pets and home maintenance. Contact us at [CAAQUEBEC.COM/THEASSISTANT](http://CAAQUEBEC.COM/THEASSISTANT).



**NOW OPEN**  
HAGRID'S MAGICAL CREATURES  
MOTORBIKE ADVENTURE™



Universal's Islands of Adventure



# ALL KINDS OF AMAZING.

Enjoy the excitement of Universal Orlando Resort's three incredible theme parks and spectacular hotels even more with this special vacation package available through CAA.



**NOW OPEN**  
UNIVERSAL'S ENDLESS SUMMER RESORT  
—SURFSIDE INN AND SUITES



## THE WIZARDING WORLD OF HARRY POTTER™ EXCLUSIVE VACATION PACKAGE

**\$115\***  
FROM **USD**  
PER PERSON,  
PER NIGHT  
(based on a family of four at Universal's Endless  
Summer Resort—Surfside Inn and Suites)



Book through CAA for Exclusive Member Benefits.  
Call a counsellor today 1 844 VOYAGEZ

HARRY POTTER characters, names and related indicia are © & ™ Warner Bros. Entertainment Inc. Harry Potter Publishing Rights © JKR. (s19)  
\*Promotional Vacation Package rates are per person, per night, tax inclusive and based on two (2) adults and two (2) children (ages 17 and under) on a 5-night length of stay at a Universal Orlando Resort Hotel in a standard room with a 3rd Park Free with a 5-Day Park-to-Park Promotional Ticket, Breakfast at Leaky Cauldron™ - one (1) per person, Breakfast at Three Broomsticks™ - one (1) per person, one (1) Shutterbutton's™ Photography Studio session - one (1) per package and one (1) Special Themed Keepsake Box - one (1) per package. Tickets are valid for admission to Universal Studios Florida, Universal's Islands of Adventure AND Universal's Volcano Bay on the same day. Ticket is valid for any five (5) calendar days during a seven (7) consecutive calendar day period which includes the first day any portion of the ticket is used. Promotional discount rate is based on savings from Value 1 Length of Stay rates at a Universal Orlando Resort Hotel: Universal's Endless Summer Resort - Surfside Inn and Suites, Universal's Cabana Bay Beach Resort, Universal's Aventura Hotel, Loews Sapphire Falls Resort, Loews Royal Pacific Resort, Hard Rock Hotel®, and Loews Portofino Bay Hotel. Rates and discounts vary by hotel, length of stay, room type, travel dates, season and are subject to availability. Rates are valid for bookings now - 12/9/20 and for stays most nights Sunday-Thursday, 8/25/19 - 9/26/19, 12/1/19 - 12/19/19, 1/5/20 - 1/16/20, 1/20/20 - 2/13/20, 8/23/20 - 9/24/20, 11/29/20 - 12/17/20. Rates are higher on Friday, Saturday and holiday nights. 4 Night Minimum Required. Reservations must be made 24 hours in advance. The number of rooms available at these rates are limited. Additional rates and travel dates are available. © 2019 MARVEL. Jurassic World is a trademark and copyright of Universal Studios and Amblin Entertainment, Inc. Licensed by Universal Studios. All Rights Reserved. © 2019 UCF Hotel Venture V. UNIVERSAL TM & © Universal Studios. ENDLESS SUMMER registered trademarks, Bruce Brown Films, LLC. All rights reserved. Universal elements and all related indicia TM & © 2019 Universal Studios. All rights reserved. 1943042/AS



**SYLVAIN LÉGARÉ,**  
AUTOMOTIVE INDUSTRY  
ANALYST

## YOU ASKED US

CAA-Quebec Automotive Advisory Services is a veritable gold mine of information for everything to do with your vehicle. Take advantage of its expertise!

### ANY QUESTIONS?

Contact Automotive Advisory Services, Monday to Friday, 8:30 a.m. to 5 p.m.  
Quebec City  
418-624-0613  
Elsewhere in Quebec  
1-888-471-2424

### OR POST YOUR QUESTION ONLINE AT

[CAAQUEBEC.COM/AUTOMOTIVE](http://CAAQUEBEC.COM/AUTOMOTIVE).



**QUESTION /** In winter, I've acquired the habit of going out to start my car about 10 minutes before leaving home. This way, I can sit inside comfortably and only leave when my engine is ready to confront the conditions on the road. Is this practice in tune with what CAA-Quebec experts recommend? - **M. LAVERTUE, SAINT-SAUVEUR**

**ANSWER /** We're glad you asked the question but, unfortunately, no. Too many people still believe that this is the best way of doing things.

In fact, if your car is gasoline-powered, you need only start it when you're ready to leave. Just make sure to proceed gently and gradually. If it's really cold out, for example, below -20°C, you should let the engine run a few seconds before driving off, just long enough for it to settle down.

Remember that idling the engine is a no-no because it's harmful both to the car and the environment.

If your car is equipped with a block heater, plug it in. Once the outside temperature reaches -5°C, it will help the car cabin

draw in warm air almost immediately, at the same time keeping air pollutants and fuel consumption way down. It's your cold-weather friend!

It's a different story with an electric vehicle. The motor is always ready for action, regardless of the outside temperature. Moreover, you can program the heater to turn on at a pre-set time to warm up the cabin and defrost the windows. This function is practical: If your vehicle is plugged in, it doesn't even lose its range. And starting out, it doesn't use energy to warm up the cabin.

# OOOOoHHHH CANADA!

CANADIAN RESIDENTS  
**SAVE 20%**

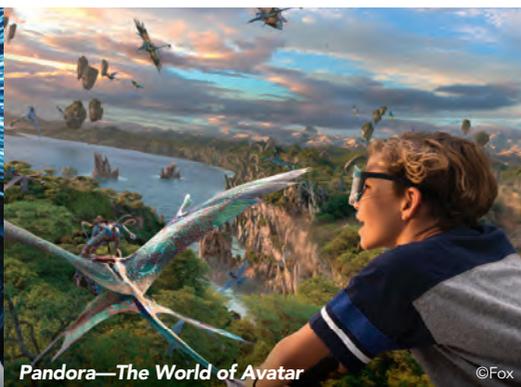
on 4-day or longer  
Walt Disney World Theme Park tickets.

Purchase now through 2/7/20  
for use now – 12/31/20  
with no block-out dates.

WALT DISNEY WORLD RESORT | FLORIDA

Savings based on the non-discounted price a non-Canadian Resident pays for the same ticket. Proof of Canadian residency required. Offer not valid at Theme Park ticket window. Valid for selected start date on or before 12/31/20. Ticket valid for admission beginning on date you select as start date and must be used within a limited number of days, depending on ticket length and type. Visit [Disneyworld.com/usage](http://Disneyworld.com/usage) for more details. All tickets are nontransferable, nonrefundable and exclude activities/events separately priced.

©Disney ©Disney/Pixar



CAA-Quebec Travel is a Quebec permit holder.

Call a counsellor today  
**1 844 VOYAGEZ**  
We specialize in Disney vacations!





## JAZZ UP YOUR HOME FOR THE HOLIDAYS

Wow your guests with a little help from our partners.



**A 5-PERCENT DISCOUNT** on purchases at any **STOKES** store. *You'll have the most stylishly set table in town.*

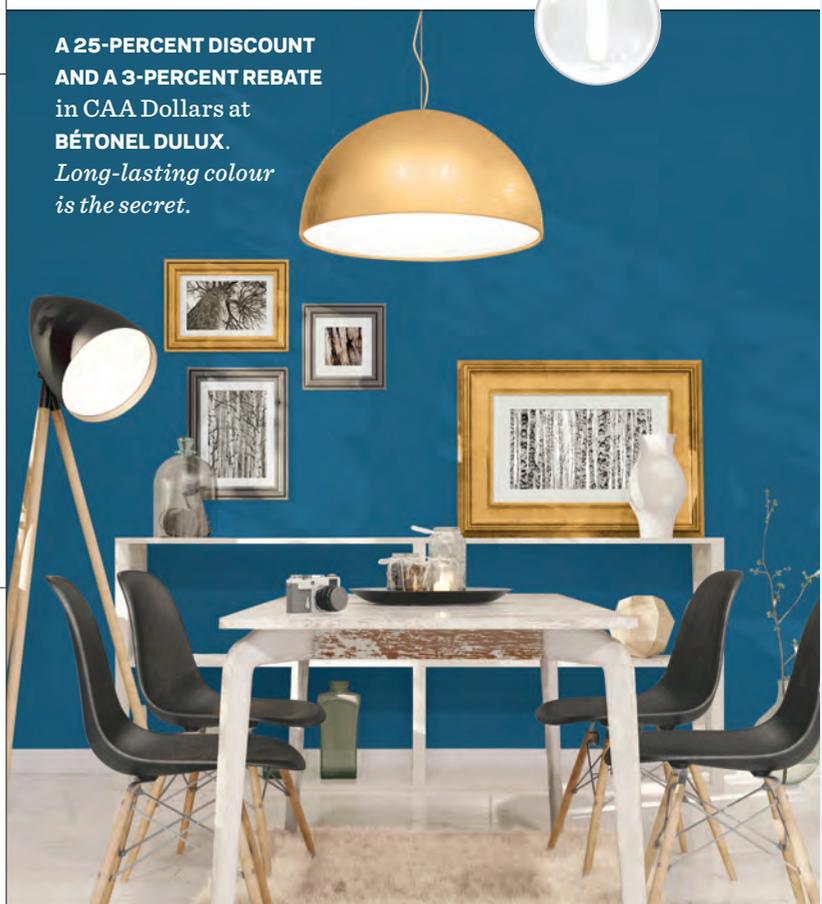


**A 5-PERCENT ADDITIONAL DISCOUNT** on purchases at **BOUCLAIR**, whether online or in-store. *Combine style with comfort!*

**A 5-PERCENT DISCOUNT** on the lowest price at **MULTI LUMINAIRE**. *A new lamp can make an exciting difference.*



**A 25-PERCENT DISCOUNT AND A 3-PERCENT REBATE** in CAA Dollars at **BÉTONEL DULUX**. *Long-lasting colour is the secret.*



**UP TO 20-PERCENT DISCOUNT** on a range of products on offer at **LA SOURCE**. *The right mood awaits you.*





### GO SHOPPING

There's a find for everyone at Sawgrass Mills, Fort Lauderdale's sprawling indoor mall, with 2.3 million square feet and more than 350 designer outlets and specialty shops. Bargain hunters have the choice of two locations of Premium Outlets in Orlando for up to 65 per cent off luxury brands. Mix in a few other activities along with browsing at Rosemary Square in West Palm Beach, a walkable streetscape of shops, restaurants and public art.

### SPOT NATURAL WONDERS

Rent a kayak and paddle through the canopy at the wildlife-rich Anne Kolb Nature Center, a coastal mangrove wetland preserve 20 minutes south of Fort Lauderdale. You might even come face to face with a gator at Sawgrass Recreation Park, 30 minutes from the city, where nighttime airboat tours of the Everglades give you a glimpse of these swamp giants in their

natural habitat—watch for their glowing red eyes.

### SUN AND SWIM

Relaxation doesn't get any easier than at Florida's beautiful beaches. West Palm Beach boasts 75 kilometres of pristine sand, warm waters and the world's third largest barrier reef. In Orlando, drift down the three-acre lazy river at the Waldorf Astoria Orlando and Hilton Orlando Bonnet Creek complex, then lounge poolside at both resorts.

# SUNSHINE STAYS

THREE WAYS TO PLAY IN THREE GREAT FLORIDA DESTINATIONS

#### WINTER WARMTH NEVER GOES OUT OF STYLE

for the three million Canadians who flock to Florida every year. Here's how to do what you love in Fort Lauderdale, West Palm Beach and Orlando.

#### EXPLORE FLORIDA WITH HILTON

CAA Members save up to 15%. Plus, Hilton Honors members get additional benefits such as points toward free nights, Wi-Fi and more. Visit [caa.ca/hilton](http://caa.ca/hilton).



## EXPECT BETTER EXPECT HILTON

CAA Members Save Up To 15% Off in Florida

Waldorf Astoria Orlando, Orlando, Florida

Hilton Honors members also receive perks like:



Free Wi-Fi\*\*



Digital Check-In\*\*\*



Points Towards Free Nights



Unlock Your Door with Your Phone



877-655-5694 | [CAA.CA/HILTON](http://CAA.CA/HILTON) | VISIT YOUR LOCAL CAA BRANCH



EXCLUSIVE BENEFITS FOR MEMBERS

# CAA-Quebec Insurance: A reassuring presence on your journey



**AUTO AND  
HOME**  
**10%**  
**discount**

on the No-Stress Policy®



**LIFE**  
**Up to 10%**  
more coverage free  
of charge

Our extensive line of insurance products,  
**provides all the coverage you need.**

Conditions apply. Travel insurance is underwritten by Orion Travel Insurance Company and is distributed by CAA-Quebec Travel. Auto and home insurance is underwritten by Prysm general insurance Inc. and distributed by CAA-Quebec. Life insurance is underwritten by The Manufacturers Life Insurance Company. Health insurance is underwritten by Blue Cross®. CAA-Quebec Accident Insurance is a product distributed by CAA-Quebec Insurance and Financial Services. All insurance products are exclusive to CAA-Quebec and available in Quebec.



**TRAVEL**

NEW

**10%**  
discount



**ACCIDENT**  
Exclusive  
benefits

and additional  
compensation



**HEALTH**  
First  
year free

for Home Health  
Care coverage

ONE NUMBER FOR ALL YOUR INSURANCE NEEDS

**1 855 861-5750**

[caaquebec.com/insurance](http://caaquebec.com/insurance)



**Travel Insurance**

EXPERIENCE THE BENEFITS

# TRAVEL CENTRES



**BOISBRIAND**

2715, rue d'Annemasse / 450-435-3636

**BROSSARD\***

8940, boul. Leduc / 450-465-0620

**GATINEAU**

960, boul. Maloney Ouest / 819-778-2225

**LAVAL**

3131, boul. Saint-Martin Ouest / 450-682-8100

**LÉVIS**

85, route du Président-Kennedy / 418-624-8585

**MONTREAL**

1180, rue Drummond / 514-861-5111

**POINTE-CLAIRE**

1000, boul. Saint-Jean / 514-426-2760

**QUEBEC (LEBOURGNEUF)**

500, rue Bouvier / 418-624-8222

**QUEBEC (SAINTE-FOY)\***

2600, boul. Laurier / 418-653-9200

**SAGUENAY (CHICOUTIMI)**

1700, boul. Talbot / 418-545-8686

**SAINT-LÉONARD**

7178, boul. Langelier / 514-255-3560

**SHERBROOKE**

2990, rue King Ouest / 819-566-5132

**TERREBONNE**

302, montée des Pionniers / 450-585-9797

**TROIS-RIVIÈRES**

4085, boul. des Récollets / 819-376-9393

**NOTE** ▶ Each Travel Centre has its own business hours. Check with yours before planning your visit. \*The Brossard Travel Centre and that on Boulevard Laurier in Quebec City are open on Sundays.



## BY PHONE

### Emergency Road Service

1-800-222-4357  
514-861-1313 (Montreal)  
Cellphone: \*CAA

### Member Services

1-800-686-9243  
514-861-7575 (Montreal)

### Travel Agency

1-888-549-5559  
514-861-9746 (Montreal)

### Automotive Advisory Services

1-888-471-2424  
418-624-0613 (Quebec City)

### Residential Advisory Services

1-888-627-6666, 514-861-6162 (Montreal)  
Emergency: 7 days a week, 24 hours a day

### Insurance

**CAR AND HOME**  
1-844-446-3636

**TRAVEL**  
1-800-359-1221

**LIFE**  
1-877-741-7222

See the complete address list at [CAAQUEBEC.COM](http://CAAQUEBEC.COM)

For more information and comments: [INFO@CAAQUEBEC.COM](mailto:INFO@CAAQUEBEC.COM)

### Moving?

Don't forget to give your new address to CAA-Quebec. By doing so you'll be sure we can always be in touch, send you your copy of *CAA-Quebec Magazine* and continue providing you with the best service we can. You can give us your change of address by calling 514-861-7575 (Montreal) or 1-800-686-9243. You may also do it online at [CAAQUEBEC.COM](http://CAAQUEBEC.COM). Access your membership file in the *Member account* column and click on *Change of address notice*.



Bagan Pagoda at sunrise in Myanmar

share,  
laugh,  
**Let's** dream, **Together.**  
discover,  
connect,



We live our best lives hand in hand.  
Let us lend you ours.

CHARTWELL.COM • 1-844-727-8679



**CHARTwell**  
retirement residences

Let's Live, Together.



# What's the best age TO BUY LIFE INSURANCE?

**Hard to say, but that shouldn't stop you thinking about it.**

BY JACQUELINE SIMONEAU

If you could predict when you'll die, then you could easily calculate the profitability of a life insurance policy and know when to purchase it. Unless you pass away soon after taking out a policy – which would make for a highly profitable investment – it's difficult to assess the relevance of the investment. Generally speaking, the more years that slip by

between the purchase date and death, the greater the chance that premium contributions will surpass the amount of insurance.

When it comes to life insurance, there are different schools of thought. Some companies suggest buying life insurance before you reach your 30s because the younger and healthier you are, the lower the risk and the premiums. Premium costs, however, can increase at any age depending on several factors: where you live, the type of work you do, whether you practise dangerous sports or consume tobacco, alcohol and/or drugs. Other

insurers, including CAA-Quebec Vice-President – Insurance Suzanne Michaud, recommend taking the particular needs of each individual into account. “The main purpose of life insurance is to provide a specific sum of money to one or several beneficiaries when you die,” explains Michaud.

But, contrary to what you may think, life insurance is not essential for everyone. One example of this would be a young unmarried person with no dependents whose death will not have a financial impact on those around him. Generally speaking, people buy life insurance for specific reasons; i.e., to ensure the financial security of their dependents, to give their children a leg up in life, or to protect their inheritance or business. Insurance can also be used to cover your funeral costs, estate fees, taxes and debts, although other assets can also be used to settle such expenses. Therefore, it’s up to each individual to see what’s most advantageous for him or her when discussing the matter with a financial adviser.



# Playing your card right know-how.

# 10% off\*

for CAA-Quebec Members on over 500,000 parts, tools and accessories in our more than 600 stores.



\*10% off the retail price upon presentation of your valid CAA-Quebec Membership card at participating NAPA Auto Parts stores. This offer includes certain terms and exclusions.



## TEMPORARY OR PERMANENT LIFE INSURANCE?

There are two main types of life insurance: temporary or permanent. Temporary insurance offers coverage for a predetermined period. It can be used to cover a major debt (car loan or home mortgage) or to protect your children until they achieve financial independence. It is renewable at expiration, but the premiums will increase after the initial maturity date.

Permanent insurance offers protection for life, as long as the policy is valid and premiums are paid. It's usually more expensive than temporary insurance, but premiums won't change over the years. So the question you should ask yourself is this: "If I die now, will my loved ones have financial difficulties?" If the answer is yes, you should probably buy life insurance.

# THE BEST WAY TO SECURE YOUR PHONE

Designed using interchangeable base cups that provide a secure fit in any cup holder, the WeatherTech® CupFone™ allows you to keep your hands on the steering wheel and your eyes on the road, while conveniently using your phone's hands-free features. CupFone™ XL is also available for larger phones with heavy-duty cases.



Optional CupFone™ Extension

**WeatherTech®**  
**CupFone™**

888.905.6287 | WeatherTech.ca



Fits virtually any cell phone

Allows phone to be charged in holder

Tilts for full range of motion

Base allows phone to rotate 360°

Removable cups allow for a snug fit



# A BACKYARD RINK? WHY NOT!

**The process isn't as complicated as people may imagine. The following pointers will give you the kind of rink you and your children can be proud of.**

BY JACQUELINE SIMONEAU

It's a wonderful thing. On a DIY sheet of ice, your kids can learn how to skate or arrange a hockey game, and you can enjoy a solo skate whenever the mood strikes. On the other hand, of course, you must set time aside for rink maintenance. Although it can be a lot of work, it can also be a lot of fun.

## **LOCATION**

Choose a flat, ideally shady surface – on grass or concrete. CAA-Quebec residential advisor Jacques Laliberté recommends a spot near a water and power source for easy flooding and lighting.



**WHY NOT TRACE A SMALL ICE PATH BETWEEN THE HOUSE AND THE RINK? THIS WAY, GETTING THERE WILL BE EASIER AND YOU WON'T DAMAGE YOUR SKATE BLADES IN THE SNOW.**

### PREPARATION

- ▶ If your rink is reserved for children, an 8-foot by 16-foot area will suffice. If hockey's a part of the mix, aim for 16 feet by 40 feet.
- ▶ Allow an additional two- to four-foot surrounding clearance for snow runoff.
- ▶ Start with a 10-centimetre (4-inch) base of packed snow. Make sure the surface is properly levelled, using a lawn roller or a push shovel.
- ▶ Edge the rink in a five-centimetre (two-inch) mound of snow. If the rink will be used for hockey games, a wooden edging would be more practical.
- ▶ If grass is the base, first install a tarp or plastic sheet large enough to protect the grass. Secure the edges to the rink's sideboards or under a pile of snow.

### MAKING ICE

Wait until the mercury dips below  $-10^{\circ}\text{C}$  for two consecutive nights before flooding. Laliberté recommends using a hose fitted with an adjustable spray nozzle. A note of caution: The milder the temperature, the finer the spray nozzle must be and the less water applied. Spray in strips, crosswise, one thin layer over the entire surface at a time, allowing the water to freeze before the next layer is applied (about two to four hours). Repeat until you get a thickness of 6 to 10 centimetres.

### MAINTENANCE

- ▶ Clean the ice after each skating session or snowfall. Laliberté suggests re-flooding a few times during the winter. After smoothing it, rinse the surface with a four-millimetre layer of hot or cold water. (Hot water will make the ice even harder.)
- ▶ If you see holes in the ice, fill them with snow rather than water.

### SKATING ON A FROZEN LAKE

Before venturing onto a frozen lake, ask the local authorities how thick it is. You can also check the thickness yourself by drilling through the ice in different places until you hit water. According to the Quebec Lifesaving Society, ice should be 10 centimetres thick before it is safe to walk or skate on it. Warning: Never step on ice that's only seven centimetres thick (three inches) or less.



BÉTON EL<sup>MD</sup>

Le vrai magasin  
de peinture

Dulux



## Don't forget insurance

Suzanne Michaud, CAA-Quebec Vice-President – Insurance, recommends informing your insurer about your rink plans. By doing so, you'll make sure your existing homeowner policy includes liability coverage for potential damage or injury caused to other individuals while they're skating on your rink, for example. (The injured party must demonstrate there was negligence on your part during construction, maintenance or supervision of the rink.) Another associated risk is the freezing of exterior pipes, which must be left open for occasional re-flooding of the rink during the winter. In cases of breakage caused by frost, any loss or damage will be covered if you have "all-risk except" coverage. However, the risk of your yard or basement being flooded when the rink melts is virtually non-existent. "Ten centimetres of ice in a rink is equivalent to 15 millimetres of rainwater, which is very little compared with what you might get during a torrential downpour," says Michaud. "This is not to mention that an ice-skating rink won't melt in just a few hours." Also, if the rink damages your lawn, you won't be covered because this type of damage is considered neither sudden nor accidental.

# Decorate the Walls and the Tree!



**Exclusive Holiday Offer  
for CAA-Quebec Members!**

Swipe your CAA-Quebec card  
at a Dulux Store to save

# 50% Off\*

All Dulux  
Manufactured Paints

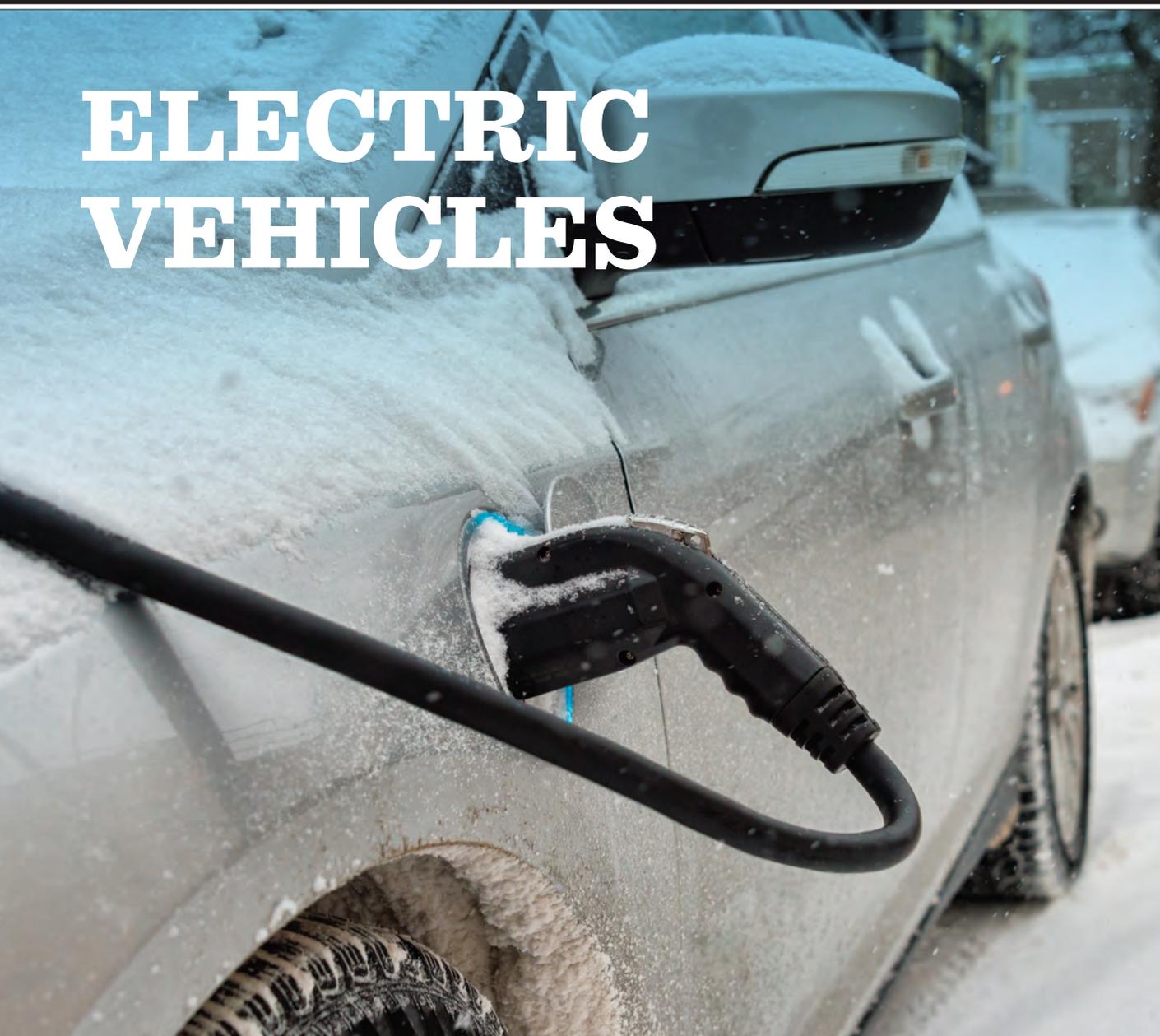
**Only Until December 31<sup>st</sup>, 2019**

**rabais  
dollars**  
CAA

**Dulux**  
QUICKER. BETTER. SMARTER.

\*Visit Dulux.ca/CAA for more details. © 2019 PPG Industries Inc.

# ELECTRIC VEHICLES



## **BATTERY RANGE IN WINTER: HERE ARE THE NUMBERS!**

**Cold weather reduces the driving range of electric vehicles. The question is, By how much? This is what EV owners need to know to avoid being stranded in sub-zero temperatures with a dead battery.**

BY ALAIN MCKENNA

Last winter, in a climate-controlled venue, the AAA conducted its first independent study of cold-weather effects on EV driving ranges. Testing five EVs with a minimum range of 160 kilometres per charge, the AAA reported an average range drop of 41 percent whenever the mercury dips from 23°C (75°F) to -6°C (20°F). In other words, an EV that can travel 100 kilometres in summer will only reach 59 kilometres in winter.

“We’ve finally got scientifically objective data, established in a climate-controlled environment,” says CAA-Quebec Automotive Expert Jesse Caron. “And it’s in line with our own experience when test-driving EVs in Montreal and elsewhere in Quebec.” Now we can figure out how to use EVs in

frigid temperatures, more specifically, how to deal with their diminished driving range. “If an all-electric car touts a maximum winter range of 280 kilometres (which was our experience with an electric Hyundai Kona in the middle of January), it would be a good idea to locate a quick-charge station somewhere within that distance –between Montreal and Quebec City, for example – before you undertake a trip like that,” Caron says.

This generalized climate reality didn’t escape the AAA’s attention. “The research clearly shows that electric vehicles perform best in more moderate climates, but in reality, most (North) Americans live in areas where temperatures fluctuate widely within the same year,” says Megan McKernan, manager of the AAA Automotive Research Center. “With this information, drivers will be more aware of the impact different weather conditions can have on their electric vehicles.”

### Adjusting to the weather

Extreme weather – very hot or very cold – can decrease the driving range by 10 percent or thereabouts on account of accessories like air-conditioning, heating and defrosting systems. “Take precautions if you want to extend the battery’s range. For example, you can pre-heat the cabin every morning while the vehicle is still plugged in at home,” Caron suggests. “Passenger comfort and safety are essential. Driving without defrosting is not recommended, but using a heated steering wheel as well as seat warmers instead of the cabin heater can save energy while giving you a few extra kilometres.” On this subject, here’s what the Association des véhicules électriques du Québec (AVEQ) advocates on its site: “We recommend keeping the cabin temperature between 18°C and 22°C when driving, pre-heating the car 30 to 60 minutes before heading out, and using a trickle charger (120 V) which will warm the battery slowly overnight. If you use a 240-V charger, then be sure to set the charge timer for your departure time. The idea is to allow the battery to run for as long as possible (before departure) so as to optimize its condition.”



The range of the electric Hyundai Kona scores 280 kilometres on a very cold January day.



### THE AAA REPORTED AN AVERAGE RANGE DROP OF 41 PERCENT WHENEVER THE MERCURY DIPS FROM 23°C (75°F) TO -6°C (20°F).

Given the harsh Quebec winters, it’s important to take good care of your battery during intense cold snaps. The AVEQ recommends a common-sense approach: “As long as the battery stays warm, your EV will maintain a very acceptable range. The battery needs to be pre-conditioned to extreme cold temperatures so that its energy can be transferred to the motor rather than dissipate into heat. The best way to do this is to plug in the car overnight (120 volts).”

In short, be sensible and remember to plug in your EV more regularly during the winter months.



# CAA-Quebec Travel Boutique

## DESIGNED *for* THE TRAVELLER



### ECONYL COLLECTION



- 25L Vibe backpack: **\$159.95**
- Shoulder strap with slash-resistant steel wire
- RFID-blocking pocket
- Recycled fabric



### GEAR WARRIOR COLLECTION



- 26-inch suitcase with 2 wheels: **\$338.95**
- Rugged wheels
- Water-resistant
- No questions asked lifetime warranty



### AUSTIN HOUSE COLLECTION



- Set of 3 packing cubes: **\$31.95**
- Luggage belt: **\$9.95**
- Set of 6 hangers: **9,95 \$**



### MAXLITE 5 COLLECTION



- Tote: ~~\$99.95~~ **\$79**
- 25-inch hardside suitcase with 4 wheels: ~~\$219.95~~ **\$169**
- 29-inch hardside suitcase with 4 wheels: ~~\$259.95~~ **\$199**



### ASOBU COLLECTION



- Keeps drinks hot for 12 h
- Keeps drinks cold for 24 h
- Lifetime warranty
- Skinny 230 ml water bottle: **\$22.95**
- Central Park 510 ml water bottle: **\$29.95**



### AUBÉPINE COLLECTION



- Isothermal bottle: **\$29.95**
- Laundry bag: **\$16.95**
- Hanging toiletry bag: **\$39.95**

### DISNEY COLLECTION



- 2 piece Mickey Mouse luggage set: **\$219.95**
- Includes one underseat and one carry-on suitcase
- 10 year warranty



### BASE BOOST COLLECTION



- Underseat suitcase: **\$99.95**
- Carry-on suitcase: **\$119.95**
- Medium-size suitcase: **\$149.95**
- Large suitcase: **\$179.95**
- Lightweight
- 4 multi-directional wheels
- TSA combination lock
- 10 year warranty



More than 8,000 products  
[boutique.caaquebec.com](http://boutique.caaquebec.com)

**FREE**  
**Delivery**

+

**10%**  
 BACK IN  
 CAA DOLLARS

**rabais**  
**dollars**

Until December 13

on your purchases at regular price



**BAGGALLINI ANTI-THEFT COLLECTION**

**baggallini.**  
 for life's journey

- ❶ Vacation backpack: **\$144.95**
- ❷ Memento crossbody bag: **\$99.95**
- Slash-resistant fabric
- RFID-blocking pocket
- ❸ Free Time crossbody bag: **\$137.95**
- ❹ Activity small crossbody bag: **\$77.95**



**BOHO ANTI-THEFT COLLECTION**

- Water bottle tote: **\$43.95**
- Crossbody bag: **\$64.95**
- Slash-resistant fabric
- RFID-blocking pocket
- Slim Zip Wallet: **\$27.95**
- RFID protection
- Zippered change pocket



**METRO ANTI-THEFT COLLECTION**



- Crossbody bag: **\$94.95**
- Slash-resistant fabric
- RFID-blocking pocket
- Small crossbody bag: **\$54.95**
- Can be worn across the body or around the waist
- Slash-resistant fabric
- RFID-blocking pocket



**EMELINE COLLECTION**

- Women's hooded down jacket: **\$148.95**
- Waterproof
- Windproof
- Folds up into a pocket



**PIPER II COLLECTION**

- Women's long hooded jacket: **\$148.95**
- Wind-resistant
- Durable water-resistant treatment
- Breathable
- Folds up into a pocket



LUW0598

**LOLÉ.**

**DIGBY COLLECTION**



- Men's jacket: **\$134.95**
- Super lightweight
- Grown on hood
- Folds up into a pocket for easy transport
- Sizes S to XXL



**CONAIR COLLECTION**



- MiniPRO 2-in-1 hair styler: **\$25.95**
- Infinity 1,200 watt hair dryer: **\$25.95**
- Compact
- Dual voltage for worldwide travel

**YOUR HOLIDAY SHOPPING MADE EASY**  
[boutique.caaquebec.com](http://boutique.caaquebec.com)



**Travel**

EXPERIENCE THE BENEFITS

# 5 STEPS

## to a longer-lasting 12-volt battery

How to extend the life of your car battery in a practical and thoughtful way

BY ANDREW RAVEN / ADAPTED BY ALAIN TITTELEY

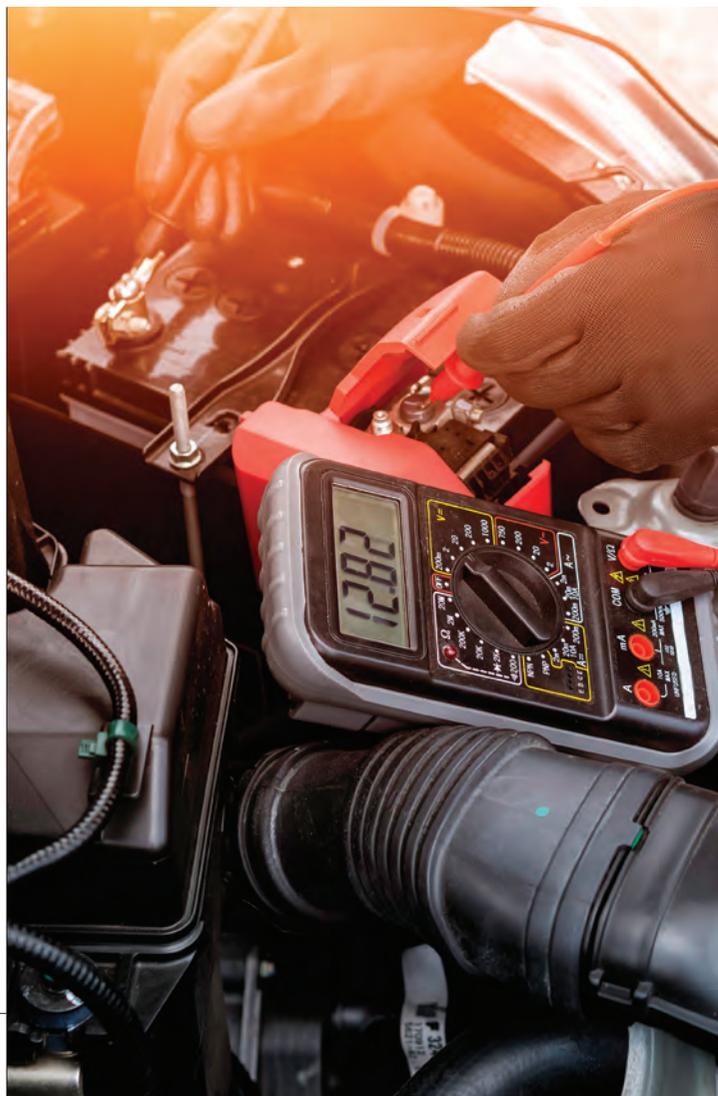
A lot of people never worry about their battery until it's time to shell out \$200 to replace it. A battery should last about five years, but neglect can shorten its lifespan. Here are some simple tips to ensure its longevity.

### 1 KEEP YOUR BATTERY TIGHT

Every battery comes with a bracket meant to keep it in place (on a hold-down tray). Over time, the entire kit may loosen, causing vibrations that can damage the internal walls of the battery. So make sure it's well secured.

### 2 DON'T RUN ELECTRONICS WITH THE ENGINE OFF

Most batteries are designed to stay fully charged. Running electronics (like the radio or chargers) with the engine off will drain a battery and shorten its lifespan. If your vehicle is going to be staying put for a couple of weeks, it's recommended that you buy a battery maintainer, a small device that will maintain the charge.



### 3 CLEAN THE BATTERY LEADS

If you take a close look at your battery, chances are you'll find a buildup of gunk where the leads meet the connectors. That's corrosion, which can cause irreversible damage to your battery. Thankfully, there is an easy fix, but it's preferable to have your mechanic take care of it. He'll disconnect the battery, unscrew the connections and scour them with a combination of water and baking soda. A word of warning: In some cars, disconnecting the battery can wipe the memory of the on-board computer and some elements will have to be reset, like the sunroof, power steering and power windows. Consult your owner manual or your mechanic.

## 4 BUY THE RIGHT BATTERY

When it comes time to replace your battery, make sure you buy the correct power pack. That might seem obvious, but often batteries will fit into your car even though they don't have the right charge. Consult the owner manual to know exactly which battery size you need.

Another factor: Cars are increasingly equipped with AGM (Absorbed Glass Mat) batteries or EFB (Enhanced Flooded) batteries, designed to handle the abundance of electronics in newer models, especially the automatic engine Stop/Start system. If your car needs an AGM battery, do not use a lead-acid replacement.

**WHERE IS THE BATTERY?** ▶ It is usually found underneath the hood, although a growing number of manufacturers are relocating batteries to the trunk or under the car seats.



© GENEVIEVE LESIEUR

## 5 Take advantage of an outstanding service

Is your car battery showing signs of weakness? Call our Battery Service. A patroller will show up in a mobile unit to check the battery, give it a boost, replace it on the spot if necessary, or else accompany you to the nearest CAA-Quebec-approved auto repair services location. As a CAA-Quebec member, you get a 3-percent rebate in CAA Dollars on the purchase of a battery sold by the mobile unit or at the service location.

# Practical, reliable, reassuring!



Have your battery checked, boosted or replaced wherever you are, even on the weekend.

There's more!



**3%**  
BACK IN  
CAA DOLLARS

ON THE PURCHASE  
OF A BATTERY

[caaquebec.com](http://caaquebec.com)

1 800 222-4357

Some conditions apply.



**Automotive**  
EXPERIENCE THE BENEFITS



**SAVINGS NEVER  
LOOKED SO GOOD!**

**rabais  
dollars**

You always get:

**2% in CAA Dollars**

on any purchase of prescription glasses, non-prescription sunglasses, lenses, contact lenses or accessories.

**10% off\***

any purchase of prescription glasses, non-prescription sunglasses, lenses or regularly priced accessories.

**25% off\***

the purchase of a second pair of regularly priced prescription glasses.†



Redeem your **Dollars CAA** for a New Look gift card

[newlook.ca](http://newlook.ca)

**NEWLOOK**  
e y e w e a r

Eye examinations on the premises by optometrists | Outside prescriptions accepted

\*The two rebates above cannot be combined with any other offer or promotion. Not applicable on Oakley products. Jacinthe Laurendeau, optician.  
†The 25% discount is applied to the less expensive pair when the first one is a prescription pair.



## 2019 CHEVROLET BLAZER

**PRICE:** \$36,995 to \$56,630

**PROS:** Smooth and powerful V6, faultless automatic transmission, good balance of comfort and handling, logical controls, comfortable seats, towing capacity.

**CONS:** Poor visibility, limited cargo space, useless 4-cylinder engine, high price, very difficult access to advanced safety technology.

► After a 15-year hiatus, the Blazer nameplate reappears on a new crossover, the sixth SUV in the Chevrolet lineup. It bridges the gap between the Equinox and the Traverse, sharing their front-wheel-drive architecture — all-wheel drive is optional — and several mechanical components. Its midsize configuration and five-passenger cabin position it on the same playing field as the Ford Edge, Honda Passport, Hyundai Santa Fe, Jeep Grand Cherokee and Nissan Murano.

If you've driven a Blazer in the past, it's time to put aside your prejudices. In tune with the times, the new iteration combines technology, power and refinement in a vehicle that is very pleasant to drive. Chevrolet's pricing approach is heavy-handed, but at least the content is there. All in all, the Blazer strikes a nice balance between a truck-like Passport or Grand Cherokee and a slightly less versatile Edge or Murano.

### TESTED MODEL

**ENGINE:** 3.6-litre direct-injection V6 (308 hp)

**TRANSMISSION:** 9-speed automatic with manual mode

**DRIVETRAIN:** All-wheel drive

**FUEL ECONOMY, CITY/HIGHWAY COMBINED (NATURAL RESOURCES CANADA):** 11.3 L/100 km

## 2020 HYUNDAI SANTA FE

**PRICE:** \$31,104 to \$47,304

**PROS:** Good visibility, roomy cabin and cargo area, clear controls, comfortable ride, access to advanced safety technology.

**CONS:** Lax handling, non-linear acceleration (turbo engine), disappointing fuel economy, headlights and turn-signal lights exposed to damage, unproven reliability (turbo engine).

► The Hyundai Santa Fe reached the age of majority in 2019, and it celebrated the event with the third makeover of its career. Mechanically, it stayed basically the same, except for a new eight-speed automatic. A bit longer than before, it displays the automaker's latest interior and exterior styling cues. The seven-seater XL was recently replaced by the new 2020 Palisade.

What is it that makes SUVs so popular with today's buyers? For some, it's the higher driving position; for others, all-wheel drive; and for all, the versatility of a crossover relative to a sedan. The redesigned Santa Fe delivers on all three counts and adds a generous warranty and equipment-to-price ratio for good measure. However, you'll have to pass on agility and expect the equivalent of V6 fuel consumption—but without the smoothness and flexibility of this engine type, unfortunately on the decline.

### TESTED MODEL

**ENGINE:** 2.0-litre turbo, direct-injection 4-cylinder (235 hp)

**TRANSMISSION:** 8-speed automatic with manual mode

**DRIVETRAIN:** All-wheel drive

**TEST TEMPERATURE:** -8°C to 6°C

**TESTED FUEL ECONOMY:** 10.2 L/100 km





## 2020 KIA SOUL

**PRICE:** \$22,990 to \$31,590

**PROS:** Roomy interior, versatile cargo space, improved soundproofing, good visibility, advantageous equipment/price ratio, advanced safety easily accessible.

**CONS:** Still-firm ride, numb steering, body lean in turns, lacklustre powertrain.

► The 2020 Kia Soul took to the roads of Canada as spring ended in 2019. Redesigned, stretched and reinforced, it also received a major update in technology and driver assistance. Not quite a subcompact (too high) or an SUV (no all-wheel drive), it banks heavily on its quirky reputation to attract buyers. Though the manual transmission and turbo engine of the former generation are no more, it reaches a coming of age in terms of mechanicals.

One of the last small boxes-on-wheels on the market, the Kia Soul continues to stand out for spaciousness, versatility and, of course, unique styling. The drive is a bit more refined for 2020, but its main appeal still lies elsewhere. If you are always on the lookout for more gadgets for your money, be sure to include the Soul when shopping for a subcompact crossover... and don't worry, you can get by without all-wheel drive.

### TESTED MODEL

**ENGINE:** 2.0-litre 4-cylinder (147 hp)

**TRANSMISSION:** Continuously variable automatic with manual mode

**DRIVETRAIN:** Front-wheel drive

**FUEL ECONOMY, CITY/HIGHWAY COMBINED (MANUFACTURER DATA):** 7.9 L/100 km

## 2020 JEEP GLADIATOR

**PRICE:** \$48,890 to \$72,840

**PROS:** Unrivalled off-road capability, exemplary automatic transmission, well-suited V6 gas engine, roomy cabin, attractive design and finish, simple controls.

**CONS:** Loud wind noise (soft top), significant fuel consumption, vague handling, no dead pedal, high cost.

► Jeep is back as a player in the red hot pickup segment, 27 years after it built its last Comanche. The all-new 2020 Gladiator has a lot in common with the Wrangler, notably the cabin, powertrain and off-road components. However, the engineers have thoroughly reworked the chassis, rear suspension and roof options to better meet the expectations of pickup buyers. Based on size and capability, the Gladiator takes on the likes of Chevrolet Colorado, Ford Ranger, Honda Ridgeline and Toyota Tacoma.

Stepping into a Gladiator is an expensive proposition, but you get far more than just the Jeep nameplate. The Gladiator can go anywhere a Wrangler can, as long as you pay attention to the increased length. However, the longer wheelbase yields a surprisingly comfortable ride for such an openly adventurous vehicle. Though certain rivals offer better refinement, the Gladiator marks a successful return to the midsize pickup segment for Fiat Chrysler.

### TESTED MODEL

**ENGINE:** 3.6-litre V6 (285 hp)

**TRANSMISSION:** 8-speed automatic with manual mode

**DRIVETRAIN:** All-wheel drive

**FUEL ECONOMY, CITY/HIGHWAY COMBINED (MANUFACTURER DATA):** 12.5 L/100 km



THE  
**SOURCE**™

# Gifts for everyone on your list!



## CAA Members SAVE up to 20%

Bring your CAA Membership card to any of our participating stores nationwide, or visit [thesource.ca](https://thesource.ca) and start saving today!

Visit [thesource.ca/caa](https://thesource.ca/caa) to learn more and register with code "B2G056000"

**rabais**  
dollars

Members save an additional \$10 off orders of \$75 or more with coupon code "CAA10"

\*Excludes The Source Gift Cards, all prepaid cards (iTunes, Xbox, etc.), prepaid airtime cards, mobile phones, mobile phone plans and security deposits, mobility accessories, select Apple products, Bose products, RHA products, Bowers & Wilkins products, MP3 players, select media streaming devices, select Beats promotions, select Sony products, gaming hardware, monitors and door crashers. CAA discount offer valid in-store at participating locations and online @ [thesource.ca](https://thesource.ca). CAA Membership card must be presented at time of purchase to receive the discount offer. Cannot be combined with any other offer, discount, coupon, special price or promotion. See store for details. ©CAA, CAA logo and CAA Rewards trademarks owned by, and use is authorized by, the Canadian Automobile Association.



## 2019 MINI CLUBMAN

**PRICE:** \$32,235 to \$55,635

**PROS:** Efficient 3-cylinder engine, precise and direct steering, sharp handling, advanced all-wheel drive, good driving position, unique and meticulous finish.

**CONS:** Noisy ride, difficult ingress and egress, complicated visibility, complex controls, inadequate heating, numerous and expensive options.

### TESTED MODEL

**ENGINE:** 1.5-litre turbo, direct-injection 3-cylinder (134 hp)

**TRANSMISSION:** 8-speed automatic with manual mode

**DRIVETRAIN:** All-wheel drive

**TEST TEMPERATURE:** -22°C to 1°C

**TESTED FUEL ECONOMY:** 10.3 L/100 km

► The Clubman is the station wagon of the Mini lineup, especially since the arrival of the second generation in 2016, which enlarged the dimensions of the former model and replaced the single reverse-opening side door with a pair of standard rear side doors. A close relative of the BMW X1 and X2, the Clubman respects the usual Mini equation — three trim lines, three engines, two transmissions (one a manual!) and an endless list of options to suit every taste. A mostly styling refresh is scheduled in 2020.

The Clubman is minimalist in name only. It has grown enough to actually accommodate a (small) family, including a stroller and a few bags. The stretched wheelbase brings added comfort to all but the John Cooper Works version, which rides as stiffly as ever. So rather than the go-kart agility of a Mini hatchback, expect the vitality of a sporty compact like the Volkswagen Golf, along with more style and luxury — and a stiffer price tag.

**CAA**  
QUEBEC

**PUBLISHER**  
CAA-Quebec  
caaquebec.com

**COORDINATOR**  
Stéphanie Fortier Allaire

© CAA, CAA Emblem, CAA Plus, CAA Premier, CAA Habitation, AARS logo and ERS trademarks are owned by and used with permission of the Canadian Automobile Association. / © TourBook, TripTik and Show Your Card and Save trademarks are owned by and used with permission of the American Automobile Association.

**CAA-Quebec Magazine is published four times per year.**  
ISSN 0838-6846

**DIRECTION GROUPE TVA INC.**  
**President and CEO**

France Lauzière

**MANAGEMENT**

TVA Publications inc.

Custom Publishing Division

**TVA Publications inc. Vice-President & Group Publisher** Lyne Robitaille / **Head Manager** Robert Renaud / **Editor** Juliette Ruer / **Manager, Design Studio and Print** Diane Gignac / **Art Director** Louis-Philippe Verrier / **Graphic Artist** Jocelyn Dauphinais / **Project Managers** Lison Budzyn, Élodie De Smet / **Writers** Karine Bilodeau, Jesse Caron, Nadine Filion, Nathalie de Grandmont, Chantal Lapointe, Sylvain Légaré, Alain McKenna, David Nathan, Jacqueline Simoneau, Alain Tittley / **Translator** My-Trang Nguyen / **Copy Editor** Donna Jensen

**ADVERTISING**

**Advertising Representation** Christiane Grondin, 514-237-4864 / **Sales Coordinator** Maria Perrotti

**PRODUCTION**

**Head of Copywriting Negotiations** Mélanie Turcotte / **Researcher, Visual Content** Emmanuelle Neault / **Team Manager, IT Department** Serge Mercier / **Printing** to Imprimeries Transcontinental / Division de Imprimeries Transcontinental S.E.N.C. 1603, boul. de Montarville, Boucherville (Québec) J4B 5Y2

Copyright registered with the Quebec National Library - Second class mail registration - Convention #40062533. / Return all Canadian undeliverable correspondence to: 444, rue Bouvier, Québec (Québec) G2J 1E3. / CAA-Quebec Magazine is a member of Canadian Circulation Audit Board (CCAB), Vividata and the Association québécoise des éditeurs de magazines (AQEM). / Notice: The advertisements contained in this publication are accepted subject to certain conditions stipulated by CAA-Quebec. Unless otherwise specified, the publication of advertisements alone does not constitute an endorsement. Management also reserves the right to refuse any ad without explanation. All reproduction, adaptation, and translation rights reserved. Photo credits: Getty Images, Istock, Shutterstock.

**CHANGE OF ADDRESS**

**By telephone:** Montreal metro, 514-861-7575  
Elsewhere in Quebec, 1-800-686-9243

**By Internet:** caaquebec.com

**General enquiries:** 1-800-686-9243

This magazine is entirely recyclable.



Exclusively for CAA-Quebec members

# Apply for the National Bank CAA Rewards® Mastercard® credit card<sup>1</sup>



## 4 GOOD REASONS to use it for your Holiday purchases.



**1 % back in CAA Dollars**  
on all eligible purchases<sup>2</sup>.



**Welcome bonus**  
of up to 50 CAA Dollars<sup>3</sup>.



**2 % back in CAA Dollars**  
on your purchases made at participating  
CAA Travel Centres, except for travel<sup>4</sup>.



**2 % back in CAA Dollars**  
on your fuel purchases  
at Couche-Tard<sup>5</sup>.

**Ask for it!**

**1 888 622-2783**

**nbc.ca/caa**



1. Subject to credit approval by National Bank

2. You earn CAA Dollars equal to 1% of eligible purchases made using your CAA Rewards Mastercard credit card. At the end of each month, your CAA Club will receive information on the accumulated CAA Dollars from National Bank. Your CAA Club is responsible for the issuance, administration and redemption of CAA Dollars in accordance with its terms and conditions. CAA Dollars are not earned on cash advances, balance transfers, cash-like transactions, MasterCard cheques, payments, credits, interest charges, credit insurance premiums, foreign exchange fees and other fees and charges. CAA Dollars are not earned on any purchases prohibited by the laws of Canada or any other country. You will qualify to earn CAA Dollars as soon as your card is activated and purchases are made, unless your account is not in good standing, your account has been suspended or terminated, or other qualifications for eligibility are not met. Terms and conditions apply. Visit [www.nbc.ca/caa](http://www.nbc.ca/caa) for full details.

3. The offer is valid from June 1 to December 31, 2019 and is available to persons who do not already hold a National Bank Mastercard credit card. To receive a welcome bonus of 25 CAA Dollars, the cardholder must charge \$500 to his or her CAA Rewards Mastercard credit card within the first 3 months of enrolment. To receive a welcome bonus of 50 CAA Dollars, the cardholder must charge a minimum of \$2,000 to his or her CAA Rewards Mastercard credit card within the first 3 months of enrolment. The welcome bonus will appear on the 4th or the 5th CAA Rewards Mastercard credit card account statement. This promotion cannot be combined with any other offer or promotion from National Bank. The promotion covers purchases only. Cash advances and balance transfers are excluded. Limit of one welcome bonus of 25 or 50 CAA Dollars per CAA Rewards Mastercard credit card account during this promotion.

4. When you use your National Bank CAA Rewards Mastercard to make a purchase with CAA-Quebec, you receive the equivalent of 1% of the amount charged to your account back in CAA Dollars, in addition to the usual reward of 1% back in CAA Dollars as part of the National Bank CAA Rewards Mastercard rewards program, up to a maximum of 2% of the total of your purchases in CAA Dollars. Membership transactions (renewals, adding a member or option, etc.), the purchase of CAA-Quebec Travel Insurance, and purchases made from a driving school, at the Travel Boutique, or in a Travel Centre are eligible for the rewards, with the exception of travel purchases (only explore trips and packages are eligible). Participating CAA stores/centres are listed on each CAA club website. National Bank reserves the right, at its sole discretion, to modify or end this offer at any time without prior notice.

5. When you use your National Bank CAA Rewards Mastercard to pay for eligible purchases, you get 1% of the amount charged back in CAA Dollars. If you use your CAA Rewards Mastercard to purchase gas at a participating Couche-Tard, you'll get an additional 1% of the amount paid back in CAA Dollars. CAA-Quebec is responsible for the issuance, administration, and redemption of CAA Dollars related to this offer in accordance with the program's terms and conditions. For more details, stop by any CAA-Quebec Travel Centre or call 1 800 686-9243.

© Mastercard is a registered trademark of Mastercard International Incorporated. Authorized User: National Bank of Canada.

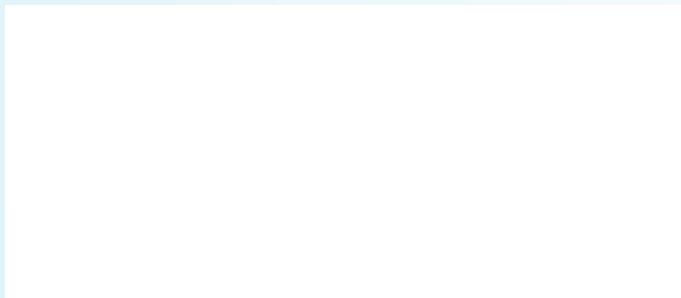
© NATIONAL BANK is a registered trademark of National Bank of Canada, used under license by authorized third parties.



**10%**  
off  
for members and  
their families

## Live each moment to the fullest with CAA-Quebec Travel Insurance!

- ✓ Children insured free of charge\*
- ✓ Have a doctor come to you:  
videoconference or house call at your hotel\*\*



**GET YOUR QUOTE**

**1 800 359-1221**

14 Travel Centres  
[caaquebec.com/travel-insurance](http://caaquebec.com/travel-insurance)

 **Travel Insurance**  
EXPERIENCE THE BENEFITS

\*Depending on the number and age of insureds, total individual premiums may be less than the family premium. \*\*Service offered for minor problems, subject to availability. CAA-Quebec Travel Insurance is underwritten by Orion Travel Insurance Company and distributed by CAA-Quebec Travel.