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Editorial

- 2** **MOBILITY FUNDING**
DOING IT DIFFERENTLY AND BETTER

Travel

- 4** **PHOTO CONTEST**
▶ Crater Lake, Oregon
- 6** **TO DISCOVER**
▶ Walt Disney World Resort
- 8** **SHORT STAYS**
▶ Captivating Charlevoix
- 14** **TAKING OFF**
▶ To the heart of the Caucasus

Home

- 44** **TRENDS**
▶ When technology and energy efficiency go hand-in-hand
- 48** **ADVICE**
▶ Renting or buying a condo
- 50** **GOOD TO KNOW**
▶ Finishing your basement floor

Mobility

- 52** **ZOOM**
▶ How to sell your car for top dollar
- 56** **CONSUMPTION**
▶ My car got water-damaged!
- 58** **TECHNOLOGY**
▶ Potholes: Save our roads!
- 60** **ADVICE**
▶ Should you buy your car outright when the lease is up?
- 61** **ROAD TESTS**



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8 CHARLEVOIX: A PERFECT MIX OF ADRENALIN RUSH AND RELAXATION

CAA Quebec and You

- 24** **SPECIAL FEATURE**
▶ Our recreational-vehicle handbook
- 31** **FRONT & CENTRE**
▶ CAA-Quebec Travel is with you every step of the way
- 32** **NEWS**
▶ Free battery checks at EV shows
▶ School Drop-Off Patrol: A promising pilot project
▶ Gasoline taxes: There must be a better way forward
▶ Senior drivers judged harshly... and unfairly
▶ Coming soon: Two new ways to protect homeowners
- 36** **MY NO-STRESS CARD**
▶ Member testimonial: Reassuring expertise
▶ You asked us
▶ The Assistant for residential advice on dealing with house-foundation cracks
▶ CAA Dollars Discount Program: What's happening on a rainy day?
- 42** **HOW TO REACH US**



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MOBILITY FUNDING

DOING IT DIFFERENTLY AND BETTER



© CATH LANGLOIS PHOTOGRAPHE

THE INITIATIVE TO REFORM MOBILITY FUNDING IS A DREAM OPPORTUNITY FOR THE GOVERNMENT TO EXECUTE BOLD MOVES – LIKE JETTISONING THE OLD TENDENCIES TO PILE TAX AFTER TAX ON DRIVERS' SHOULDERS AND INSTEAD TO DEVISE DIFFERENT AND MORE EFFECTIVE SOLUTIONS THAT WILL IMPROVE OUR COLLECTIVE MOBILITY.

A handwritten signature in black ink, appearing to read 'Richard Lachance'.

Richard Lachance
President and CEO

Improved mobility implies increased funding – for road maintenance, road improvement and public transport. But we also need innovative, bold solutions. All these initiatives cannot be accomplished simply by demanding more money from motorists. They have already paid their fair share. Mobility concerns all Quebecers. That was the gist of CAA-Quebec's message to the government last fall during a province-wide consultation focused on mobility funding.

Each time a motorist makes the switch to electric driving or makes use of public transport, he or she pays less tax. We all want fewer taxes and I'd be the first to admit that. But let's be realistic. What's good for individuals isn't necessarily good for society as a whole. Our roads are in a pitiable state and our public transport network needs electroshock treatment. The traditional fuel-tax equation will need to be revisited because there won't be enough money to fund our growing needs.

The Quebec government is, therefore, seeking new solutions. A kilometric tax, for example, is being discussed. The idea is to tax motorists based on the number of kilometres they drive rather than the number of litres of gas they buy. The option is worth exploring, but we must first ensure that it doesn't become a roundabout way of making motorists pay still more. The fact is that the car remains the only reliable means of getting around for a lot of people. In that sense, any solutions adopted must coincide with the realities of different people and their ability to pay.

The initiative to reform mobility funding is a dream opportunity for the government to execute bold moves – like jettisoning the old tendencies to pile tax after tax on drivers' shoulders and instead to devise different and more effective solutions that will improve our collective mobility.

The government must be bold and dare to do things differently. In its responsibility to ensure efficient management of the public purse, it must review the use of the Green Fund, which is now mostly funded by motorists. This fund must first and foremost be used to create new mobility initiatives with practical solutions, like incentive programs for carpooling and ridesharing.

The government needs to come up with concrete funding solutions and priorities. Motorists have already paid their fair share: The \$4-billion figure from taxes and various road-maintenance, infrastructure-development and public-transportation fees speaks for itself. Yes, mobility is very much everyone's business, and solutions for future funding must be fair and sustainable. Quebec citizens, not the systems themselves, must be at the heart of the debate.



Be prepared for unexpected life events with life insurance.

It's easy to feel like you're invincible. Thinking about the alternative can be difficult, which makes it easy to put off considering things like life insurance. But the fact is, we're all human. The unexpected could happen at any time, and life insurance can help your family be financially prepared.

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PHOTO CONTEST



WINNING PHOTO

CRATER LAKE, OREGON ▶ During a business trip to Oregon, I visited Crater Lake. Located at an altitude of 1,883 metres and with a maximum depth of 600 metres, the lake is famous for the unique, royal blue colour of its water. It was one of the very rare windless days that day, making the spot one of the most captivating I've ever seen.

📷 **DANIEL BENOÎT CHOUINARD, BONSECOURS**

Send your favourite travel photo (maximum 5 megabytes) to CAAQUEBEC.COM/CAAQUEBECMAGAZINE before February 28, 2020, 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.

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SECRETS TO GET THE MOST OUT OF

WALT DISNEY WORLD RESORT

Four theme parks and countless attractions, restaurants and ticket options... Navigating the Wonderful World of Disney is no walk in the park. These tips will help make your visit memorable and, if at all possible, even more magical.

BY NATHALIE DE GRANDMONT

The Disney experience

- ▶ With four theme parks and two water parks at your disposal, thorough planning is a must! We highly recommend you download the *My Disney Experience* app onto your smartphone or create an account with [MYDISNEYEXPERIENCE.COM](https://mydisneyexperience.com). This will allow you to:
 - ▶ Select your “must-do” rides and reserve the relevant *FastPass+* (three rides a day per park) up to 60 days before departure. That way you’ll avoid long lineups. These reservations can be modified should your plans change.
 - ▶ Consult the waiting time for each ride in real time and plan your next attraction.
 - ▶ Minimize unnecessary trips by using interactive theme-park maps and plan a single itinerary for each day (rides or attractions, breaks, restaurants).
 - ▶ Reserve your restaurant table. Note that some restaurants are very popular, especially those where you can encounter Disney characters, like *Cinderella’s Royal Table*. Reservations can be made as far ahead as 180 days, and changed without charge as late as the evening before the appointed date.
- ▶ Consult the schedules for special events and photo sessions with Disney characters. (You can also reserve a *Fastpass+* to meet the characters.) A suggestion: Visit the characters in their native countries at Epcot’s World Showcase (Jasmine in India, Show White in Germany and Mulan in China, for example). And take advantage of the *Rider Switch* service, which allows an adult to stay with children or guests who don’t meet boarding requirements or don’t want to experience a ride while the rest of the party enjoys the attraction.
- ▶ Locate restrooms and “Baby Care Centres” (featuring a host of helpful amenities for parents with infants and toddlers).



DID YOU KNOW? ▶ With a family travel insurance policy, your children will enjoy free coverage until age 25 if they are full-time students. Consult your insurer or broker.



PRACTICAL INFORMATION

CAA-Quebec Travel offers several packages for *Walt Disney World Resort*. Other advantages reserved for CAA-Quebec members include:

- ▶ Free copy of our Disney and Orlando guide (available at the Travel Boutique) and **10-PERCENT REBATE IN CAA DOLLARS**.
- ▶ **UP TO \$12 DISCOUNT** on admission tickets to *Walt Disney World Resort* theme parks.

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The magical wristband

On-site hotels offer several advantages, including extended theme-park hours, free shuttles and the chance of returning to the hotel for a midday rest or swim (an excellent way to save your energy for evening activities like parades, shows or fireworks). You'll also have access to Disney dining-plan options and to *MagicBand*, a wrist bracelet that digitally stores all your reservations, acting as a pass to every facility. And since the band is linked to a credit card, you can also use it to pay for on-site purchases.

If you decide to stay off-site, which doesn't allow you *MagicBand* privileges, make sure you bring some cash for souvenirs and refreshments.

Three practical tips

Choose an off-peak travel period, like September or January. If that's not possible, keep in mind that the Christmas/New Year period is busiest, followed by summer (up until mid-August) then spring break.

Pack a change of clothing, rain gear, snacks, and water bottles for all family members.

Don't forget to give a notebook to your kids so they can collect autographs from their favourite characters.

It's forbidden!

Some items are forbidden inside the parks: for example, folding chairs, drones, strollers, selfie sticks, skateboards, and in-line skates. So be sure to inquire. Tobacco, alcohol and any type of drugs are prohibited, of course.

Good to know

Located well away from theme parks, *Disney Springs* also offers lots of activities, shops, and a wide array of restaurants (young and old will be thrilled with the T-REX Café or the Rainforest Café). The venue will host a new Cirque du Soleil show in spring 2020.



CAPTIVATING
CHARLEVOIX



If you think you already know everything about Charlevoix, think again. Nestled between river and mountains, the region is brimming with places that will amaze, attracting both outdoors enthusiasts and contemplative souls.

BY JULIETTE RUER

Why not put aside a few days this summer to explore Charlevoix at leisure? Leave your car behind in Quebec City and take the train. Starting out at the bottom of Montmorency Falls, the Train de Charlevoix is a replica of a time gone by. Nibbling on a terroir snack, scanning the smartly designed *Gazette du train*, or listening to the on-board guide's enthusiastic comments about the unfolding landscape and its history, you'll realize that you've never seen the St. Lawrence River until now: up close, vast, magnificent. The view is stunning. Talk about changes of scenery! You'll enter *Wizard of Oz*-like territory as you begin daydreaming, then doze off and finally awake in Baie-Saint-Paul.

The train's arrival in Baie-Saint-Paul is outstanding. It slows down amid tall grasses, whistling, and then comes to a stop by a wooden platform. Not a real station, mind you, but a spot belonging to the Hôtel Le Germain nearby. In this resort-like establishment featuring exquisite cuisine, accommodation that unabashedly pampers its guests, and a high-end spa, relaxation is guaranteed. Here, it's the details that make all the difference: a swimming pool with a view of tall grasses swaying over the bay, a herbaceous courtyard with cozy Adirondack chairs perfect for enjoying fresh air, three alpacas the colours of vanilla, caramel and chocolate grazing in a distant field, and a boardwalk leading all the way to the centre of town.

Incidentally, if you happen to be in the region between July 23 and 26, make sure to take the boardwalk into town for a change of pace. For three days, Baie-Saint-Paul will vibrate with the sights and sounds of *Le Festif!*, its annual music and circus-arts festival. Having celebrated its 10th anniversary last year, the event is joyful for visitors and locals, and eco-responsible and full of surprises at any time of the day or night. The noise level is enthusiastically high



Performance on a floating stage: Festif participants are game for any type of concert venue.

while the crowd is compact and good-natured but does not always know which way to turn. There's so much to absorb. Heading for a Marjo show, for example, you may get an alert announcing a pop-up eatery at a certain street corner, a Bleu Jeans Bleu show on a floating stage in the bay, or a Philippe B performance at dawn in the fields behind the Hôtel Le Germain. Music, music everywhere...

Enchanted isle

With or without festivals, a Charlevoix getaway should always include a visit to Isle-aux-Coudres. It's just a short ferry ride away and you're suddenly in a different world. Get your bearings by renting a bike or two (or going tandem) at Vélo Coudres and touring the island. The route is 23 kilometres long: Start from the hilly side, which faces Baie-Saint-Paul, so you can coast along the final kilometres on flat terrain.

Biking is the best way to admire the gorgeous landscape along the way, stopping whenever you feel like it for meals or snacks and meeting other people. You'll want to hear Noëlle-Ange Harvey, owner of the Boulangerie Bouchard, describe the colourful history of her *pâté croche* (meat pie) and how, long ago, she dreamed constantly of owning this wonderful shop. And don't leave without meeting Patrice Desgagnés, who can give details, chapter and verse, about his fruit orchards – apple, plum, cherry and sea buckthorn – about the plum-based *biscuits à Yvonne* sold at Aux fruits du biscuitier,

BIKING IS THE BEST WAY TO ADMIRE THE GORGEOUS LANDSCAPE ALONG THE WAY.



Swanky Hôtel Le Germain is delightfully located amid the fields.

A FEW GOOD ADDRESSES IN BAIE-SAINT-PAUL

To give your ears respite, why not rent a Baie Cycle bike and head for the organic lavender farm called Azulée? The shop is divine, selling everything redolent of lavender – dessert treats, *fleur de sel*, essential oils, scented candles and soaps, to name only the obvious items. Also, have you ever heard of Omerto tomato wine? It's delicious, and it's conveniently made in Charlevoix! Back in town and between concerts, check out Mousse Café, a co-op luncheonette-cum-library/general store housed in a former convent.

or the nine generations of the Pedneault family cidery. Desgagnés knows every last detail about Isle-aux-Coudres, from the landmark crooked house built by his uncle Horace Pedneault (who also built the donjon abutting the restaurant Corylus) to the first Mass ever celebrated on Canadian soil – on September 7, 1535, right here on the island. Being the current mayor, he of all people should know!

Other not-to-be missed stops include the boutique Safran Charlevoix where, among other pleasures, you can sample saffron jelly with terrine; Charlotte Atelier/Boutique, which showcases locally made clothes, jewellery and household accessories; La Fabrique de l'Isle, a café-boutique-gallery decorated with exquisite drawings of schooners by Carol-Anne Pedneault, the shop's co-owner and an artist in her own right.

That's Isle-aux-Coudres at its vital best. Everywhere you turn, there's beauty to behold or an interesting story to hear. What's surprising is that the colourful people you meet along the way seem eerily like those black-and-white images of Coudres islanders depicted in filmmakers Michel Brault's and Pierre Perrault's 1963 classic, *Pour la suite du monde*. So it's clearly appropriate to finish up with a visit to the new Espace Patrimoine Canot à Glace – Les Traverseux, where you can dine, listen to music and admire the *Voitures d'eau* (schooner) artefacts. Incidentally, spearheading the entire project was Annie Harvey, granddaughter of Louis Harvey, a mischievous farmer and formidable figure in the documentary itself. On your return to Saint-Joseph-de-la-Rive, be sure to take the last ferry of the day when the sunlight slants dramatically over the bay. It rivals the beauty of Italy's lake region.



Organic lavender field of Azulée farm

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FAITH AND FEASTING AT

THE HEART OF THE CAUCASUS





Azerbaijan, Georgia and Armenia – nestled between Europe and Asia – are countries that had watched Silk Road caravans pass through their territories just as they had been present at the births of both viticulture and Christianity. Today, their traditions dating back millennia are being revived with poignant exuberance. / BY NATHALIE DE GRANDMONT



The fortified village of Ushguli, Georgia, is one of Europe's highest continuously inhabited settlements.

Stretching between the Black and Caspian seas, the Caucasus mountains rise almost 5,000 metres high. Eternally snow-capped, or so it seems, the peaks blend into the clouds. At first glance, you would imagine the climate would be merciless and

the living conditions harsh. Instead, you discover centuries-old monasteries, small vineyards, cognac distilleries and fortified villages that have withstood invasions by Persians, Mongolians and others. Here thrives a unique way of life and culture amid rough, rugged and raw natural beauty.

Located in Eastern Europe, the Caucasus region consists of a mountain chain stretching over 1,200 kilometres, from the Black to the Caspian seas. It separates Europe from Asia and has served as a crossroads for various peoples, cultures and languages: Armenia, Azerbaijan and Georgia to the south, and, to the north, seven Caucasian republics within Russia.

Beauty that increasingly gets people talking. In fact, Georgia made the Lonely Planet list of top 10 countries to visit in 2018. There's no denying that for some years now Georgia, Armenia and Azerbaijan have prospered as new destinations for skiers, hikers and foodies in equal measure, spurred on by the stunning cultural awakening that has occurred in these former Soviet republics. Today, the peoples of the Caucasus enjoy a well-deserved emancipation, showcasing to the world the originality of their histories and their long-ignored culture.



The Khor Virap Monastery and its famous neighbour, Mount Ararat

Christendom's first steps

Georgia and Armenia are especially proud to have been among the first nations to adopt Christianity as their official religion during the fourth century. In Georgia, that achievement is attributed to a young woman named Saint Nino, who began preaching the Christian message there at the tender age of 14. Nino is still fervently venerated to this day, notably at the Bodbe Monastery (where she is buried) and the Jvari Monastery near Mtskheta, Georgia's former capital. Jvari was built in the sixth century on the site of a large cross that Nino herself had erected. Mtskheta is also home to the medieval Svetitskhoveli Cathedral,



Tbilisi, Georgia

futuristic Flame Towers – a trio of flame-shaped glass skyscrapers designed to reflect Baku’s historic identity as the “City of Eternal Fire.” At night, the LED lights that cover the entire complex are synchronized to simulate the sinuous movement of burning flames.

In Armenia, we stumbled upon a country *fête* already underway at a small cognac-producing enterprise and, days later, a swanky affair at a jazz club in Yerevan, the nation’s capital.

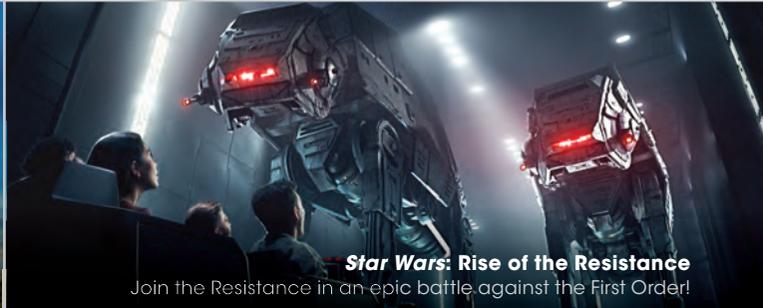
In Georgia, enthusiastic feasting has even become an art form – called *supra* and inscribed in UNESCO’s Intangible Cultural Heritage list. A *supra* banquet typically includes dishes incorporating both East and West influences and is punctuated with many toasts as well as songs and dances, all orchestrated by the *Tamada*, or toastmaster, an ancestral role often assumed by the head of the household or the most senior family member present. Naturally, wine flows throughout the evening, Georgia being a cradle of viticulture more than 8,000 years ago. To health! And may God give you victory!



The historic town of Signaghi, Georgia

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And find yourself caught in an epic battle between the Resistance and the First Order in **Star Wars: Rise of the Resistance**— where the incoming laser fire of a towering AT-AT is matched only by the red crackle of Kylo Ren's lightsaber.

Walt Disney World
RESORT
FLORIDA

STAR WARS
GALAXY'S EDGE

†Purchase required. Reservations may be required.

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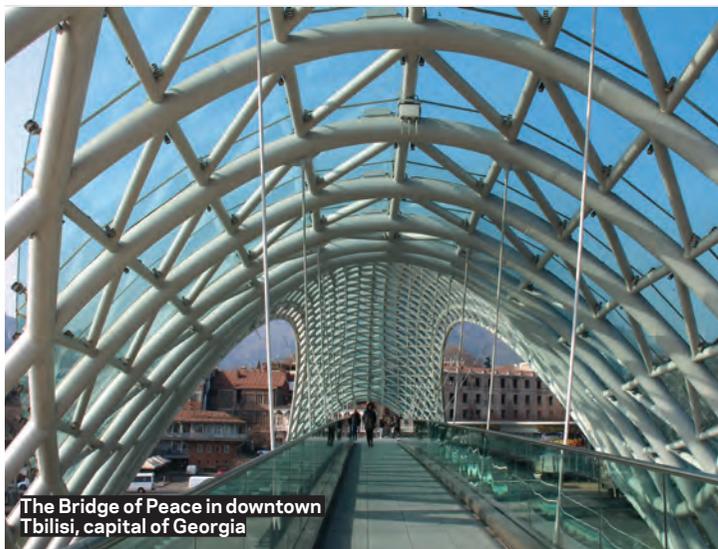
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There is little wonder that the Kahheti wine region consumes all the senses. Its vineyards and fortified villages (like Sighnaghi) bravely defy the surrounding summits. Wine growers are passionate by nature and proud to perpetuate the ancient technique of combining grape skins, seeds and pulp, then fermenting the juice in earthenware vessels placed in cellars called *kvevri*. The resulting amber wine is a perfect accompaniment for Georgian cuisine, a wonderful amalgamation of spices, nuts, meats and bread that betray Turkish and Persian influences.

Capital cities shaped by relentless invasions

To this day, all three Caucasus capitals bear the traces of the numerous invasions and influences that have shaped them – Persian, Turkish and Russian, in particular. The walled inner city of



©NATHALIE GRANDMONT

The Bridge of Peace in downtown Tbilisi, capital of Georgia



The Flame Towers residential complex at night. It marks the tallest point overlooking Baku, Azerbaijan's capital.

SKEWERED LAMB, SMOKED LABNEH AND RADISH SALAD WITH ZA'ATAR VINAIGRETTE

(12 skewers)

FOR THE SKEWERS

- ▶ 400 g ground lamb
- ▶ 125 mL chopped tomato confit
- ▶ 80 mL minced shallots
- ▶ 2 cloves garlic, finely chopped
- ▶ 60 mL finely chopped chives
- ▶ Salt and pepper

Preheat oven to 200°C (400°F). In a bowl, mix together and knead all ingredients. Divide mixture into 12 portions. Mould each portion around a wooden skewer. Lightly brown the skewers in a non-stick pan and transfer them to a baking dish. Bake for 30 minutes. Set aside.

FOR THE SMOKED LABNEH

- ▶ 500 g labneh, or cream cheese
- ▶ Wood chips (for smoking)

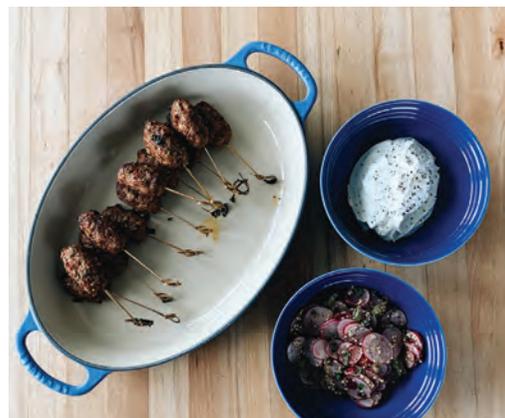
Place labneh in a salad bowl. Using a smoker gun, smoke the labneh three times, chilling it for 30 minutes after each smoke. Season the labneh with salt and pepper. Set aside in the refrigerator.

FOR THE RADISH SALAD

- ▶ 250 mL thinly sliced radishes
- ▶ 10 mL fresh, coarsely chopped oregano
- ▶ 10 mL thyme leaves
- ▶ 10 mL toasted sesame seeds
- ▶ 10 mL sumac
- ▶ 1.25 mL fleur de sel
- ▶ 1.25 mL freshly ground pepper
- ▶ 15 mL olive oil

Mix all ingredients in a bowl and set aside. Serve lamb skewers on a platter together with the smoked labneh and radish salad.

Watch the video of this recipe on [VOYAGE.CAAQUEBEC.COM/EN](https://www.caa-quebec.com/en) and on the CAA Travel Facebook page.



Baku beckons with sights and sounds of the East, especially around the Shirvanshahs Palace, the historic trading squares, bathhouses and ancient caravansaries. In Yerevan, the old Russian Ladass are sought-after taxis, whereas at the Tbilisi flea market, they're used as display stands for old posters, medals and other Soviet-era memorabilia. In Tbilisi's historic district, the Narikala fortress looms over a maze of twisting alleys lined with charming wooden-balconied dwellings and the Abanotubani neighbourhood, famous for its public sulphur bathhouses.

As attested by scores of artistic and commercial initiatives that have emerged here and there, all three Caucasus countries are now at a crossroads. There exists a touristic, social and cultural effervescence that is wonderful to see. This ode to rediscovered pride in nationhood resonates with everyone, in harmony with the polyphonic chants that echo the sounds of the Caucasus.

Street market in Tbilisi, Georgia



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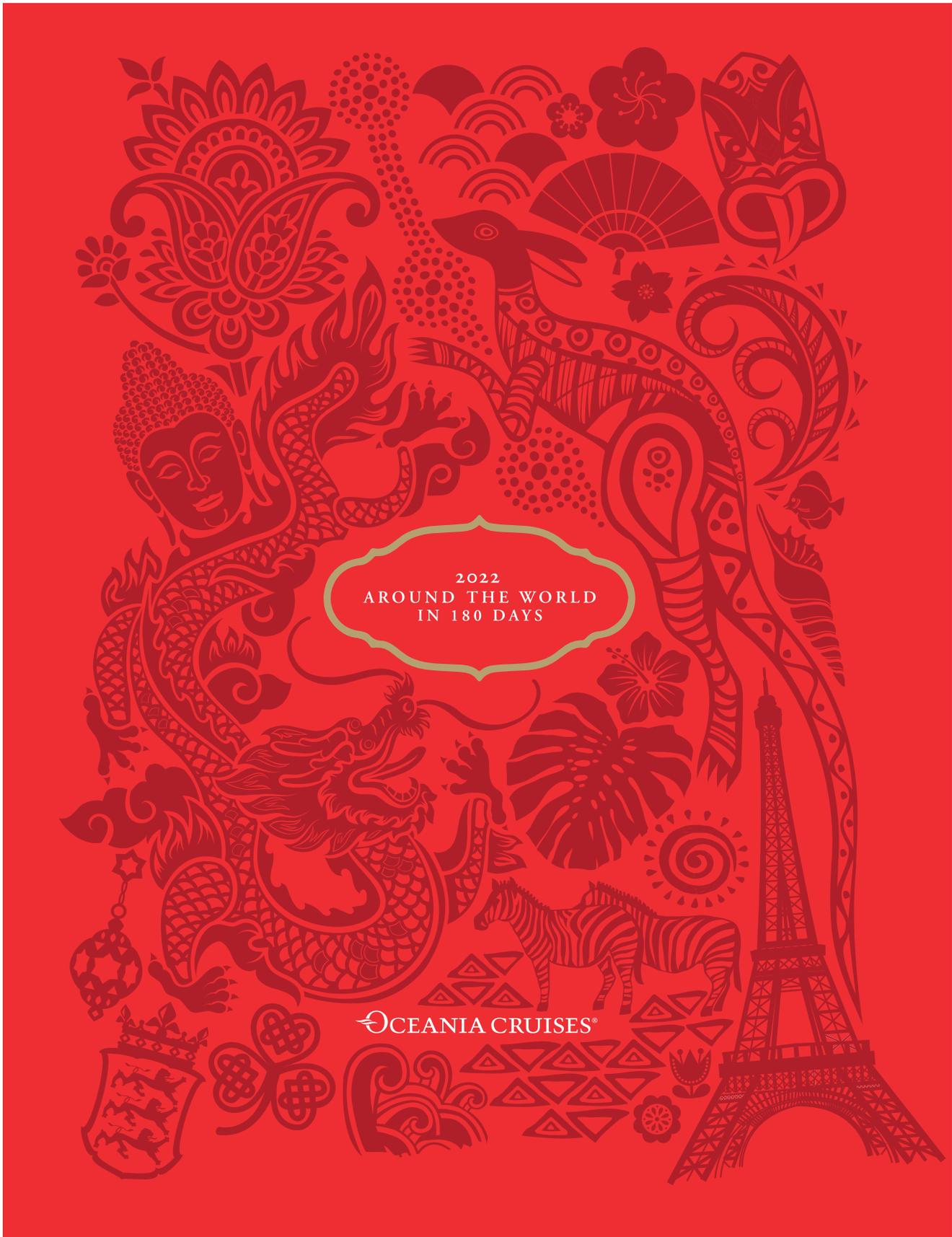
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CAA-QUEBEC'S RV GUIDE

RV travel has become increasingly popular. Everyone seems to love it! The following has all the information, advice and guidance you'll need before embarking on the RV adventure. / DAVID NATHAN

Two major RV categories

There are motorized RVs (or motorhomes) and towable RVs (or trailers).

Motorized

CLASS A ▶ refers to the largest and roomiest motorhome, built on a specially designed motor-vehicle chassis.
CLASS B ▶ units are like regular vans with a raised roof.
CLASS C ▶ units, also known as mini-motorhomes, are built on regular motor-vehicle chassis equipped with a minivan cab.

Towable

CONVENTIONAL TRAVEL TRAILERS ▶ Units that can be towed by a car, minivan or pickup truck using an equalizing frame hitch.

FIFTH-WHEEL TRAILERS ▶ Two-level units designed to be towed by a pickup truck equipped with a fifth-wheel hitch in the truck bed.

FOLDING CAMPING TRAILERS ▶ Lightweight units with sides that collapse for towing and storage.

TRUCK CAMPERS ▶ Recreational vehicles loaded onto, or affixed to, the bed or chassis of a pickup truck.

HYBRID TRAVEL TRAILERS ▶ Units with folding ends that pull out to offer more sleeping room.



Choosing an RV

There is a broad range of options. CAA-Quebec Automotive Advisory Services can help you navigate your way through the choices and answer any questions. Here are the factors to consider:

- ▶ Budget (like purchase price, maintenance costs, fuel costs)
- ▶ Anticipated travel distance per year
- ▶ Estimated number of trips per year
- ▶ Type of travel: Would you stay in one spot for the entire trip or go to a different destination every day? Does your current vehicle have sufficient towing capacity or would you need to get a new car?
- ▶ New versus used: Which option is right for you?

Keeping an eye on maintenance

Maintenance is a major factor in your budget. Generally speaking, a trailer costs less to maintain than a motorhome because it is mechanically simpler. To ensure a smooth performance, scrupulously respect the manufacturer's maintenance manual, and:

- ▶ have your RV inspected at least once a year.
- ▶ make sure its panels are watertight and repeat the inspection on a regular basis.
- ▶ take proper care of any accessories (like the water heater, electric awning, air conditioner).

Selecting accessories

Options and features range from comfort (climate control, entertainment system) to safety (weight-distribution hitch, anti-sway bar, door locks) and other accessories (bike rack, protective covers, spare tires, spare battery). Be sure to be appropriate in selecting them as your budget dictates.

And don't forget to include expenses for such things as bed linen, tableware, kitchenware, household products and the like.

CAA-QUEBEC MEMBERS ▶ Consider Bouclair, Stokes and Think Kitchen when setting up your RV. These retailers give a 5-percent discount upon presentation of your card.



Setting your budget

How much to spend depends on your particular wants and needs for amenities (a modest trailer or an ultra-luxury motorhome, for example), the length, weight, space, and number of beds. Another consideration is the cost of maintenance. Remember that a single-axle trailer has two wheels while a dual-axle has four. The larger the RV, the more maintenance is required and the costlier the winter storage charges, depending on your location.

If you have reservations, then consider leasing with an option to buy. In this way, you can see if the model you have in mind really does meet your needs. CAA-Quebec Travel offers RV leasing and several models are available. Don't hesitate to check them out!

If you set your sights on a used RV, be sure that any water damage or leaks have been properly repaired. Inspect all fabric awnings. An inspection by a reliable mechanic is essential. CAA-Quebec members get a 3-percent rebate in CAA Dollars at any AARS facility.

Protecting both investment and passengers

The law is clear-cut: You must have RV liability coverage amounting to at least \$50,000. But most insurance companies recommend a figure of \$1 million, and \$2 million if you travel outside Quebec. In case of a collision, you'll be covered for bodily injury and property damage affecting third parties. In addition, consider insuring the contents of the RV.

Note that CAA-Quebec auto insurance offers RV coverage, and members of CAA-Quebec get 10 percent off the premiums. Ask your insurance company about the right coverage for your own situation.

Passengers must be insured, as well, once you cross the Quebec border. So don't leave home without travel insurance and be sure to double-check the coverage before departure.



Roadside assistance

In case of a breakdown, towing charges can rise quickly. The CAA Plus RV option may come in handy. There are many benefits, including:

- ▶ Four service calls for your RV (in addition to the four calls per membership year for your regular car). A second service truck is included if the RV gets stuck and needs extricating or winching.
- ▶ A 3¢ rebate in CAA Dollars per litre of fuel bought at Couche-Tard.
- ▶ Protection for trip interruption due to a mechanical breakdown.

PREPARATION IS KEY

Whether you're in the mood for a week-long trip up north, a 48-hour getaway closer to home, or a months-long road adventure across the United States, the RVing possibilities are endless. Regardless of destination, however, it's always preferable to map out your trip before setting out. The following details may sound trivial while you're still in the comfort of your home but they will prove vital on the road.

- ▶ Gas stations along your route
- ▶ Designated places for dumping greywater
- ▶ Special RV parking places
- ▶ Possible toll-free roads en route to your destination (tolls are higher for RVs because of the extra number of axles).
- ▶ Alternatives to roadways that are closed to RVs (for example, a tunnel where vehicles carrying propane are prohibited from entering).
- ▶ RV parks with full hookups (water, electricity, sewage) and friendly social activities. Reserve your site ahead of time, if possible.

Locating all of the above can be a little overwhelming, especially for neophytes. But help and solutions are at hand: You can do your own research, send for travel literature about your destination, or reach out to a CAA-Quebec Travel Counsellor, who can assist you in a variety of ways, which include:

- ▶ Creating your personalized Triptik itinerary (members only)
- ▶ Providing road maps and travel literature (members only)
- ▶ Facilitating your RV rental
- ▶ Recommending activities, tourist attractions and restaurants
- ▶ Providing passport photos
- ▶ Recommending appropriate travel items from the CAA-Quebec Travel Boutique



Road trip ideas

DISNEY WORLD WITH THE KIDS

Take some extra time to wend your way south to Walt Disney World. A lengthy meander will allow you to make a detour to Long Island, visit Washington D.C., discover North Carolina's Smoky Mountains and enjoy the charm of South Carolina.

A HISTORICAL PILGRIMAGE THROUGH NEW ENGLAND

Maine, New Hampshire, Connecticut, Massachusetts and Vermont display a rich diversity of landscapes and cultural sites ripe for exploration. From Maine's national parks to the beaches of Cape Cod, passing through the White Mountains and checking out a few splendid museums (like the Shelburne at Burlington), New England has so much to stir the heart and mind.

GASPÉSIE: BETWEEN SEA AND SKY

Spread over a 30,000-square-kilometre area, dominated by mountain ranges and seascapes, Gaspésie has everything it takes to charm nature enthusiasts. The entire region offers a formidable backdrop for RVers who can make the trip either by following the northern shoreline or taking the more southerly Matapedia Valley. It's also fun to cross the peninsula from north to south via Route 299, from Sainte-Anne-des-Monts to New Richmond – or vice versa.



THE ESSENTIALS AND MORE!

The CAA-Quebec Boutique, both at Travel centres and online, features a wide range of useful camping accessories. Members get **A 10-PERCENT REBATE IN CAA DOLLARS.**



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CAMPING IDEAS

CAVENDISH CAMPGROUND

PRINCE EDWARD ISLAND NATIONAL PARK ▶ This immense, 200+-capacity campground is waiting for you! It features a spectacular white-sand beach and loads of fun activities, including biking along the picturesque, eight-kilometre-long Homestead Trail.

CAMPING DE CARLETON-SUR-MER

BAIE DES CHALEURS, QUEBEC ▶ Located on the shores of Baie des Chaleurs, this RV park has an unimpeded view of stunning seascapes. The RV sites are set on a long spit of flat land called a “barachois” and have every convenience that RVs require.

GREENWOOD LODGE AND CAMPSITES

WOODFORD, VT ▶ Park your RV a few metres from Green Mountain National Forest and enjoy the many activities it offers: swimming, fishing, canoeing, hiking, biking... Pets are welcome. The surrounding area has its own share of attractions: flea markets, antique shops and museums.

NORTH LANDING BEACH RV RESORT

VIRGINIA BEACH, VA ▶ The spot boasts 150 RV sites located near a private beach –not to mention a fully stocked fishing pond. Its proximity to Virginia Beach means there’s no shortage of other activities and attractions: golf, an aviation museum, an aquarium and beautiful beaches.

NORTH BEACH CAMP RESORT

ST. AUGUSTINE, FLA ▶ Attractively set amid oak and palm trees, this wooded 30-acre campground is located on a barrier island between the saltwater North River and the Atlantic Ocean. The pretty town of St. Augustine, known for its colonial architectural heritage, is a stone’s throw away.

RV driving tips

Driving while you’re pulling a trailer puts extra demands on your normal driving habits. Here are some useful tips:

- ▶ Slow down! The extra weight you haul will significantly increase stopping distances.
- ▶ Always keep a few seconds’ worth of distance from the vehicle in front of you.
- ▶ Drive at reasonable speeds to maintain control of your large vehicle (the larger the RV, the more sensitive it will be to strong winds).
- ▶ Slow down as you approach curves.
- ▶ Avoid sudden decelerations, and always drive at a smooth, steady pace.
- ▶ At all times, pay close attention because driving with a trailer can increase blind spots. If a driver passes you, you’ll lose sight of him/her for a longer period of time.
- ▶ Always keep your guard up.
- ▶ Pay attention to road signs and always keep the height and width of your trailer in mind.
- ▶ Never hesitate to take an RV driving course if you feel uncomfortable or if you’re a first-timer. DRIVINGSCHOOL.CAAQUEBEC.COM

To know more, read “Practical Advice for Hauling a Trailer” at CAAQUEBEC.COM.





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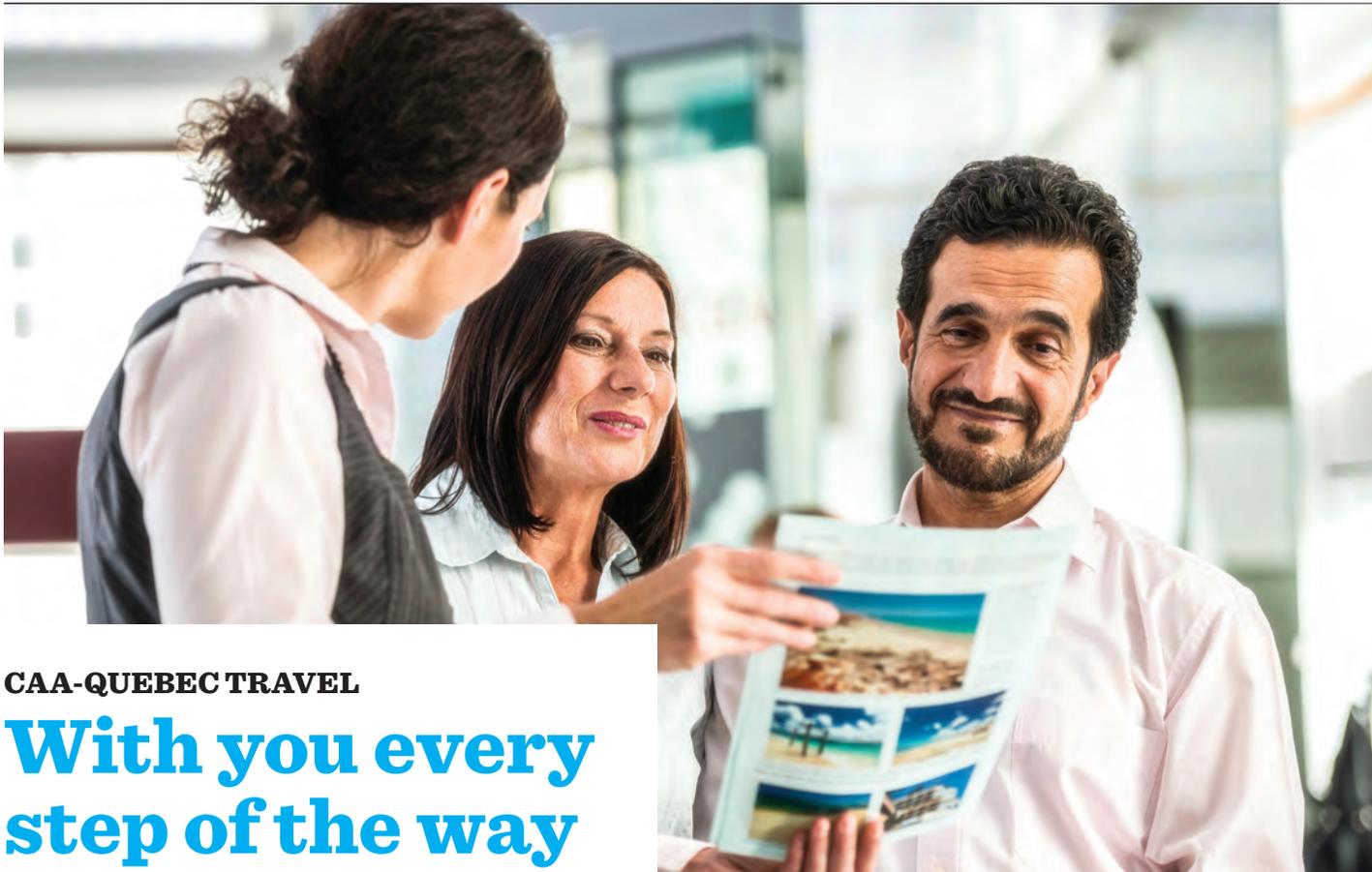
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Visit caaquebec.com for complete descriptions of services, discounts, products, benefits and rules related to CAA-Quebec membership. CAA-Quebec and its partners reserve the right to modify or terminate the services and benefits at any time, in whole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



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CAA-QUEBEC TRAVEL

With you every step of the way

CAA-Quebec members love to travel, going where their hearts, needs and budgets lead them. A re-energizing getaway in the U.S., an all-inclusive relaxation package down south, an Asia discovery cruise... For more than 45 years, CAA-Quebec Travel has been a constant facilitator – before, during and after your journey.

Before: Sharing their passion for travel

You won't be surprised to learn that CAA-Quebec Travel Counsellors are intrepid travellers themselves. They attend training activities, visit ships and cruise lines, and travel the world for personal pleasure or for work, often for both. Ever on the lookout for trends and new ideas, they are well equipped to help you find your dream destination and properly prepare for it – from passports and visas, insurance and vaccinations to excursions and car rentals.

During: Assisting at crucial moments

Despite the most careful preparations, unforeseen problems and challenges often pop up. And when that happens, our caring and friendly teams put themselves in your shoes and do their utmost to help out. Last October, for example, as Typhoon Hagibis descended on Japan, our teams worked night and day to find two-night hotel

A WINNING TRIO

To enjoy a successful trip, three factors are essential: CAA-Quebec Travel assistance, the air passenger charter of rights that provides compensation in case of flight disruptions, and trip-interruption and cancellation insurance. CAA-Quebec Travel, passenger charter of rights and travel insurance – now that's a winning trio!

accommodations for their clients, and all that during the Rugby World Cup activities and the F1 Grand Prix! Accomplishing this was a real tour de force, and that's not counting the nuts-and-bolts work done on site. Another unexpected event worth noting occurred last March, when a group of passengers missed their cruise departure because their plane had had to make an emergency landing before reaching its planned destination. So our alert teams arranged for them to board ship at the next port of call only a few days later.

After: Aiming for client satisfaction

Laurence's job in Customer Satisfaction is absolutely indispensable: preparing and analyzing claims from members and clients then liaising with suppliers to obtain the best possible compensation for everyone.

THE ELECTRIC VEHICLE SHOW

FREE BATTERY CHECK AT EV SHOWS

The Electric Vehicle Show will be held this year from April 22 to 24 at Montreal’s Olympic Stadium. From May 22 to 24, it will move to Quebec City’s Centre de Foires.

An event partner since its outset, CAA-Quebec offers free battery verification to all EV owners visiting the show. As an EV ages, its battery’s energy-storing capacity diminishes, reducing the EV’s range and, potentially, its resale value. At last year’s two sessions held in Quebec City, more than 60 EV owners had their batteries checked by a qualified technician from the CAA-Quebec automotive expertise centre. Why not take the opportunity to follow their lead?

Reduced admission prices for members

The Electric Vehicle Show will bring together all industry professionals: automobile manufacturers, charging-station networks, accessory retailers, and so forth. CAA-Quebec experts will also be on hand to answer your questions and share their impartial, objective opinions about transport electrification. As usual, card-carrying members of CAA-Quebec get a \$5 discount on the admission price.

Test-drive chances at the Quebec City Auto Show

Whether or not you’ve already driven an EV, you may still be curious about new developments in this hot sector of the industry. Why not visit the Centre de



Foires de Québec from March 3 to 8? Try out a number of electric models that CAA-Quebec will be making available thanks to the financial participation of Transition énergétique Québec and the collaboration of the Salon International de l’Auto de Québec, the FLO charging-station network, and Équiterre.

Thousands of visitors to the Montreal International Auto Show test-drove EVs last January without any arm-twisting. Now you can do the same. Take advantage of the drive to question the experienced guide who will be with you all the way along city streets and highways. Be sure to sign up immediately upon arrival at Pavillon Silverwax. Tickets will go fast!

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SCHOOL DROP-OFF PATROL

A safe way to accompany kids onto school property



Last fall, the CAA-Quebec Foundation launched a pilot project called “School Drop-Off Patrol” at Springdale Elementary School in the Montreal suburb of Dollard-des-Ormeaux. The idea was to bring order to the morning rush of vehicles in the school zone, thereby reducing the risk of an accident.

It went like this: Adult patrollers set up a drop-off zone, admitting only a certain number of vehicles into

it at one time. Once the vehicles are parked, young CAA-Quebec school patrollers open car doors to help children out safely, ushering them into the schoolyard. It’s as simple as that, and seems very effective at the same time.

The pilot project was enthusiastically supported by parents and school staff alike. But before going any further, the Foundation wants to assess any gains in terms of road safety.

“We want to quantify the benefits. Did the school drop-off patrol reduce the number of accidents? Obviously the goal is to reduce the risk to which young people are exposed,” says researcher Martin Laval-lière, who teaches kinesiology in the Health Sciences Department at Université du Québec à Chicoutimi.

Now in its 90th year, the CAA-Quebec Foundation school-safety patrol operates in more than 400 schools thanks to the financial support of the SAAQ.

► For more information about the school drop-off patrol, visit FONDATIONCAAQUEBEC.ORG.

GASOLINE TAXES

THERE MUST BE A BETTER WAY FORWARD

Everyone acknowledges that our roads and public-transport networks are badly in need of more investment. But to reach adequate levels of funding, Quebec will need bold ideas that go beyond the usual reflex reaction of hiking gasoline taxes. That’s the message that CAA-Quebec delivered to the government during the recent public consultations on mobility funding.

For years, motorists have contributed a large portion to the pot, especially through gasoline taxes. But the challenge now is that each time a driver reduces his fuel consumption, switches to an electric vehicle or takes public transit, mobility funding takes a hit.

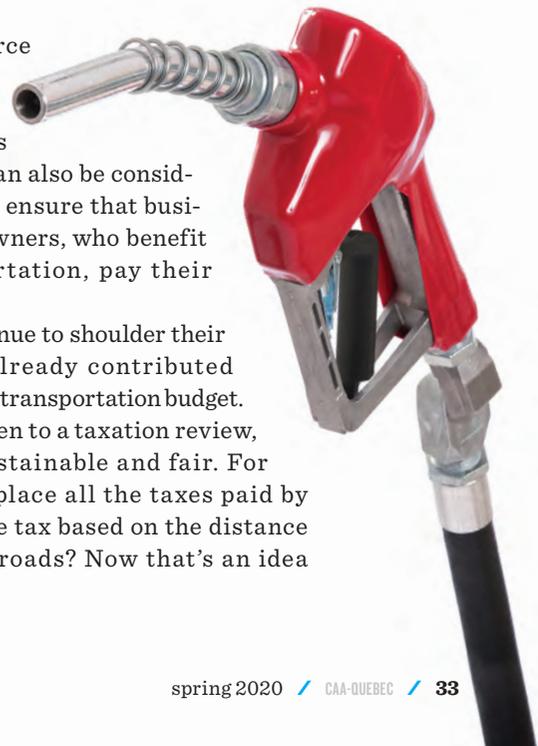
Hence the need for more innovative and fairer funding sources so that every available dollar can be invested where it counts. Consider the Green Fund, for example. Funded by drivers whenever they fill up,

it’s a logical go-to source for sustainable mobility projects.

Taxes on payrolls and real-estate gains can also be considered, since both would ensure that businesses and property owners, who benefit from public transportation, pay their fair share.

Drivers must continue to shoulder their own part and have already contributed 20 percent to the public-transportation budget.

CAA-Quebec is open to a taxation review, provided that it is sustainable and fair. For example, could we replace all the taxes paid by motorists with a single tax based on the distance they travel on public roads? Now that’s an idea worth pursuing.



SENIOR DRIVERS JUDGED HARSHLY... AND UNFAIRLY

The CAA-Quebec Foundation has decided to tackle the delicate issue of senior drivers head-on so it can offer help to them and their loved ones. A recent CAA-Quebec survey shows that two out of three Quebecers regard seniors as a road-safety hazard.

And yet, people in the 75-and-over age group are under-represented in the Société de l'assurance automobile du Québec (SAAQ) road-safety records. Senior drivers were involved in only 4 percent of road accidents while they represent 7 percent of all licence holders.

Let's be clear: Good driving is about ability, not age. However, senior drivers must stay vigilant because the effects of aging can play tricks on them. In an ideal world, they would know when to hand in their licences. It's tough telling a loved one they have to surrender their driver's licence, say 63 percent of



those who've been through the experience. You must start the dialogue with empathy, suggest solutions and offer assistance.

CAA-Quebec has published the guide *There's No Age Limit for Safe Driving* to help seniors and their loved ones ask the right questions and make appropriate decisions. The goal is to keep senior drivers behind the wheel safely for as long as possible.

► This guide is available at FONDATIONCAAQUEBEC.ORG.

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COMING SOON: TWO NEW WAYS TO PROTECT HOMEOWNERS

A new standard for mould remediation

Developed under the direction of the Bureau de normalisation du Québec, the new mould standard – BNQ 3009-600 – will take effect soon. It will cover all aspects of mould remediation – investigation, diagnosis and decontamination measures – as well as recommendations on how to clean and eliminate residential moulds.

CAA-Quebec Residential Advisory Services helped fund the development of the new standard, guided by a committee of experts.

The mould standard is designed to provide greater protection for people living in a contaminated space by facilitating communication between industry parties and affected consumers.

To know more about residential moulds, consult the *Your Healthy-Home Guide* in the “At Home” section at CAAQUEBEC.COM.

Bill 16

This bill is intended to regulate building-inspection details including inspector training, the need for a Régie du logement permit and the establishment of industry and legislative standards. There are also provisions requiring divided co-ownership to keep a building-maintenance log as well as a contingency-fund study. Stay tuned!



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Travel Insurance

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MEMBER TESTIMONIAL**Reassuring
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This member was impressed by the speedy resolution of his water-infiltration problem and, above all, by the efficiency and courtesy of insurance agents and others involved.

Yvon Blais takes full advantage of the benefits that accompany his CAA-Quebec membership, especially the discount on his home-insurance premiums. Last May, he put this service to the test when he noticed that his wood floor was warping. Strong winds had swept through the area a few days earlier and water had seeped into his house through the side door.

“The floor looked like a total loss,” Blais recalls. “That upset me because we’d just had it redone. I contacted the insurance company, and the agent quickly grasped the situation. Next thing I knew, an adjuster showed up, assessed the problem and, to my relief, said that first they would try to restore the floor to its original condition.”

The disaster cleanup company hired for the job did just that. “I thought the floor looked fine, but the contractor still noticed imperfections. This led the insurance agent to offer me a choice to have the damaged boards replaced and the entire floor re-sanded, or take a cash compensation for the so-called imperfections.”

Blais chose the compensation. “I promptly got a cheque by mail and used the money to replace the side door with a patio door. This took care of the water-infiltration problem.”

Blais was bowled over by the exceptional treatment he received. “It felt like I’d always dealt with the same insurance agent, although that wasn’t the case. My file was so well documented that, no matter which agent answered my call, he or she could help me without my having to repeat the whole story each time.”

On another occasion, Blais was given the same attentive treatment when he contacted the



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Residential Advisory Services about an unrelated problem. “It was reassuring to receive an impartial opinion totally free of charge.”

Incidentally, if the name Yvon Blais rings a bell with some of you, it’s because he’s the Yvon Blais who used to work in the Automotive Section of CAA-Quebec. Nothing’s more reassuring than a former employee enthusiastically attesting to positive experiences with us.

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

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MARYSE BORIS,
TRAVEL PLANNER
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YOU ASKED US

The CAA-Quebec Insurance team has more on its plate than just finding better ways to protect your property, personal well-being, health and travel. It also aims to help you navigate more confidently through the sometimes-complex world of insurance. This section is intended to answer your questions.

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ANY QUESTIONS?

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QUESTION / My eldest daughter is a CEGEP student and she'll be spending her spring break in Daytona, Florida. It will be her first trip on her own. I've heard so much about teenage insurance and alcohol consumption. Have you any suggestions? - J. BRABANT, LAVAL

ANSWER / That's a very important question. It's good to remember that medical insurance covers medical emergencies. However, certain injuries or the care related to engaging in extreme sports, or alcohol and drug abuse, for example, can be excluded. Moreover, it's also worth remembering that while cannabis is legal in Canada, it is illegal to cross international borders with it.

Your daughter must definitely have insurance. Most young people are in good health and believe nothing can possibly happen to them – and they have a limited budget. A medical insurance policy may not be a priority for her. Why not offer it as a gift, and at least you'll sleep better. It certainly won't cost a fortune – we're talking about \$20 a week for an 18-year-old CAA-Quebec mem-

ber travelling in the United States. If your daughter also has travel plans during the summer and Christmas holidays, an annual policy may prove advantageous. In any case, getting travel insurance is a good habit to form at a young age.

Finally, encourage her to read her insurance policy carefully (including all the exclusions) and to keep important information (a copy of her passport, proof of insurance and her emergency-contact number) in her wallet or digitally on her smartphone. It would also be a good idea for you to retain a copy of everything, for the same reason.

THE ASSISTANT

I DISCOVERED A CRACK IN MY HOUSE FOUNDATION. HOW DO I KNOW IF IT'S SERIOUS OR NOT?



THE ASSISTANT FOR RESIDENTIAL ADVICE REPLIES

► In the first place, you need to pinpoint the crack's direction and thickness. A vertical crack a few millimetres long is the most common flaw and can easily be fixed. But it's imperative that you get to it quickly, as foundation cracks can allow water or gas (radon) seepage, potentially causing dampness and mould that affect air quality. A vertical crack can be patched from the inside or outside with equal effect by a building-waterproofing contractor.

However, if the crack measures 10 millimetres or more, whether vertical or horizontal (though that's uncommon), it may indicate a structural problem. Be sure to consult a building expert.

Foundation cracks have many causes, including ground movement, poor-quality concrete, or overly dry soil, to name just a few. To avoid unpleasant surprises, get into the habit of walking around the house and foundation, ideally in the spring and fall, so you can take prompt action if needed.



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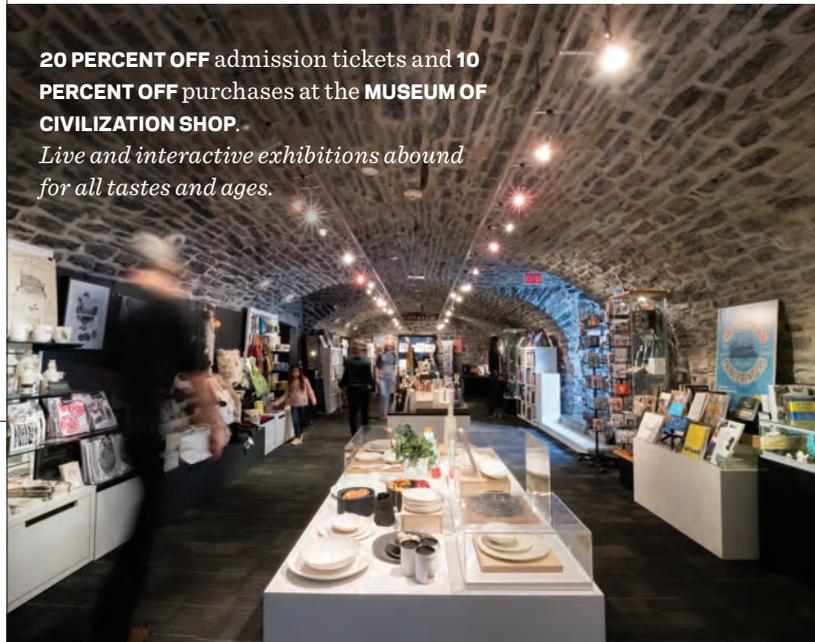
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AUTOMOBILE AND TOURING CLUB OF QUEBEC (A.T.C.Q.)

NOTICE OF ANNUAL GENERAL MEETING OF MEMBERS

Notice is hereby given that an annual general meeting of members of the Automobile and Touring Club of Quebec (the "Association") will be held at Hotel Holiday Inn & Suites Montréal Centre-ville Ouest, 1390 René Lévesque Boulevard West, Montréal, Quebec, H3G 0E3, on Thursday, April 9, 2020, at 11:30 a.m., for the following purposes:

1. to receive the Management reports;
2. to receive the Association's financial statements for the fiscal year ending November 30, 2019, as well as the auditors' report thereon;
3. to elect Directors;
4. to appoint the Association's auditors and authorize the Directors to establish their compensation;
5. to deliberate on any other item that may be duly submitted to the meeting or to any adjournment thereof.

Quebec City, November 13, 2019
Me Sophie Gagné
Corporate Secretary



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TECHNOLOGY AND ENERGY EFFICIENCY

go hand-in-hand



Want to lower your energy bill? Here are a few solutions that might interest you.

BY JACQUELINE SIMONEAU

Domotics: more accessible than ever

Domotics, also known as home automation, allows users to control several of their home's features remotely, via a smartphone, computer, or tablet. With a home automation system, you can program and control your heating and air-conditioning, adjust the lighting in each room according to the time of day, shut off lights when a room is empty, and activate or deactivate electrical devices... all from a distance! Better yet, if your heating and lighting are connected to an alarm system, the latter, once activated, can turn off certain lights and lower your home's temperature automatically. You won't have to worry about forgetting ever again! Plus, you'll stop wasting energy and start saving money.

Not quite ready to install a domotics system throughout your entire home? Fair enough. You can start by purchasing just a few selected accessories. One of the more interesting ones is a smart thermostat. Equipped with a timer, this device can control the temperature of each room throughout the day according to your lifestyle habits. For example, you can program your thermostat to lower the temperature in your home while you're at the office and increase it back up just before your expected return. A smart thermostat generally allows you to save between 10 and 20 percent on your heating bill, and approximately 15 percent on your air-conditioning bill. But beware: Using smart devices does not automatically guarantee you'll save money, warns Emmanuel Cosgrove, Director at Écohabitation. "You need to learn to program these devices correctly if you really want to save money," he points out.

Another beneficial tool: energy monitors. "These devices let you monitor, in detail and real time, your energy consumption," explains



Cosgrove. "Depending on the model, you can see the cost and consumption of all your devices, including how much "phantom load" your idle devices generate (even though they are turned off, devices that are plugged in continue to consume electricity), your consumption history, carbon footprint, and a list of your most energy-intensive devices. You can even see when and why your consumption rates fluctuate. Some monitors can even detect when a device malfunctions." Understanding your daily energy consumption allows you to adopt better practices, which in turn leads to savings. Smart devices are sold in electronic stores.

Reminder: La Source gives CAA-Quebec members up to 20 percent off on a variety of products.

Solar energy

Solar panels equipped with photovoltaic cells capture the energy produced by the sun and transform it into electricity. Solar energy is free, limitless, and accessible to everyone. Plus, it's clean and doesn't

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SOLAR ENERGY IS AN INTERESTING OPTION FOR A REMOTE COTTAGE, SHED, OR GARAGE.

pollute. This being said, Cosgrove points out that even though the initial cost of buying and installing solar panels eventually pays off, you rarely save money with such a system. Furthermore, photovoltaic energy is not that popular yet in Quebec because of the low cost of hydroelectricity. It is, however, an interesting option for a remote cottage, shed, or garage. Feel free to check out CAA-Quebec Residential Advisory Services for more information.

Actions that matter, devices that save

You don't need to spend a fortune to make your home more energy efficient. Here are a few simple, inexpensive actions you can take: replace your incandescent bulbs with LED ones, purchase a water-saving showerhead, install a drain-water heat recovery system, etc.

Did you know that water heaters represent 20 percent of the energy consumed each year in the average Canadian home? However, an Energy Star-certified water heater consumes approximately 30 percent less energy than regular models equipped with a storage tank. Furthermore, if your water heater is outdated or old, any resulting water damages may not be covered by your home insurance. Be sure to check the limitations of your policy. And if you're thinking of replacing your water heater, consider opting for HydroSolution; CAA-Quebec members get a \$60 discount on all purchases or rentals of a 40 or 60-gallon water heater.

Also, starting this winter, Hydro-Québec will be offering two new rate plans: Winter Credit and Flex-D. These dynamic rate options let you save money by lowering your electricity consumption during peak periods.

To learn more ▶ [HYDROQUEBEC.COM](https://www.hydroquebec.com)



USEFUL APPS

HOMEFRIEND ▶ This free app allows you to store all your energy bills (electricity, gas and water) in one place and offers a comparison with similar households. [HOMEFRIEND.COM](https://www.homefriend.com)

SMAPPEE ▶ This fee-based, all-in-one energy-management app works with a monitor that pulls the data from your meters via WiFi. It shows you how much electricity, solar energy, gas and water your household is consuming in real time. [SMAPPEE.COM](https://www.smappee.com)

SENSE HOME ▶ This fee-based app is linked to a Sense home energy monitor or a Wiser energy monitor connected to your electrical panel. It provides, via WiFi, real-time and historical data of energy use. [SENSE.COM](https://www.sense.com)

ENERGYCLOUD ▶ This fee-based app collects electricity readings every 15 seconds. It allows you to monitor energy use in real time and compare it with past trends so you can adjust consumption and improve efficiency. [BLUELINEINNOVATIONS.COM](https://www.bluelineinnovations.com)

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CONDO

Should you rent or buy?

You've been thinking of buying a condo. But with the proliferation of condo rentals, you're wondering whether it would be more advantageous to rent. Would it really?

BY JACQUELINE SIMONEAU

If you consider only the purchase price and other related costs of a condo (down payment, taxes, management and maintenance fees), you can certainly conclude that renting is the better option. But financial adviser André Lacasse says you need to look further. "The monthly cost of renting is generally lower," he concedes. "But if you can afford to buy, owning is clearly more advantageous. Homeownership is like a forced savings account because you have no choice but to make mortgage payments. The condo, then, is an asset that can grow in value over time – and after 25 years, for

example, you will have built up equity. At resale, you'll enjoy the benefit of a capital gain, which is not the case when you rent. To be sure, renters can also enjoy advantages if they are sufficiently disciplined to invest the difference between the costs of renting and buying each month. Unfortunately, very few people can manage that. They'll have to continue paying monthly rent – indexed to the cost of living – whereas mortgage payments will cease at some point."

Note that buying is not exactly problem-free. Some people lost money because they made their purchase in a saturated market and were then forced to sell at the wrong time. Others lost money because interest rates rose abruptly, or as a result of frequent flipping. Currently, several condo owners sell at under-market value because there is a condo glut. Home price appreciation is not a sure thing either, since property location remains an important factor.

In some situations, renting can be a better option (for example, if you're a frequent traveller, can't afford to buy in a desirable neighbourhood or to own a home, period). If you plan to relocate in the short term, note that the first years of mortgage payments are applied more to interest than principal. And you may prefer renting for a year to find out if condo life suits you.

Government help for buyers

"There's been a federal incentive program for first-time home buyers in place since September 2, 2019," says Lacasse. "This encourages many people to take the plunge. Qualified home buyers can apply to finance a portion of their home purchase through a form of shared-equity mortgage with the Government of Canada." The incentive is designed to reduce the prospective buyer's monthly mortgage payment without increasing the down payment.

DON'T FORGET INSURANCE

To insure your condo adequately, two contracts are required: your co-owner's insurance policy and the condominium corporation insurance, explains Suzanne Michaud, CAA-Quebec Vice-President - Insurance. Co-owner insurance includes coverage for personal property, improvements made to the condo since it was built, and civil liability. Condominium corporation insurance covers all common areas of the building, the original amenities of each condo, common assets, and civil liability for the corporation. When a problem crops up, compensation is granted by one or the other contract, or both, depending on the extent and nature of the damage. If you're a tenant, we highly recommend you get an "all-risk except" tenant insurance with civil liability.



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FINISHING YOUR BASEMENT FLOOR

Want to cover the concrete basement floor? Know that there are very specific requirements for basement floors. Here are five key things to consider.

BY JACQUELINE SIMONEAU

The condition of the concrete slab and the basement as a whole

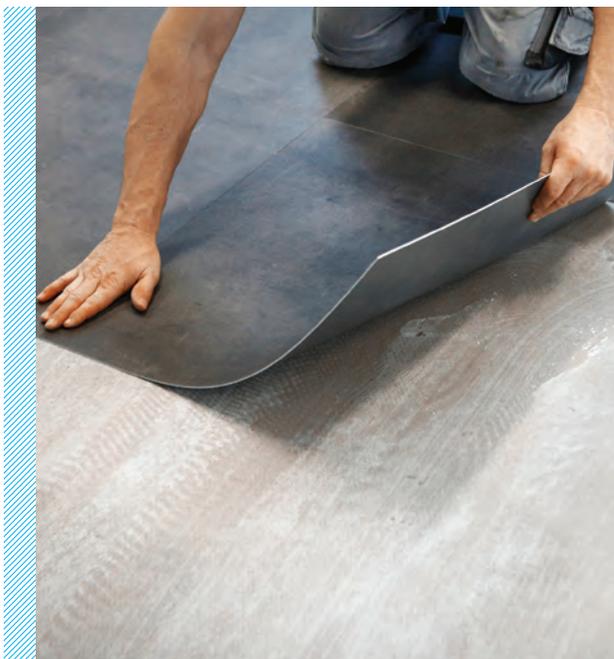
Before starting the work, carefully inspect the concrete slab; look out for any cracks. Cracks can cause water or soil gases, such as radon, to infiltrate, so if you spot any, fix them! Analyze the risk of damage, water infiltration, or sewer back-up. Also check the slope of the concrete slab; it should be steep enough for any water to flow toward the floor drains. Make sure there is no condensation on the slab, as this may be linked to a foundation drainage problem.

The subfloor

Depending on the ceiling height, slab condition, and humidity level, you can choose either a raised subfloor or a floating floor on a drainage membrane, which is at the ground level. A raised subfloor helps level the floor, limit humidity, and create a ventilation and drainage space under the floor. The floating floor on a draining membrane is ideal for slabs with a minimal slope, and can be interesting if you have low ceilings.

Insurance

Look over your home insurance policy, particularly the coverage amount. According to Suzanne Michaud, Vice-President – Insurance at CAA-Quebec, the reconstruction value of the home can increase following this type of work. “It’s also important to add coverage against sewer back-up, foundation water infiltration, or damages caused by a water inlet breakage,” she explains. Speak with your insurer.



CAA-QUEBEC IS THERE FOR YOU

Whether you decide to do the work yourself or to hire a specialist, the CAA-Quebec Residential Advisory Services experts can help and answer your questions. For your basement floor finish work, consider the residential suppliers approved by CAA-Quebec. They are evaluated based on rigorous criteria and certified to ensure quality service.

The floor covering

Because basements tend to have higher levels of humidity, carpets and solid wood floors are not recommended. Instead, opt for a floor covering that is resistant to water and humidity, such as ceramic tiles, laminate flooring over a vapour-barrier underlayment, linoleum, or vinyl. Ceramic, however, offers the best resistance to humidity and withstands flooding better than other products. All of these materials can be installed directly onto the concrete slab.

The floor-to-ceiling height

Check the ceiling height: Most municipalities require a minimum of 2.1 m (6.8 ft.) between the floor finish and the ceiling.



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SELLING YOUR USED CAR



To get top dollar, make sure your car looks clean and attractive. Here are tips for increasing the odds of making a favourable sale.

BY NADINE FILION

It's a fact, not a myth: Once a new car leaves the dealership, it loses 20 percent of its value, explains Dennis DesRosiers, president of DesRosiers Automotive Consultants Inc. After three years (or four to five years if the model is known for its reliability), the value will drop by half.

With that being said, don't fret if your car is even older. In the 1990s, an eight- or nine-year-old car was generally ready for the scrap heap. That's no longer the case: If it's well maintained, the car can still perform for many more years without costly repairs.

Open a file

Gather all related documents to show the kind of care your car has received over the years and that the odometer reading is accurate. Include the owner's manual and warranty certificates, maintenance and repair bills, rustproofing records, and proof of recall fixes.

Get a head start

A serious buyer will want to have the car inspected. An existing inspection report from your mechanic may come in handy for him/her, and will make it easier for you to decide on a fair price. And since you paid for the report, you can keep it for future use in case the sale falls through. That said, be prepared to acknowledge that the right buyer may still want to have the car inspected himself. If you show any reluctance, you might risk scaring him/her away!

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Stage your car

It's been proven: A clean car sells faster and for more money than one that's marketed "as is." So give it a thorough body wash, clean and vacuum the inside, polish the rims, and repair bumps, dents and scratches.

Good to know: You can have your car detailed, or even refurbished, at any AARS facility.

Set a fair price

Pricing is never easy. The factors to consider are the car's brand, model-year, trim level, mileage and mechanical condition. Classified ads can offer guidance, but a call to CAA-Quebec Automotive Advisory Services will make your job simpler. "Our agents are up to speed with market prices and have all the tools to help you propose a fair price," says automotive industry analyst Sylvain Légaré.

"Remember that most potential buyers want to negotiate," adds automotive expert Jesse Caron. "So set a starting price, and keep an acceptable minimum figure in mind."

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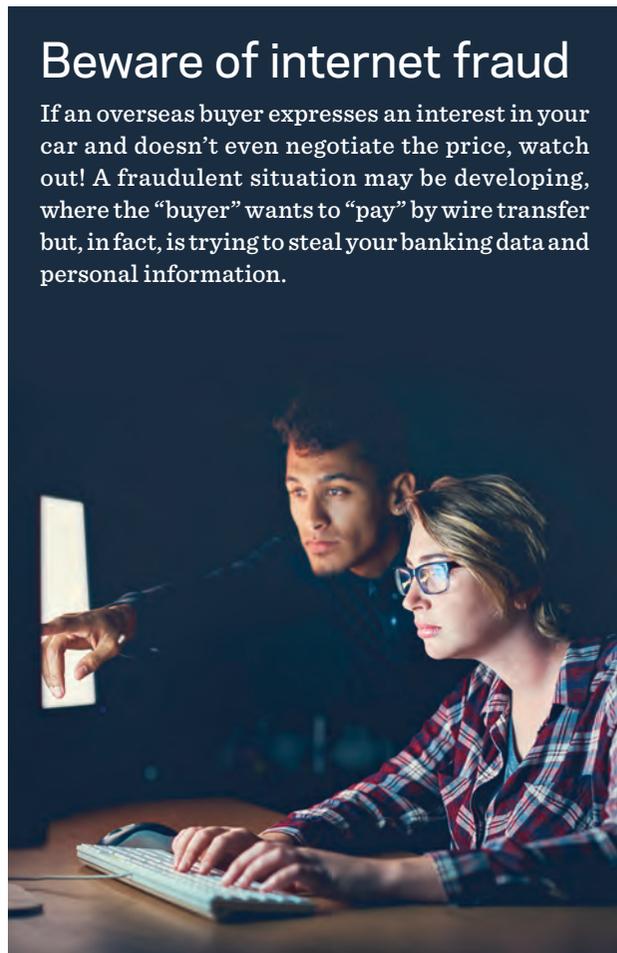
ON AVERAGE, QUEBECERS DRIVE 16,000 KILOMETRES PER YEAR. A FIVE-YEAR-OLD CAR SHOULD SHOW ROUGHLY 100,000 KILOMETRES. THIS STATISTIC CAN HELP YOU DETERMINE A FAIR PRICE.

Finalize the sale

Request a non-refundable deposit in case the buyer backs out. And you may wish to draw up a contract (although that's not required for a private sale) or use the standard contract that CAA-Quebec offers its members (available at CAAQUEBEC.COM). The contract should include a due date for full payment, transfer of ownership, the names and addresses of the seller and buyer, details about the car (brand, model-year, mileage, overall cosmetic and mechanical condition, special features, warranties, deposit, and so on). Also specify that you can cancel the sale if it's not finalized by a certain date.

Beware of internet fraud

If an overseas buyer expresses an interest in your car and doesn't even negotiate the price, watch out! A fraudulent situation may be developing, where the "buyer" wants to "pay" by wire transfer but, in fact, is trying to steal your banking data and personal information.





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MY CAR GOT WATER-DAMAGED!

The nice weather is just around the corner! However, melting snow can quickly lead to flooding and water infiltration in your home and car. What should you do if your car suffers water damages? / BY VINCENT AUBÉ

Rising tides leave waterside residents feeling dismayed. Water will make its way through any obstacle, whether it be concrete, wood, steel, plastic, or rubber...

Water exposure can cause serious damage to a car. If water comes into contact with any of your car's electronic components, it'll directly affect the functioning of many of the vehicle's systems. Furthermore, water can cause some parts to corrode, and if your vehicle interior gets flooded, chances are nothing will be salvageable and your car will be written off as a "total loss." In theory, this ensures that water-damaged vehicles are not repaired and then put back on the market, branded as "salvaged."

According to Jesse Caron, CAA-Quebec car expert and road-test coordinator, the risk of falling for a car damaged by flooding in Quebec is pretty low. But it is a possibility: "It's true that there exist frauds and schemes in the United States that try to resell water-damaged vehicles with new serial numbers, thus 'wiping' away the car's history," explains Caron. However, there are ways to protect yourself from such schemes. You can order a Carfax history report (discounts for CAA-Quebec members), and have the vehicle inspected by a CAA-Quebec authorized centre, where a trustworthy mechanic will signal any flags.

Watch out for infiltrations!

It's important to remember that even the smallest of openings can lead to infiltration. Think of a sunroof. There have been a few isolated cases where a roof has shattered without warning (there have been a few vehicle recalls over the years; consult Transport Canada's Motor Vehicle Safety Recalls Database), and although not terribly frequent, it's enough to warrant a warning: sunroofs can, in the long run, cause water infiltrations. Other infiltration culprits:



WHAT DOES YOUR INSURANCE COVER WHEN IT COMES TO WATER DAMAGE?

There exist several types of coverage, explains Anne Morin, Manager of Public Affairs for the Insurance Bureau of Canada. To find out if your car is protected in the event of water damage, take a look at your insurance policy.

Feel free to go to CAAQUEBEC.COM for more information on car insurance, roadside assistance, and the recommended garages for water and other damages.

slush, calcium, and wet boots can end up damaging electronic parts or cables located beneath your car floor. And such parts are often very costly to replace.

Prevent water damages

Catastrophic flooding scenarios aside, your car can still suffer damages resulting from water infiltrating the more vulnerable spots, whether it be underneath the vehicle or inside. It's always best to try to prevent such infiltration from happening, and purchasing carpets adapted to your vehicle is a great place to start. Made from rubber and specially moulded to fit your car's floor, these carpets are sold in some large retail stores or can be ordered via independent providers, such as car window shops. More and more dealerships have also starting selling them. More expensive than regular carpets, these custom-made units will help prolong your vehicle's floor life. And last but not least, regular cleaning of your vehicle's interior and exterior (whether done by you or a professional) will help your car stay in better condition, longer.

TO LEARN MORE ▶ watch the videos on vehicle cleaning and maintenance at CAAQUEBEC.COM.

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Potholes

SAVE OUR ROADS!

Potholes threaten cars and road safety alike. Can we ever eliminate them for good? Perhaps, but that would greatly deplete the public pocketbook. Are we ready for such a revolution? / BY NADINE FILION

Pothole season is back, accompanied by CAA-Quebec's sixth annual *Worst Roads* campaign that asks drivers to identify badly damaged roads in their part of La Belle Province.

On average, it costs Transports Québec \$8 million a year to fix some 200,000 potholes, about \$40 per hole. The road-maintenance deficit is abysmal, estimated at \$16.5 billion in 2019 – up 40 percent in just four years!

As summer settles in and the holes are filled, the issue is put to rest – only to resume the following spring, exacerbated by global warming and inadequate investment in our aging road network.

How to eliminate them for good

We can look at other countries for inspiration. The self-healing asphalt developed by Dutch scientist Erik Schlangen, for example, has been in use for a decade now. As cracks appear on the road surface, they can be repaired easily by heating the asphalt, which contains tiny steel-wool fibres designed precisely for that purpose.

The Swedes advocate heating roadways with hydronics (using water), thereby doing away with road salt. This would doubtless improve road safety, even in stormy conditions. Imagine: ice-free roads all the time!

David Hein, principal engineer at Applied Research Associates and author of the most recent (July 2019) Canadian study on the subject – *Best Practices for Pothole Repairs in Canada* – urges more funding in order to reach the bottom of those deep cavities!

The Transportation Association of Canada commissioned the study with funds from some 15 Canadian organizations, including the City of Montreal and Transports Québec. Hein, who's been studying potholes for four decades, sums up the issue this way: "Any engineer can see with his naked eyes where the next holes will form. The real problem here is underfunding." For him, potholes are a provincial or municipal responsibility. Failing that, the problem will persist and only get worse.

For semi-permanent repairs, Hein recommends deploying teams at the site during fair weather. The work involves squaring pothole edges,



DAVID HEIN'S THREE ACTIONS TO COMBAT POTHOLES

- PREVENTION** ▶ Build better roads to prevent pothole formation.
- MAINTENANCE** ▶ Maintain and sustain the current road network to avoid further deterioration. The good news is that sustained maintenance costs far less than a series of emergency repairs. "Filling a crack to prevent water infiltration costs under a dollar per square metre," says engineer David Hein. "That's 10 to 15 times cheaper than a temporary patch which won't hold after five vehicles have driven over it."
- RESOLUTION** ▶ Hein deplores the fact that few municipal organizations monitor pothole formation. And fewer still track the results of temporary repairs.
- If you hit a pothole and damage your car, see your mechanic without delay.

Consult the list of approved auto repair services at CAAQUEBEC.COM.

HOW POTHOLES FORM

Aside from roads freezing and thawing, cracks and gaps can also be attributed to inferior construction work and materials combined with inadequate maintenance.

removing all water and debris, then pouring in a hot mix and compacting with a roller. The operation is expensive – costing up to \$200 per hole – and hinders traffic flow. "But the result will last 10 to 15 times longer," the expert says.



YOUR LEASE IS UP!

SHOULD YOU BUY BACK OR TURN THE KEYS OVER?

All car leases must come to an end. And when they do, it's decision time: Do you buy the vehicle or return it to the dealer?

BY VINCENT AUBÉ

Nowadays, it's not uncommon to lease a vehicle for a few years. Of course, there are conditions to this practice – for instance, not exceeding the maximum mileage included in the lease and respecting the excessive wear-and-tear limits. For many drivers, this option is advantageous: The monthly payments are more affordable and recent

vehicles come with a warranty and are generally more reliable. And for those who like to change models every couple of years, this option is more than a little enticing. But what happens when the lease is up?

Points to consider

Before deciding on what to do with the vehicle, consumers need to consider their options. CAA-Quebec car expert and road-test coordinator Jesse Caron explains that, “when their lease comes to term, consumers need to carefully consider their situation and needs.”

THE BIG QUESTION FOR CONSUMERS IS, WHAT WILL HAPPEN WHEN THE LEASE IS UP?

Were they so happy with the car that they'd like to keep it? If the mileage isn't too high and the reliability record is reasonably intact, the thought of continuing with this vehicle may be interesting, especially since the owner already knows the car's history.

Does it still meet the user's needs, however? The all-too-common scenario of parents who know they'll soon become empty nesters comes to mind. The big SUV with the third-row seats may no longer be necessary as grown children slowly but surely leave the family home.

The residual value of the vehicle must also be considered, reminds Sylvain Légaré, an automotive industry analyst with CAA-Quebec. Determined when signing the lease agreement, the residual value is the amount you would need to spend (after the lease is up) to become the outright owner of the vehicle. If the amount is less than the car's market value, buying back suddenly becomes very attractive, especially if you plan on reselling the vehicle. The CAA-Quebec Automotive Advisory Services can provide members with the market value free of charge, based on the vehicle's condition, equipment and mileage. Buying back and turning over the keys are both perfectly viable options depending on the consumer's situation. But there is one more option... you can lease another car! This third option often erases the excessive wear costs that may be requested on return of the vehicle. The dealer keeps the customer, and the customer gets behind the wheel of a brand new vehicle. Speak with your dealer to understand your options. The Automotive Advisory Services can also provide you with information or objective advice on the various options. Be sure to inform your insurer or broker of your decision so he or she can update your car-insurance file.

THE CONDITION OF THE VEHICLE

You also need to consider the car's condition. For example, if the car was significantly damaged in an accident during the lease period, then it's best to return it. After all, until it is bought back, the vehicle remains the property of the lessor (the automaker's financial arm or a financing company). It is therefore up to them to absorb the accelerated depreciation caused by the accident. On the other hand, when turning the keys over, the dealer, acting as the lessor's agent, can also add costs with respect to the excessive wear and tear of the vehicle (scratches, dented rims, tires in poor condition, etc.). In this case, it is best to make an appointment with the establishment one month before the lease is up to see if any repairs are necessary. If so, consumers can generally get a more reasonable price if they attend to the repairs themselves.

GOOD TO KNOW ▶ CAA-Quebec-certified garages can objectively evaluate the vehicle or repairs to be made, and CAA-Quebec members get 3 percent in CAA dollars back on maintenance and repair costs.





2020 ACURA RDX

PRICE: \$45,065 to \$55,565

PROS: Powerful engine, precise steering, dynamic handling, spacious interior, good value, good predicted reliability.

CONS: Frustrating controls, grating and loud engine, stiff rear suspension, sometimes jerky transmission.

► After two six-year cycles, the Acura RDX entered its third generation in 2019. The turbocharged four-cylinder engine under the hood marks a return to roots for this vehicle, which swapped this type of engine for a V6 between 2013 and 2018. Built on an all-new platform, the compact Acura SUV grew last year and (re)gained a little panache with the arrival of an A-Spec version, named after the manufacturer's sports line.

The old Acura RDX wasn't bad, but it really lacked character. The redesigned model brilliantly makes up for this shortcoming, thanks to its sharp handling and spirited powertrain. Still one of the roomiest picks in its segment, the RDX also offers above-average reliability. Too bad the infuriating multimedia system and a truly unbearable engine sound sour this sweet ride.

TESTED MODEL

ENGINE: 2.0-litre turbo direct-injection 4-cylinder (272 hp)

TRANSMISSION: 10-speed automatic with manual mode

DRIVETRAIN: All-wheel drive

TEST TEMPERATURE: 2°C to 18°C

TESTED FUEL ECONOMY: 10.3 L/100 km

2020 KIA TELLURIDE

PRICE: \$46,890 to \$56,090

PROS: Very spacious cabin, vast cargo area, excellent controls, stable handling, smooth and refined ride.

CONS: Transmission sometimes hesitates, abrupt functioning of driver assistance systems, disappointing front seats, armrests too far away.

► With the disappearance of the Borrego at the end of 2011, the Kia lineup no longer included a large SUV. The arrival of the Telluride fills the niche above the Sorento in terms of size, price and equipment. Its truck-like body hides a seven- or eight-seat cabin, depending on the model, a V6 engine, all-wheel drive and a comprehensive series of driver assistance technologies.

Refinement was clearly at the heart of Kia's priorities when it designed the practical, comfortable, smooth and quiet Telluride. If you have a problem with spending up to \$56,000 for a Kia, don't worry: This new crossover is worth it, as much as or even more than a lot of the competition. If you decide you do not really need all the room of a Telluride, the equally capable Sorento would save you up to \$10,000.

TESTED MODEL

ENGINE: 3.8-litre direct-injection V6 (291 hp)

TRANSMISSION: 8-speed automatic with manual mode

DRIVETRAIN: All-wheel drive

TEST TEMPERATURE: 10°C to 31°C

TESTED FUEL ECONOMY: 9.8 L/100 km





2020 RAM HEAVY DUTY

PRICE: \$52,640 to \$110,655 (2019)

PROS: Comfortable ride (2500), spectacular capacities and power, impressive soundproofing, wide range of models, cavernous cab (4-door), luxurious finish (high-end models).

CONS: High fuel consumption, occasional rear-end bounce (3500), steering wheel still not telescoping, difficult access to interior, cumbersome dimensions, high retail price.

► Less than a year after launching the redesigned 1500 pickup, RAM gave its Heavy Duty lineup the same treatment. The 2500 and 3500 models feature the brand's latest styling cues, a full suite of driver-assistance technologies and a new, lighter yet more robust chassis. They also became the first to pass the 35,000-lb mark in terms of towing capacity, notably thanks to a diesel engine good for no less than 1,000 lb/ft of torque.

The new generation of RAM Heavy Duty pickups raises the level of luxury and refinement to a point that once would have been thought incompatible with a "work" truck. We're not just talking gadgets and the quality of materials but also day-to-day comfort, even in the most affordable versions. The RAM 3500 also ruled the pack in terms of payload and towing capacity — but only for a year, until the 2020 Ford Super Duty added a few hundred kilos to the tally. Let's wait and see who earns the bragging rights next!

TESTED MODEL

ENGINE: 6.7-litre turbodiesel 6-cylinder (400 hp)

TRANSMISSION: Continuously variable automatic with manual mode

DRIVETRAIN: All-wheel drive or conventional 4x4

FUEL ECONOMY, CITY/HIGHWAY COMBINED: Undisclosed

2020 SUBARU LEGACY

PRICE: \$28,045 to \$40,745

PROS: Impeccably smooth ride, secure handling, efficient all-wheel drive, powerful turbo engine, roomy interior, efficient driver assistance.

CONS: More complex controls than before, overly light steering, compliant rear suspension, tepid acceleration (base engine), uncertain engine reliability.

► The Legacy enters its seventh generation for 2020. Redesigned and larger, this all-wheel-drive sedan is built on the global platform that Subaru has been gradually incorporating into its lineup for the past three years. Unsurprisingly, the optional six-cylinder engine gives way to a turbocharged four-cylinder introduced in the Ascent crossover. The automaker also seized the opportunity to resuscitate the Legacy GT, which enjoyed a degree of popularity in the 2000s.

With 30 years under its belt, the Legacy notches up the comfort, space, frugality and safety that have characterized Subaru vehicles of the past 10 years. It looks like a winning formula, with the small automaker now selling 12 times more vehicles than in 1995. However, sport sedan enthusiasts will have to accept that the new GT is much less generous in terms of driver engagement than its predecessor, despite the vivacity of the turbo engine.

TESTED MODEL

ENGINE: 2.4-litre turbo, direct-injection flat 4-cylinder (260 hp)

TRANSMISSION: Continuously variable automatic with manual mode

DRIVETRAIN: All-wheel drive

FUEL ECONOMY, CITY/HIGHWAY COMBINED (NATURAL RESOURCES CANADA): 8.7 L/100 km





2020 TOYOTA COROLLA

PRICE: \$20,635 to \$30,390

PROS: Lively 2.0-litre engine, Efficient "Direct Shift" transmission, secure handling, comfortable ride, good driving position, standard driving assistance technologies.

CONS: Poorly integrated touch screen, scattered controls, poor rear headroom, noisy ride, lack of braking bite.

TESTED MODEL

ENGINE: 2.0-litre direct-injection 4-cylinder (169 hp)

TRANSMISSION: Continuously variable automatic with manual mode

DRIVETRAIN: Front-wheel drive

TEST TEMPERATURE: 12°C to 26°C

TESTED FUEL ECONOMY: 7.4 L/100 km

► Toyota is launching the 12th generation of its Corolla sedan as a 2020 model-year. Like the hatchback version last year, the sedan moves onto the global platform the automaker is gradually adopting on its front-wheel-drive models. A more powerful engine appears on the sporty looking SE and XSE versions. At the same time, Corolla becomes more eco-responsible thanks to a new hybrid model displaying the same renewed styling as the rest of the lineup.

Changes brought in for 2020 inject a healthy dose of vitality to the Corolla, at least to the more sporty models. Driving enjoyment is enhanced without sacrificing the cardinal virtues of reliability, safety and resale value traditionally – and rightly – attributed to the small Toyota. With its perennial comfort and improvements in fuel economy, the Corolla remains a steadfast choice, with little to criticize except a noisy cabin and some questionable ergonomics.

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