

CAA

- TRAVEL** Four new trends
- HOME** Renovations that pay off
- MOBILITY** Storing your vehicle
- INSURANCE** Understanding life insurance
- DOSSIER** Well prepared for retirement?

QUEBEC

FALL
2021

ELECTRIC VEHICLES

A smart buying guide





Getting through a pandemic
takes a good dose of patience.



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a 2nd dose of vaccine.**

[Québec.ca/COVIDvaccine](https://quebec.ca/COVIDvaccine)

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The entire magazine is available at CAAQUEBEC.COM. Follow us on social media to ask questions, consult our tips and advice pages, and interact with our community.

Working toward renewed mobility

Each one of us can be part of the solution: reducing pollution while also promoting the smoothest possible means of daily mobility.



© CATH LANGLOIS PHOTOGRAPHE

Richard Lachance
President and CEO

The pandemic has placed the issue of local and individual mobility at the forefront of our lives. It has disrupted our familiar routines and habits whether we walk, cycle (with conventional or power-assist bikes), drive (in electric, hybrid or gasoline-powered vehicles), or use public transit. Might this be a good opportunity to reflect on new options for the way we move about every day?

Merely posing this question suggests an answer to it. But reality is not always a simple matter, and even as normalcy gradually returns, we still need to consider transportation solutions in terms of individual and collective benefits. Each one of us can be part of the solution whereby all transportation modes find their optimal value. But it's a tall order, reducing pollution while also promoting the smoothest possible means of daily mobility.

The reality is that mobility within Quebec involves a vast territory, strewn with challenges like congestion, road conditions, public-transit accessibility, pollution, electric charging, gasoline prices and secure infrastructure for all transportation modes. There are also the societal challenges posed by harmonizing individual needs with collective interests – challenges that demand investments of money, patience and creativity.

Your mobility partner

Our mobility needs are altering before our eyes and at CAA-Quebec we're adjusting to the change and participating in the conversation. We intend to pursue our mission to assist you in daily life, fine-tuning our roadside assistance and advisory services in tandem with your needs (as you switch from gasoline to electric-powered cars, for example). We remain on the lookout for collective solutions, ready to view matters with a practical eye so as always to remain constructive and helpful. Because we are there where and when it counts and more relevant than ever, we'll help you make the best personal consumer choices. That will encourage us all to grow as a society.

With autumn and the back-to-school season knocking at the door, our content reflects these changes, from transportation electrification to the energy transition as well as the harmonious sharing of road infrastructure. It also mirrors our commitment to you and Quebec as a whole.

Whether you walk, cycle, drive, use public transport, or prefer a combination thereof, you can rely on CAA-Quebec to promote responsible solutions. Our aim is straightforward: to be an energetic partner committed to your new mobility choices.

Kick start your day.



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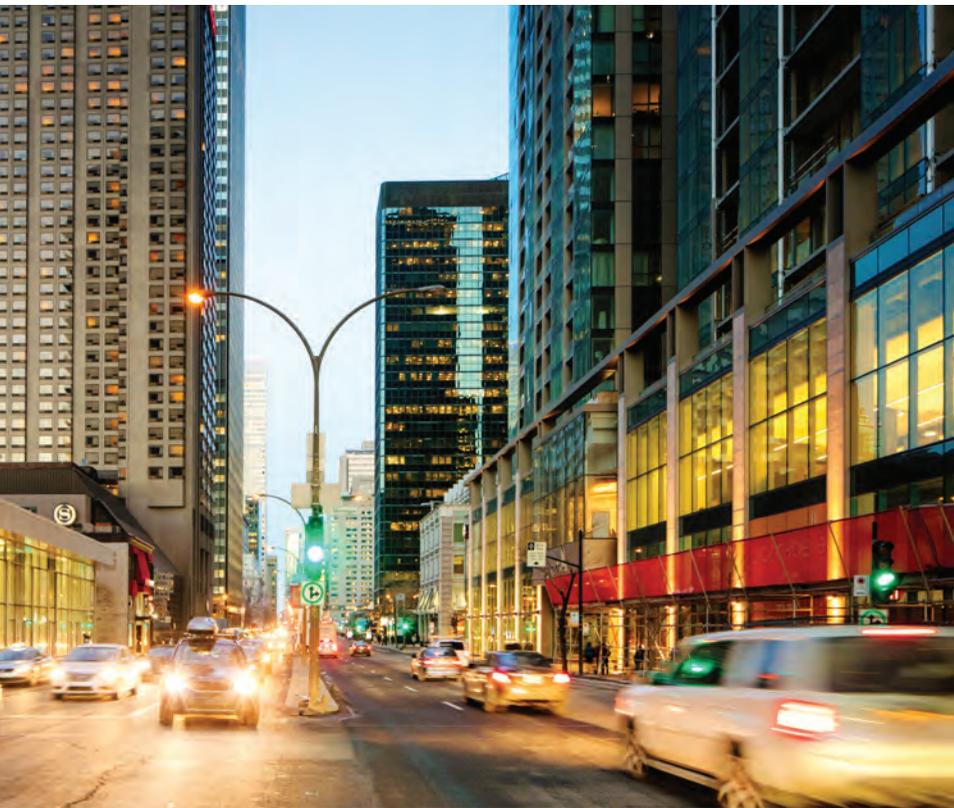
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News

Latest CAA-Quebec news, bulletins, notices, advisories: Here's what you need to know this season.

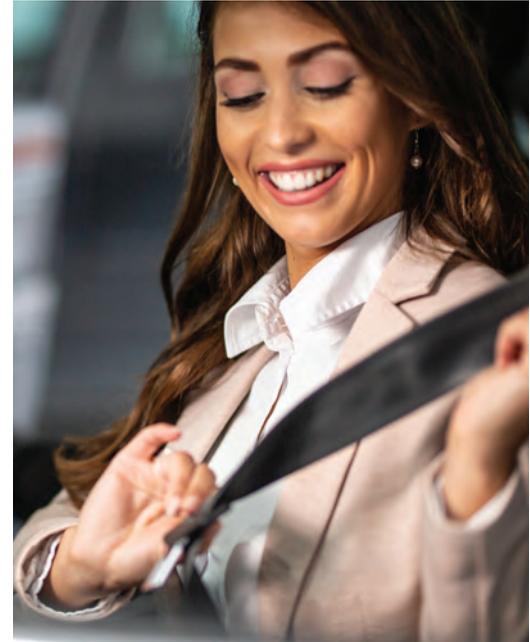


2020 Road Safety Record: Quebecer driving habits are getting better, but...

CAA-Quebec is not surprised to see an overall improvement in the 2020 Road Report compared to the previous five years. In large measure, this is due to the pandemic lockdown and the many people working from home. But the report, presented last May by the Société de l'assurance automobile du Québec (SAAQ), also highlights some troubling trends, like an increased number of fatalities among motorcyclists and bike riders.

Road safety concerns everyone

For several years now, CAA-Quebec and its Foundation have increased efforts to raise awareness about the importance of road sharing. These efforts need to be continued. A similar sense of urgency must be applied to curbing excess speed and promoting the use of seat belts, which are two areas that still cause far too much loss of life. We must all stay focused.



It pays to drive safely!

CAA-Quebec applauds the SAAQ decision, announced last May, to give Quebec drivers a “vacation” from paying the insurance portion of their licence renewal fees in 2022 and 2023. This amount is usually payable with each renewal.

The reprieve is attributed to the significant drop in the number of road-accident victims and claims paid out over the past several years, allowing the SAAQ Automobile Insurance Fund to accumulate more investment income than anticipated. In concrete terms, drivers of passenger vehicles will save about \$90 annually, or \$170 for those with a driver's licence for a car and a motorcycle. Drivers with demerit points will obviously continue to pay the insurance portion.

This fee break also sends a strong message: By working together to improve road safety, we'll save not just lives but also some hard-earned cash. Everyone wins!

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Quebecers want to travel again!

A recent CAA-Quebec survey¹ on the vacation intentions of Quebecers show a clear urge to travel. In fact, slightly more than half of the respondents (55 percent) say that, once the pandemic is over, they'll be travelling as much as they had before the crisis struck (versus 47 percent in 2020). And 14 percent say they'll travel even more frequently. The respondents are notably optimistic. More than half (59 percent) plan to fly within six months once government warnings and restrictions are lifted (versus 38 percent in 2020). As for destinations, Canada is the choice for 51 percent; sun-filled destinations attract 39 percent; the United States and Europe, 35 percent each, and 30 percent chose a variety of spots elsewhere around the world.

¹ This survey was conducted by the firm Léger for CAA-Quebec, among 1,000 respondents representative of the Quebec population, between May 7 and 16, 2021.

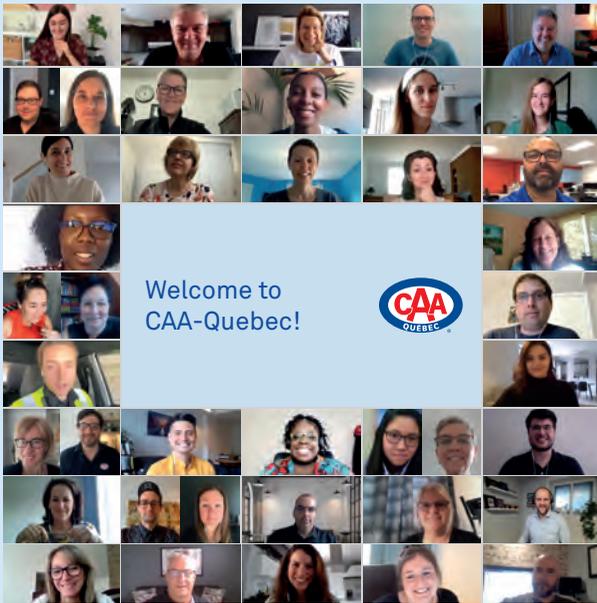


The 2021 Worst Roads campaign

Voting took place this year from April 20 through May 17. First on the *Top 10* list is Chemin de la Grande-Ligne in Carignan. Matane's Ferry Ramp came in a close second, followed by Rimouski's Chemin du 3e-Rang-du-Bic. See the full list at CAAQUEBEC.COM.

This annual list is a way for citizens to alert elected officials to the state of the Quebec road network. CAA-Quebec makes sure that the message reaches the proper authorities so that necessary repairs are done. It's a must! Last March, the Canadian Automobile Association (CAA) released a study confirming that Quebec had the worst roads in Canada, a fact that could translate into extra operating costs for car owners (\$258 annually), in addition to compromising the safety of all road users – pedestrians, cyclists, motorcyclists and motorists alike.

It's been proven that every dollar invested in long-lasting road maintenance now delays spending \$6 to \$10 on repairs in the future.



Come work with us!

CAA-Quebec members appreciate that we feel satisfaction in what we do to help improve their daily lives. Behind that effort is an exceptional team in which you also could play a role. We don't often write about it, but our organization consists of some special men and women! They embody a variety of talents and expert knowledge that combine to create a unique and unifying team.

We cover the 15 regions scattered across Quebec, and each region must offer the prompt, courteous and top-notch services that you expect and deserve. Because service is in our DNA, more than a thousand staffers commit themselves daily to our basic mission. Working at CAA-Quebec is really more than a career. It's a rich and stimulating venue for exchange, personal encounters and cooperation.

All our great team members can apply their skills in the service of others, growing in an organization that puts people at the centre of their priorities. Whether in information technology, marketing, insurance, administration, finance or any of our member-service sectors, a career at CAA-Quebec becomes an enriching and dynamic experience.

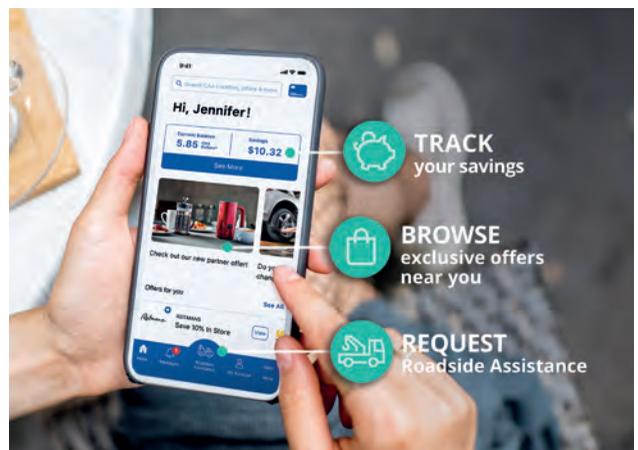
If you or a family member wish to join our dynamic and enthusiastic team, visit CAAQUEBEC.COM/JOB-OPPORTUNITIES to discover our many career possibilities.



“Enough already!” Refunds for cancelled trips

People have certainly suffered their share of disappointment, frustration and anxiety as the COVID-19 pandemic scuttled their prepaid dream vacations. Such emotions were only normal when a pleasure you'd saved up for and anticipated failed to materialize and then, on top of everything else, you weren't even reimbursed or credited for the cancellation.

In the end, the CAA-Quebec Travel Team was greatly relieved for its members and clients when news emerged that the Federal Government and air carriers had reached an agreement on compensation. The Travel Team promptly advised affected travellers how to go about getting their refunds. After all, a travel agency also has a duty to assist its clients when problems arise. And so, the job of a good travel counsellor is to be present before, during and – most particularly in this case – after a trip.



We're here for you!

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CAA named most trusted brand in Canada

The organization is renowned for its honest communication and service to members, two characteristics that help CAA maintain its top position on the annual Gustavson Brand Trust Index, compiled by the University of Victoria Peter B. Gustavson School of Business. The Canadian Automobile Association also ranks first in insurance for the fourth consecutive year.

This ranking is based on a survey of 9,000 respondents on 391 brands and companies. The results say a lot about our employees' commitment to customer service. To all of them we extend heartfelt thanks! We must also not forget to thank our loyal members, whose trust was especially appreciated over the past year.



Glenn Kelly

Board of directors' appointments

Last spring, the CAA-Quebec board of directors appointed three new directors: Glenn Kelly as Chairman, succeeding René Proulx who will remain a director; Kimberley Okell as Vice-Chair and Jacques Topping as a new director. An inspiring leader with extensive board experience, Mr. Kelly has spent his career in the energy and natural resources industry. He is recognized as a fervent enthusiast for business-development challenges and promises to draw on the reliable expertise of fellow board members.

Stay in the loop and get inspired!



Sign up for the CAA-Quebec Travel newsletter

to be the first to find out about our best travel offers and promotions, and explore all our products.



On the road again!

Our *explore-Monde* brochure (in French only) will soon be released. You'll find all kinds of ideas and possibilities to help you organize a trip in 2022 or 2023. This is the way to plan without worry!





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Photo contest



Winning photo

LÉVIS - QUEBEC —→ I was criss-crossing the Route des Navigateurs exploring Quebec's picturesque villages nestled along the shores of the St. Lawrence. Night was falling as I arrived in Lévis, so I decided to look for a place to sleep in the old part of town. The vista awaiting me there was sensational: The sky was draped in warm, dreamlike hues and the sun was setting next to the Château Frontenac. Two lovers took full advantage of that impossibly romantic setting and I couldn't resist shooting the perfect moment!

— ÉTIENNE ST-PIERRE - MONTREAL

Send your favourite vacation photo (maximum 5 megabytes) to CAAQUEBEC.COM/CAAQUEBECMAGAZINE before September 10, 2021, along with a description of roughly 80 words. You'll have a chance to see it published and earn 250 CAA Dollars.



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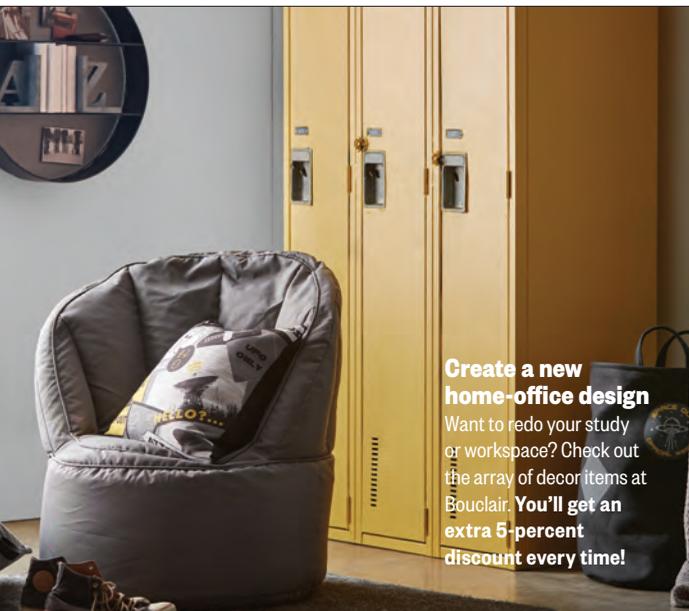
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Discover the gins of Quebec

Quebec gins are enjoying an unprecedented boom: record sales, burgeoning products and distilleries, as well as international acclaim.

They've become the new ambassadors for their respective regions, attracting amateurs and foodies alike to every corner of the province.

BY — NATHALIE DE GRANDMONT

A meteoric rise

The world of Quebec gins is in a state of ferment – excuse the pun! “The SAQ carries 130 labels, 60 of which were added over the past year alone,” says SAQ information officer Linda Bouchard. “And during the same period, gin sales by volume increased 46 percent.” Also, in just five years, the amount of distilleries has grown tenfold. “The Union of Quebec Micro-Distilleries (UQMD) went from six or seven in 2015 to 60 members today. And that’s not counting members and vintners who also hold distillery permits,” adds Joël Pelletier, co-founder of Distillerie du St-Laurent. For several distillers, including Distillerie Stadaconé president Jean-Pierre Allard, “this craze is part of the growth of microbreweries and the increasing popularity of terroir products, both locally and globally.”

But there is little doubt that the Quebec phenomenon is especially remarkable. “Gin has become the honour of spirits terroir,” says Emmanuelle Ricard, author of the *Madame Gin* blog. “By its very nature (a grain-based alcohol flavoured with spices, herbs or aromatics), gin is one of the best spirits to elevate pride in the regions’ products.”



Distillerie Noroi

PROMOTING TERROIR FLAVOURS —→ The cultivators keep honing their skills. Here is one example taken at Charlevoix's Menaud Distillery & Brewery, which produces gin, beer, vodka and other liquors.



In fact, while very few Quebec distillers produce their gin from grain to bottle (only about 10 per cent), some of them do make a point of incorporating aromatics or other ingredients from their particular terroir. One example is Distillerie du Fjord in Saguenay-Lac-Saint-Jean that uses plants from the boreal forest. Another is Distillerie du St-Laurent in Rimouski, which infuses its gins with algae harvested on île Verte.

Discovering gins and their terroir

Since 2018, micro-distilleries have been able to legally sell and offer tastings of their products on site, like wineries and microbreweries before them. Visitors can thus enjoy still more attractive stopovers on their tours. What wonderful discoveries lie in wait? But be sure you don't get too carried away with your tasting!

Each establishment has its special appeal with café-bars and other activities designed to enhance the visit experience. For example, Distillerie Grand Dérangement in Lanaudière has just inaugurated an economuseum that showcases the craft of making its organic gin. In Quebec City, Distillerie Stadaconé

offers an immersive escape game as a novel prelude to your visit and the tastings themselves.

Micro-distilleries are present in some 15 regions of Quebec. Among the most fun to visit, according to Ricard, are Distillerie du Fjord (near Monts Valin), Distillerie La Chaufferie (housed in one of the historical Imperial Tobacco buildings in Granby) and Cirka (located near the Lachine Canal in Montreal).

If heading to Gaspésie, Ricard recommends that you visit Distillerie des Marigots (if only to check out its superb Charentais-style alembic-copper-pot still) and the atmospheric La Société secrète (housed in a former Anglican church).

Maxime Coubès, mixologist and co-author of *L'apéro au Québec*, has two favourites: Menaud in the Charlevoix backcountry and Côte des Saints in Mirabel, which he ranks among the most picturesque in the country.

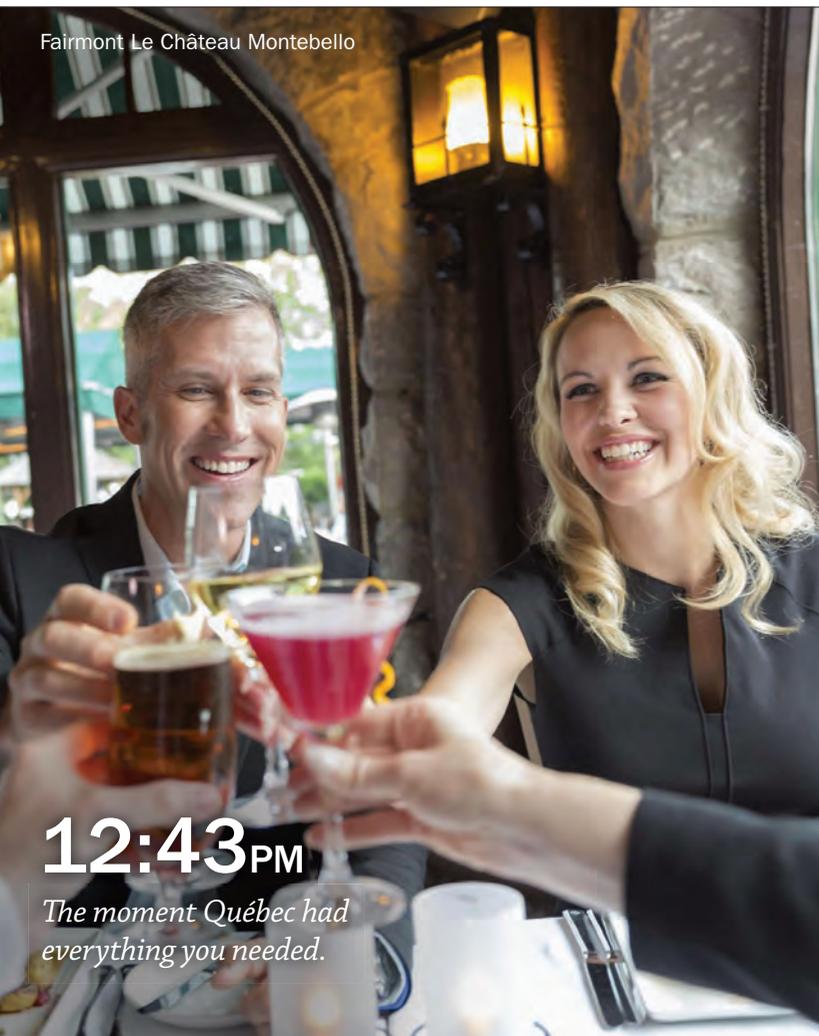
— To know more, *L'apéro au Québec*, by Rose Simard and Maxime Coubès, KO Éditions, 2019 (in French only), MADAMEGIN.COM (blog, in French only), The Union of Quebec Micro-Distilleries (UQMD) DISTILLERIESDUQUEBEC.COM



Distilleries map

- | | |
|--|---|
| 01 — Cirka
Montreal CIRKA.CA | 08 — Distillerie Vent du Nord
Baie-Comeau
DISTILLERIEVENTDUNORD.CA |
| 02 — Société secrète
Cap-d'Espoir SOCIETESECRETE.CA | 09 — Distillerie Stadaconé
Quebec City STADACONE.COM |
| 03 — Distillerie des Marigots
Caplan
DISTILLERIEDESMARIGOTS.COM | 10 — Côte des Saints
Mirabel COTEDESSAINTS.COM |
| 04 — Menaud Clermont
MENAUD.CA | 11 — Distillerie du St-Laurent
Rimouski
DISTILLERIEDUSTLAURENT.COM |
| 05 — La Chaufferie
Granby LACHAUFFERIE.CA | 12 — Grand Dérangement
Saint-Jacques
GRANDDERANGEMENT.CA |
| 06 — Distillerie du Fjord
Saint-David-de-Falardeau
DISTILLERIEDUFJORD.COM | 13 — Distillerie Noroi
Saint-Hyacinthe
DISTILLERIENOROI.COM |
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Travel Insurance



CRUISING

More in demand than ever

After a year's hiatus, cruise ships are ready to set sail again. Travellers, respectful of protocols, eagerly await the boarding call. And that's no surprise!

BY — ANNE PÉLOUAS

Last spring, France Arcand and Réal Hébert of Sainte-Famille, Île d'Orléans, postponed until 2022 their cruise to French Polynesia, originally scheduled for March 2021. "I was certain that we'd soon be able to travel again and that it was in the cruise line's best interest to ensure their guests' health and safety."

The couple had booked their French Polynesia journey in January 2020, just before embarking on another sea voyage between Dubai and Singapore. Two months later, in mid-March, the COVID-19 pandemic put an abrupt end to that voyage. They had to leave the ship at Mumbai and find their own way home. "We got a reimbursement from Celebrity Cruises," says Arcand, "and have been waiting ever since for the pandemic to be over so we can sail again."

Strong wave of bookings

This confidence in the future of cruising appears to be shared among cruise regulars. Optimism has not been permanently tainted by the ordeal experienced by passengers aboard ships that were hit by COVID-19 outbreaks then quarantined in the spring of 2020. "On the contrary, we've recently seen a surge of bookings for cruises due to sail in 2022 and 2023," observes Chantal Lapointe, CAA-Quebec Director of Growth Strategy and Travel-Partner Relations. "It's as if people wanted to make up for lost time. Deprived of cruises, they've saved a bundle and now want to indulge in the destinations they wouldn't have considered before the pandemic." Lapointe cites the example of how the Oceania "Around the World" cruise was swiftly sold out.

Energized by this confidence, cruise lines have reinstated some of their popular destinations this year, and the trend continues apace for 2022. It must be said that the companies have made serious efforts to retain their customers and adopt measures that make their ships even more secure.

Greater flexibility to retain customers

In the past year, cruise lines have had help from the industry itself in order to further shore up an already loyal customer base. For example, flexible cancellation or change policies were put in place as a way of encouraging travellers to book early to benefit from lower fares with no risk of losing money, says Lapointe.

Other incentives consist of all-inclusive on-board services and an enhanced cruise credit – often up to 125 percent – for expenditures incurred.

Strict health protocols

In addition to their own health measures, which have evolved as new data emerged, cruise companies scrupulously follow the health guidelines of each country where their ships operate. In the United States, for example, the Centers for Disease Control and Prevention (CDC) issue such guidelines.



Measures can include vaccine mandates for crew and passengers, health checks at boarding, on-board COVID tests, and so forth. What's more, ship facilities have been refurbished to provide quarantine zones, upgraded air-filtration systems and reorganized dining areas, where buffet-style catering has been replaced with wait staff and transparent protection screens. So the scene is now set to welcome both seasoned cruisers and those wishing to try this safest of vacation modes for the very first time.

For more details about booking conditions and health measures, as well as about *explore* destinations (French-speaking guides only), contact a CAA-Quebec Travel Counsellor.

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TRAVEL

Trends to anticipate

Lockdown has given us ample opportunity to rethink travel in all its various aspects. A wave of change is on the way as we make plans and embrace new possibilities.

BY — MICHELLE PINSONNEAULT

Slow travel

It's all about slowing down, living through an experience rather than just sightseeing, doing less but doing it better, as they say. The concept first surfaced in 1999, as an alternative to fast-track vacations, and it's just as relevant today.

The slow traveller's aim is to explore a destination in depth by staying in one place, getting to know the way of life, shopping locally and taking time to sample local cuisine. In other words, immersing oneself in the destination's culture rather than passing by as a tourist.

In reality, it's an ideal regimen for seasoned travellers, people on sabbatical or telecommuters. The so-called *circuit en étoile* formula (one fixed location with day trips) is considered slow travel.



Revenge travel

Criss-crossing the world in defiance of the pandemic is on many travellers' minds just now. After those long, drawn-out lockdown months, they feel the need to make up for lost time and cancelled trips. With big, bold plans, they initially travel close to home. Then, as borders re-open, travel plans reach farther afield.

"Revenge travel" is steadily trending up, spurred on by readily available vaccines and the promise of safer travel.

In reality, travellers the world over are far keener than before the pandemic to take to the road – or the air – to visit friends and family or to explore wherever their hearts beckon, especially the great outdoors. They've been feeling cooped up for much too long.



Bubble travel

Dreamed up by tour operators, this term refers to private tours organized for small groups – or “bubbles” – of close friends and family members. Itineraries are chosen according to participants’ wants, needs and health concerns.

In reality, it’s an innovative approach that makes private, custom-made vacations affordable, flexible, safe and fun. Bubble tour possibilities are as vast as your imagination. How about a family reunion in Costa Rica, for example? The whole gang can get close to volcanoes and check out indigenous monkeys in their natural habitat!



Thinking about your next trip?

Count on our experienced counsellors. They’re ready to help.

Conscious travel

Among other concerns, a conscious traveller is aware – and mindful of – the impact of his/her trip on the environment and the communities in that destination. Since travel in itself is a privilege (as the pandemic reminds us all), it's up to travellers to make conscious, sustainable choices in climatic, economic and cultural terms for everyone's benefit.

In reality, both conscious and slow travel endorses the same behaviour: respecting the destination communities, travelling in the off-season, discouraging over-tourism, favouring carbon-neutral accommodations and, where possible, avoiding air travel.



Travel with CAA-Quebec

If you feel like trying out any of these trends on your next vacation, contact a CAA-Quebec Travel Counsellor. He/she will not only help you put together your dream trip, but will also be there to sort out any problems before, during and even after your journey.



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†The 25% discount is applied to the less expensive pair when the first one is a prescription pair.



You asked us

Sylvie Ladouceur of Lévis asked if she can book a worry-free trip.

Absolutely! Even though CAA-Quebec advocates compliance with Canadian government instructions, and government advice at the time of writing is to avoid all non-essential travel outside Canada, nothing prevents you from planning for the future when travel abroad is again deemed safe.

For the time being, wholesalers and carriers (including cruise lines and Disney) have relaxed their policies, waiving change fees and offering full refunds or credits on cancellations up to 48 hours before departure. For their part, CAA-Quebec travel partners have been working on implementing and applying health protocols to ensure traveller safety, well-being and comfort.

Plan your trip with an agent

A travel counsellor is the best person to help put your trip together. He/she is up to speed with the regulations and health protocols in destination countries and has partners around the world, not to mention direct access to the people who can provide answers to every practical question. He/she will also tell you exactly what measures apply when you return home, such as COVID screening tests and ArriveCAN submissions.

Moreover, by entrusting your travel with an agency, you are covered automatically by the agent-client travel compensation fund known as FICAV. This coverage rounds out the protection offered by your own insurance policy.

Review your insurance coverage before you leave

Now, more than ever, it's important to have adequate insurance. CAA-Quebec Travel Insurance will protect you against COVID-19 provided you've been vaccinated. Of course, you're also protected in case of illness, injury and other mishaps as your personal policy dictates. If you plan to rely on your credit-card or group insurance, double-check the coverage as well as the conditions and requirements for coverage.

What destination to choose?

At this point, it's more a question of when, rather than where, to travel. It's now the time to plan a 2022 or 2023 trip abroad. Alternatively, there are little gems to discover right here in Quebec or elsewhere in Canada. You can save 25 to 50 percent discount by opting for *Explore Quebec* packages.



Chantal Lapointe

Director, Travel growth strategy and partner relations

For planning and organizing your dream trips, contact a travel counsellor at **1-844-861-2489** (seven days a week) or visit CAAQUEBEC.COM/VOYAGE.

Any questions?

CAA-Quebec counsellors are true and passionate experts who will accompany you in different lifetime projects, such as travel, housing, mobility and insurance. In this section, they will answer all your queries. Take advantage of their expertise. Email us your questions at CAAQUEBECMAGAZINE@CAAQUEBEC.COM.

Are you prepared for retirement?



Retiring often implies a long process of reflection and adaptation, not to mention a shrinking income with some reshuffling of your budget. But don't worry: CAA-Quebec can guide you through this important step. As you'll find out, it's fairly simple to get organized for this new stage of your life.

BY — ÉMILIE VALLIÈRES

Housing

Choosing the best option

In retirement, you might want to devote less time and effort to home maintenance. The housing market offers options so that you can choose one best suited to your retirement needs.

A **semi-detached house** is a good compromise to a self-contained house if you still want to have a backyard. The shared wall is another advantage as it can reduce heating costs. If you enjoy access to cafés and concert halls, a city townhouse may also fit the bill, although it's generally pricier and doesn't always come with a yard or garden space. Good neighbourly relations are essential in this case as there are shared responsibilities, like roof repairs, cladding replacement, snow removal and lawn maintenance.

Condos generally appeal to retirees, who can remain homeowners without the burden of much maintenance. But dealing with other co-owners calls for dealing with rules that aren't always compatible with a desired lifestyle. Also, you must purchase an insurance policy to cover your personal space and possessions as well as contribute to insurance purchased by the condo board that covers the common areas of the condo building. Be sure to verify the coverage of both policies as well as the financial stability of the condo contingency fund that exists to handle emergencies.

Multi-generational homes continue to be popular. If you're interested in this type of arrangement, discuss it honestly and in depth with the involved family members to determine clear and well-defined rules for a happy, harmonious scenario.

Once the initial decision is made, you can discuss and decide to alter your house or that of your child. Or you both can purchase a new house and

modify it to everyone's needs. In every case, be sure to engage an architect or architectural technologist to take on the project. But first things first: Check municipal bylaws regulating this type of housing and obtain all necessary permits.

Generally speaking, **renting an apartment** is cheaper than renting a house or a condo. There's little or no maintenance— that's the landlord's responsibility. Renting is simpler and economical. Still, be sure to pick the location and neighbourhood that suits your lifestyle. Also, be aware that wall insulation in apartment buildings is all too often inadequate. Don't forget to purchase tenant insurance (to protect your personal property) that includes a civil-liability insurance clause to protect yourself financially should someone be injured or a possession of theirs is damaged while in your apartment.

Condo rentals are also popular with retirees. Some high-rent luxury units come with attractive amenities like an indoor or outdoor pool, gym, entertainment room, terrace and vegetable garden, but no senior-specific services. But you can expect peace of mind because there are no requirements like monthly fees or attending regular board meetings that come with owning a condo.

10 tips for saving money

- 01** — Shop around for home and auto insurance – and bundle to save on premiums.
- 02** — Buy a used vehicle and keep it throughout its useful life. Rent a car for long road trips or vacations.
- 03** — Scrutinize your banking fees, interest charges and membership fees so as to choose the right package for your needs. In this way, you'll save by only paying for what you need.
- 04** — Shop during sales promotions and look for deals.
- 05** — Start couponing (at [save.ca](#), [gocoupons.ca](#), [webSaver.ca](#), for example).
- 06** — Shop at thrift and second-hand stores. You'll find great items at a fraction of the normal cost.
- 07** — Rent or borrow items – like tools, books, even artwork – instead of buying.
- 08** — Pick particular days to do certain things. Some retailers offer substantial senior discounts on pre-scribed weekdays.
- 09** — Save on car-maintenance costs by using public transit or car-sharing services.
- 10** — Do certain chores yourself, like lawn mowing, weeding and gardening, painting and housecleaning. It's a great way to stay in shape!

Consult the complete guide
How to Get Ready for Retirement
at CAAQUEBEC.COM.

Getting around

Is it time to get that convertible?

How will you choose the right **vehicle** for your needs: an EV, a compact model or a larger model to tow your new trailer? The CAA-Quebec online guide *Buying or Leasing My Car* has a wealth of advice and information on various topics like buying or leasing, new or used vehicles, financing, and pre-purchase inspections. The CAA-Quebec road tests are also very useful when it comes time to shop for a new car.

Owning a **motorized RV** is the goal of many an adventurous retiree dreaming of blue skies, long strips of highway and wide-open spaces. The comprehensive article *Your Guide to RVs* on CAAQUEBEC.COM contains everything you need to know before jumping into the RV-driver's seat.

Why not try a **sports vehicle**? If your heart is set on a snowmobile, an ATV, motorcycle or scooter, it's a great idea to start by renting, so you can find out if you even like the sport. For all outdoor riding activities, be sure to have the necessary documents on hand – namely, vehicle registration and proof of insurance. If you plan to travel beyond Quebec by motorcycle, make sure you also get the right body gear for proper protection.



Retiring? We're here for you!

- Trip planning services
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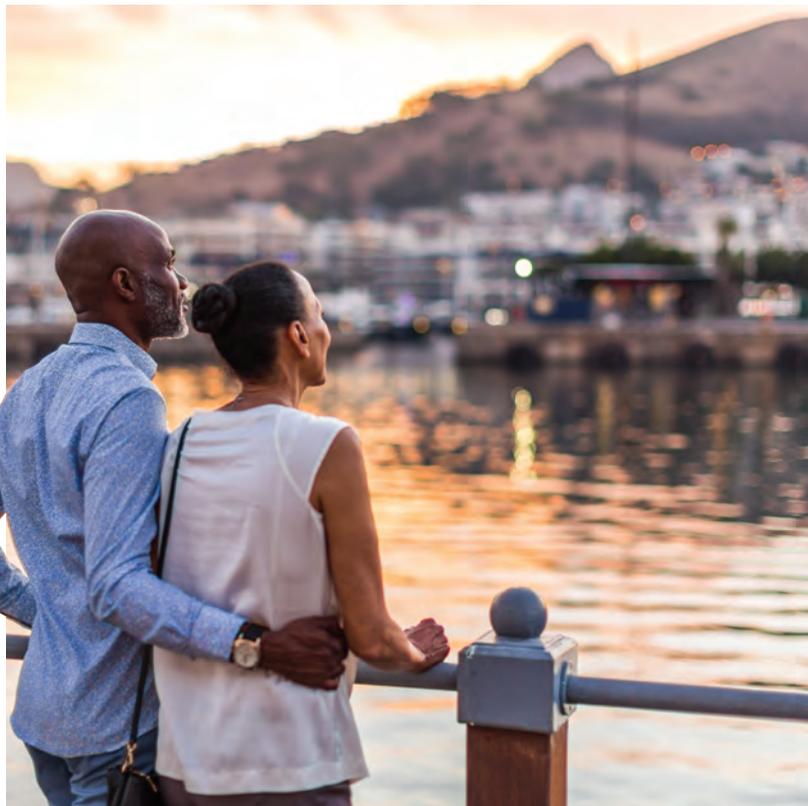
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Travel

Departures are in sight, at long last!

At press time, the Federal Government still advises Canadians to avoid non-essential travel abroad due to the ongoing pandemic. But as you await your departure day, why not take the opportunity to meticulously plan your next trip? It's crucial, for example, to ensure your passport is valid. (Some countries insist that it be valid up to six months after your return date.) Also, verify if your next destination demands entry visas or proof of vaccination. If you plan to rent a car abroad, you'll need an international driver's licence as well as the necessary insurance. Should you travel before the end of the pandemic, find out what health measures exist at your destination, what obligations must be followed when you return home, and opt for the most comprehensive travel insurance coverage. Finally, remember that Quebec itself is a destination with an abundance of exciting places to discover!



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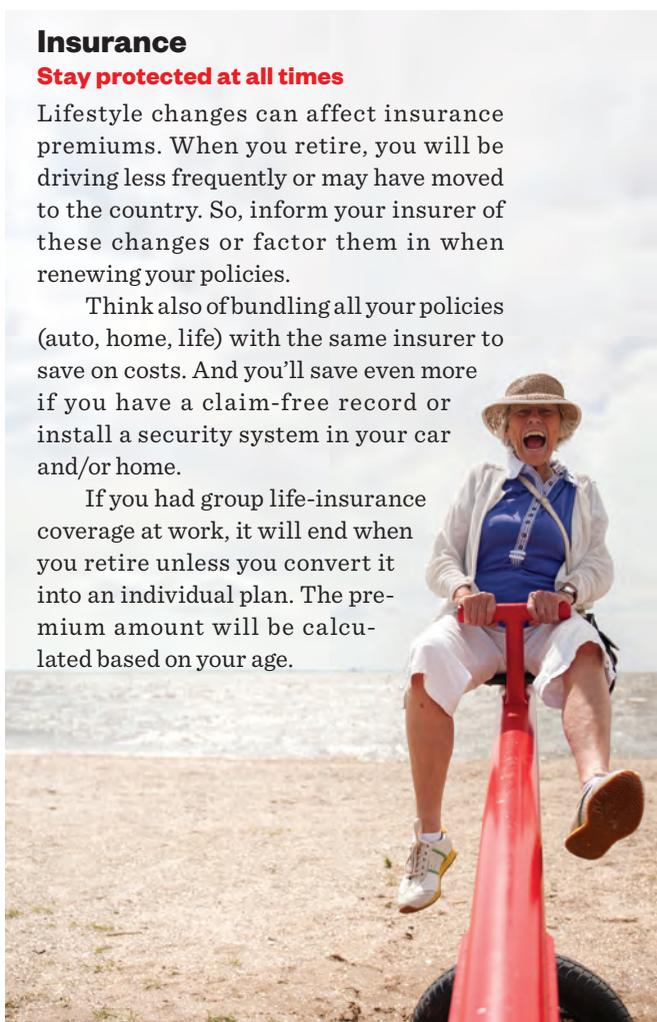
Insurance

Stay protected at all times

Lifestyle changes can affect insurance premiums. When you retire, you will be driving less frequently or may have moved to the country. So, inform your insurer of these changes or factor them in when renewing your policies.

Think also of bundling all your policies (auto, home, life) with the same insurer to save on costs. And you'll save even more if you have a claim-free record or install a security system in your car and/or home.

If you had group life-insurance coverage at work, it will end when you retire unless you convert it into an individual plan. The premium amount will be calculated based on your age.



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LIFE INSURANCE

The obvious asset protection

Life insurance is a vast and complicated field. It's no fun and games. Still, it remains a valuable tool to help provide a sense of security for you and your loved ones.

BY — YANN FORTIER

Take the time to shop around

Some people mistakenly believe that life insurance is the same for everyone. In fact, policies vary according to personal factors such as age, health history, and the ages of any children. An insurance broker, a financial advisor or planner will help you make an informed choice.



Regardless of changing needs and priorities, the proceeds of a life insurance policy will help cover certain expenses, pay off debts and/or compensate for lost income. Here are our observations and tips to help you navigate the field more efficiently.

When is the best time to buy life insurance?

Earlier is always better. The older you get, the more difficult it can be to qualify for coverage. Note: Premium rates, especially, increase as you age and your health changes.

If you've just married, had a child or bought a house, the time is ideal to take out or increase your life-insurance coverage. In case of your death, it will provide stronger financial security for your surviving loved ones.

I already have life insurance at work. Is that enough?

In most cases, policies from your workplace provide only a fraction of what's needed to stabilize your family finances if you should die. The good

news is that such coverage can be combined with a private insurance plan. Upon your death, the two amounts will be paid to your beneficiaries in full, in other words, without penalty whatsoever.

Note that this employee benefit ends should you lose your job or change employers. Be sure to regularly assess all your insurance coverage – personal, group, accident – as well as your current and future needs, to keep your data current.

How much does life insurance cost?

The type of insurance, the amount of coverage, and some personal factors such as the would-be insured's age, health history and lifestyle will influence premium rates.

You should always shop around and compare options. The standard practice is to check out three or four insurers.

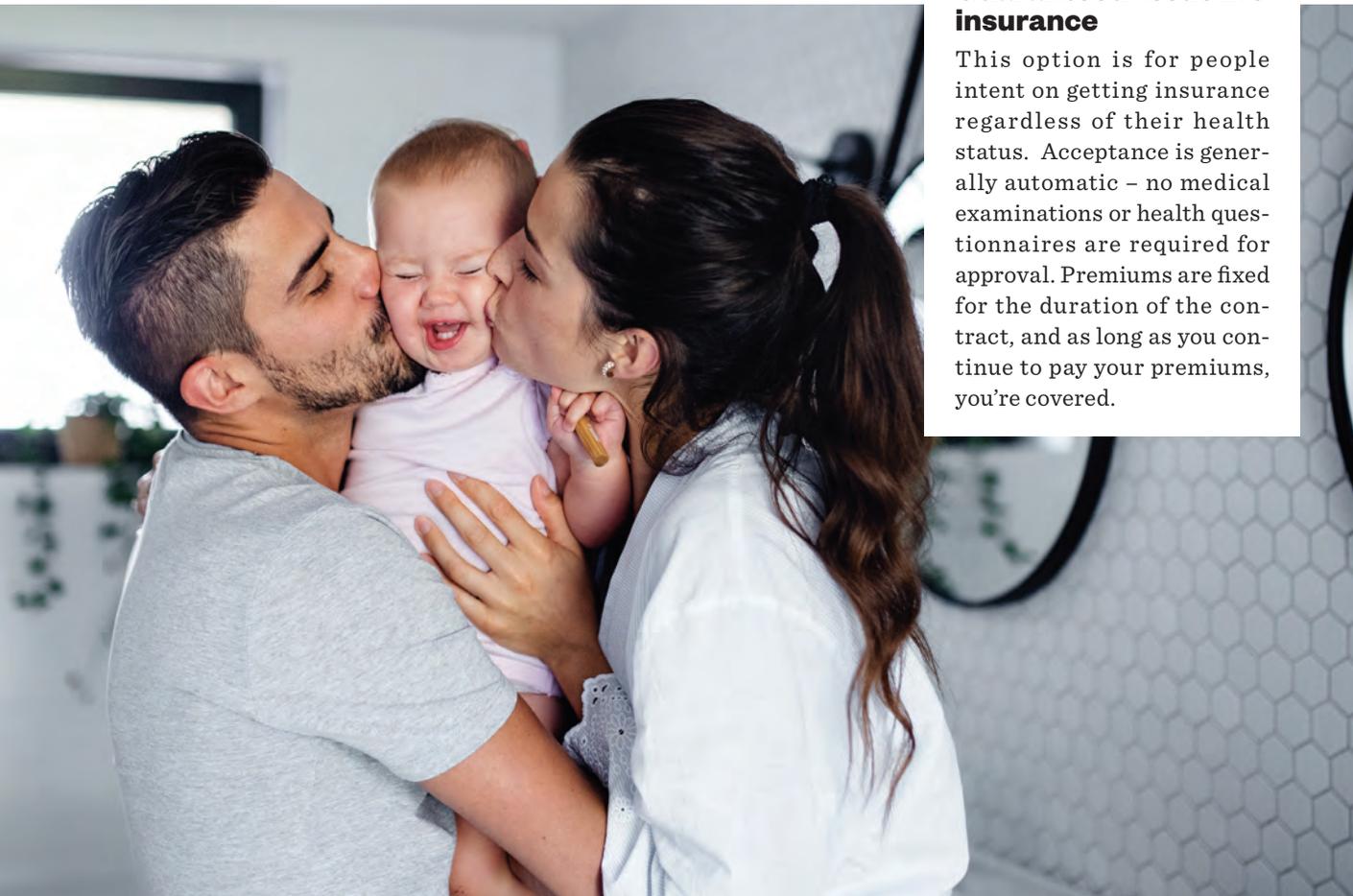


Ensuring family stability

In their 50s, Sylvie and Luc have had life insurance for years. “We hope to leave a non-taxable amount of money for our children, large enough to cover expenses and incidentals.”

In addition to ensuring a better financial future for the couple's heirs, this life insurance benefit will also cover some outstanding debts – mortgage, car loan, credit-card balance – and provide a small donation for the university where they met and fell in love.





Guaranteed-issue life insurance

This option is for people intent on getting insurance regardless of their health status. Acceptance is generally automatic – no medical examinations or health questionnaires are required for approval. Premiums are fixed for the duration of the contract, and as long as you continue to pay your premiums, you're covered.

5 tips for buying life insurance

- 01** — Identify your beneficiaries and their needs.
- 02** — Determine your monthly premium amounts.
- 03** — Calculate the anticipated fees and expenses that may be payable at the time of your death.
- 04** — Estimate the incomes of your heirs.
- 05** — Assess the length of time you'll need to provide for your dependents.

How much insurance should I purchase?

Once you've chosen the type of insurance you want, you need to determine the coverage amount for your family, based on your financial situation and projected liabilities.

Think about living expenses, education and retirement needs of individuals in your household. Do you already have the assets or savings put aside? Do you foresee outstanding mortgage debt? These are relevant questions to ask yourselves, and there are probably others, depending on your situation, that could help you decide the amount to bequeath.

Why is it important to name a beneficiary?

Because it's part of the instructions you leave for your estate liquidator to ensure that your wishes are respected. The designated individual or beneficiaries will be those who will receive the benefit. Your choice must therefore be informed and kept current if your situation changes. Your cumulative premiums paid will be significant over time, which is all the more reason to make certain your wishes are faithfully followed. If you don't appoint a beneficiary then your life insurance benefit will be assigned to your estate. Note: A life insurance benefit is usually payable in a lump sum. Depending on the age of the beneficiary (ies), you can request that it be paid by instalments. Solutions exist so you may want to discuss details with your notary, financial advisor or planner.

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The Assistant for personal life

I currently live in a big house that needs a lot of maintenance. At 76, I am looking for a safe and secure place that suits my present and future needs. Can you advise?

Senior residences come in all shapes and sizes depending on living arrangements (independent, assisted or special needs) and costs (public or private). Résidences Québec ([RESIDENCES-QUEBEC.CA](https://residences-quebec.ca)), a public directory that lists facilities by region, is an excellent starting point for your research.

If you don't require special care and seek an active living environment, a private residence for independent or semi-independent seniors may just be the right thing. In addition to your private quarters – a one-bedroom or studio apartment, for example – you'll have access to a range of services and facilities depending on the size of the residence or complex. These may include nursing care, housekeeping, restaurants, gym, pool, movie theatre, bowling alley, virtual golf, bocce, and other recreational activities. Prices are based on amenities and the size of your private unit. A certified residence means that it complies with regulations to ensure the health and safety of its residents. It will feature, for example, a call-for-help system and a minimum number of staff in the residence at all times. That's definitely reassuring! We suggest visiting several places to see which kind best suits you.

If you need extra care, a private residence can certainly meet that requirement. For public accommodation, however, your CLSC has an obligation to analyze your situation and point you in the right direction; i.e., toward an intermediate, family-type resource or a long-term care residence (better known as a CHSLD). Note that there are also private CHSLDs, some of which are partly funded by the public sector, while others operate entirely at the expense of the residents.



The Assistant – an exclusive benefit for holders of CAA-Quebec's home No-Stress Policy® – offers guidance and advice in several areas: legal matters, identity theft, health, personal life, pet health, home maintenance, etc. Learn more at CAAQUEBEC.COM/LASSISTANT.



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home renovations with the highest payoff

Well-targeted upgrades can increase the resale value of your property. Here are six key areas to consider, along with the estimated rate of return on investment in each case.

BY — JACQUELINE SIMONEAU

It's a smart idea to undertake renovations sooner rather than later so you can enjoy the improvements while you live there. You will reap the profits when the time comes to sell. But if you plan to sell soon, target the upgrades that can best boost your property's value.



01 — Kitchen and bathroom return rate 75 to 100 percent

Updated kitchens and bathrooms offer the greatest potential for profitability at resale. But there's no need to gut everything, says chartered appraiser Simon Beauchemin. "Simple updates like replacing the countertop, backsplash and/or cabinet doors can bring a contemporary feel." Remember that extravagant renovations, especially in a modest neighbourhood, won't be worth it. For broadest appeal, favour neutral and timeless styles, colours and materials.

02 — Interior and exterior painting return rate 50 to 100 percent

If you have a limited budget, make do with repainting the house. It's an inexpensive renovation that gives the home a fresh look. Be sure to use moisture-resistant paint in bathrooms. Outside, refresh balconies, fences and other wooden elements. Beauchemin recommends neutral hues like white, beige and grey.



03 — Floors return rate 50 to 75 percent

Hardwood floors add value to a property, but carpeting is unpopular and a potential source of VOCs (volatile organic compounds) or toxic fumes. Replace all carpets and other damaged floors with wood or the more budget-friendly floating floors. Ceramic tiles are most appreciated in the entranceway, kitchen and bathroom(s).

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Is your home-safety network up and running?

We're talking about smoke alarm, carbon-monoxide detector and fire extinguisher. Together, they form a comprehensive combo to protect you. Annual time changes (spring forward and fall back) are ideal times to change alarm and detector batteries and ensure the extinguisher is in good working order.

- Smoke alarm: Push the test button and listen for the signal. If the device is linked to a central system, ensure that the signal was indeed transmitted.
- Carbon-monoxide detector: Check its expiration date (7 to 10 years after activation) and replace as needed.
- Lift your fire extinguisher to make sure it's still full (of extinguishing agent) and check that the needle of the pressure gauge (manometer) is pointing to the green zone. Some extinguishers may indicate an expiration date (about 12 years). Replacement is also necessary if there are traces of rust.



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If you need advice or experts for your renovation projects, contact our Residential Advisory Services and the network of CAA-Quebec Approved Residential Suppliers. Also, you can get rewards and rebates at several Rabais Dollars CAA partners, for example, 25 percent off regularly-priced paint at Bétonel Dulux.



04 — Doors, windows and roof return rate 50 to 75 percent

Buyers appreciate renovations aimed at optimizing the home's energy efficiency, says Beauchemin. They'd likely be turned off if the roof, windows and doors (including the garage door) are in bad shape. They might even use that situation to negotiate a lower price. So it's important to repair or replace such damaged items before listing your home.

05 — Basement return rate 50 to 75 percent

A basement is considered living space only if it's finished. It would be worthwhile to freshen up a finished basement with a coat of paint or a new floor. Or why not add an extra room and/or bathroom? "It's an easy enough renovation that will boost value," says Beauchemin.



06 — Heating and cooling systems return rate 50 to 75 percent

If these systems are old and you're not selling your home anytime soon, invest in energy-efficient systems now for your own comfort. The value of your property will only improve at resale time.

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Keep those rodents out!

In the fall, rats and mice look for a warm spot to spend the winter. But you don't want them in your home, if you can help it! Here are a few ways to deter or eliminate these unwanted guests.

BY — JACQUELINE SIMONEAU



3 tips

for eliminating rodents

— 01 —

Install traps. There exist several types but the traditional wooden-base-wire-snap trap model is still the most popular.

— 02 —

Place traps at different spots, especially near plumbing (under sinks, for example), in the attic and along walls (with the trigger facing the baseboard). Check the traps every day.

— 03 —

Use fatty foods like peanut butter or chocolate-and-hazelnut spread as bait.



GOOD TO KNOW → Damage to a home caused by mice and rats is part of the (little-known) home-insurance exclusions. In fact, no insurance company will reimburse you for this kind of damage.

Prevention

- Meticulously inspect the house framework from rooftop to foundation to locate, and block, possible entry points. Seal cracks and joints between claddings. Caulk around pipes. Cover air outlets and vents with a wire mesh. Install metal weather stripping under doors. Fix broken drain covers – these are the most common entry points for rodents. Remember that mice can squeeze through dime-size holes and rats through ones the size of a quarter.
- Remove clutter around your property and keep the grass short so rodents have nowhere to hide. Keep the area under the deck clean and airy.
- For the same reason, stack wood away from the house and about 30 centimetres (12 inches) above the ground.
- Keep trash and compost in containers with tight-fitting lids.
- Sweep clean the ground under bird feeders, as rodents love birdseed. They are prone to carry it to their nests inside walls, making the baits less effective and the job of extermination more difficult.
- Make sure the garage door is airtight. To check, turn off the garage light and look for daylight peeking through any spaces in the garage door, an indication that mice can also enter.
- Eliminate all access to food sources inside the house. Store everything, including dry pet food, in metal or glass containers.



Keep those infectious beetles at bay!

Yellow, orange, red or black, the Asian lady beetle (*Harmonia axyridis Pallas*) is recognizable by the two white markings near its head and, just behind the head, an M-shaped mark. When autumn arrives, they cluster by the thousands on the outside walls of houses, looking for a way in. Be sure to block all potential openings: seal any holes or cracks in sun-facing exterior walls, make sure window and door screens are airtight, and install caps on exterior duct and vent openings. If the critters do manage to get inside, quickly vacuum them up and immediately seal shut the bag before putting it in the garbage.

If you have problems with pests or insects at home, consult our online *Guide to Insect Pests* in the “At Home” section at CAAQUEBEC.COM.

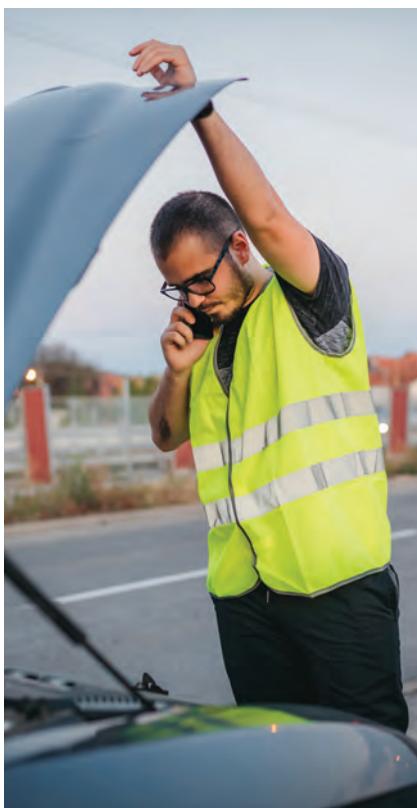
Our thanks go to Dany Morin, President of Morin Extermination, for his valuable assistance.

Mobility

Latest news, important notices and reminders from CAA-Quebec: What you need to know about mobility this season.

Safety corridor: Slow down and move over, it's the law!

While the law obliging motorists to keep a safe distance from sidelined emergency vehicles has been in force in Quebec since 2012, some drivers still appear unconcerned. The law couldn't be clearer: If you spot an immobilized tow or fire truck, ambulance or police car by the side of the road with its lights flashing, you must slow down and change lanes (or at least steer your vehicle as far away as possible) in order to protect first responders. Failure to comply carries a fine of \$200 to \$300 and four demerit points. Worse still, it could mean the loss of lives. Think about it: Slow down and change lanes!

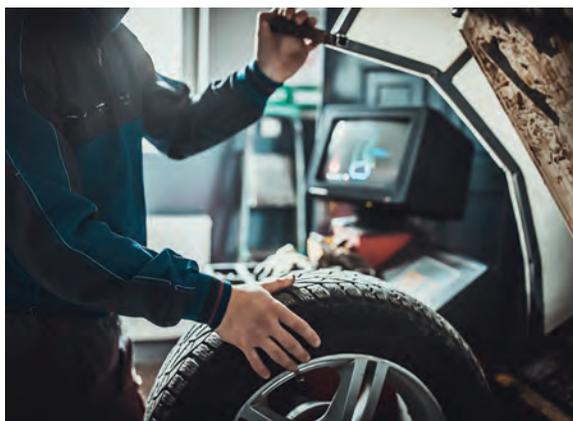


Sans détour

PRÉSENTÉ PAR 

The *Sans détour* podcast: Learn all about electric mobility

Sans détour is the brand new CAA-Quebec podcast. This on-demand audio format is useful for learning about an interesting and relevant subject when and where it suits you: in the car, at home or the cottage, even while playing golf or going for a run! In each short episode, our specialists address the subject at hand with clear, impartial and practical information. The first *Sans détour* podcast comprises eight parts and deals with electric mobility. It features electric vehicle types, lifespans, ranges, charging stations, electric-vehicle (EV) purchases (new or used) and ecological characteristics. There's even an episode on electric bikes. It's an easy way to get up to speed on electric mobility. *Sans détour* (in French only) is available in the *Electric Mobility* section at CAAQUEBEC.COM.



Winter tires: Keep an eye on the temperature

You're used to booking weeks ahead for a hairdo appointment or dinner at a popular restaurant. Why not do the same for your winter tire changeover? That's how you'll avoid the last-minute rush and be ready for the first snowfall.

While the law dictates that winter tires be installed by December 1, it's the temperature that really counts. Winter tires are recommended as soon as the thermometer falls below 7°C. This means the practical date varies from one region to another. Don't miss the boat! Make an appointment to have your tires changed earlier rather than later at a CAA-Quebec Approved Auto Repair Service. You'll get 3 percent back in CAA Dollars on the total bill – even more if you buy Pirelli tires.



2021 Electric & Plug-In Hybrid Vehicle Show

The show is back this year, from September 17-19 at the Montreal Olympic Stadium, and October 1-3 at Quebec City's Centre de foires. So come along and discover the latest in electric mobility. Our automobile expert, Jesse Caron, will be on hand to host conferences dealing with myths and facts about electric vehicles (EVs) as well as practical advice about buying used EVs. CAA-Quebec members get a \$5 discount on admission and access to the VIP entrance. SVEM.CA

CAA-Quebec: an EV-info hub

If you own an EV, plan to buy one or merely are interested in the subject, visit the new *Electric Mobility* section at CAAQUEBEC.COM. A multitude of relevant information awaits: tips and advice, road tests, our new *Sans détour* podcast (see page 46) and going-electric discounts and special offers from our partners. Don't neglect to check out the *Recharge* playlist. It may be just what you need to pass the time while your vehicle is being charged or during your EV outings.

You'll also learn more about our specific EV services, such as:

- Mobile charging stations or road assistance
- Car-insurance rebate (up to 50 CAA Dollars)
- Up to 20-percent discount on inspection at an authorized centre
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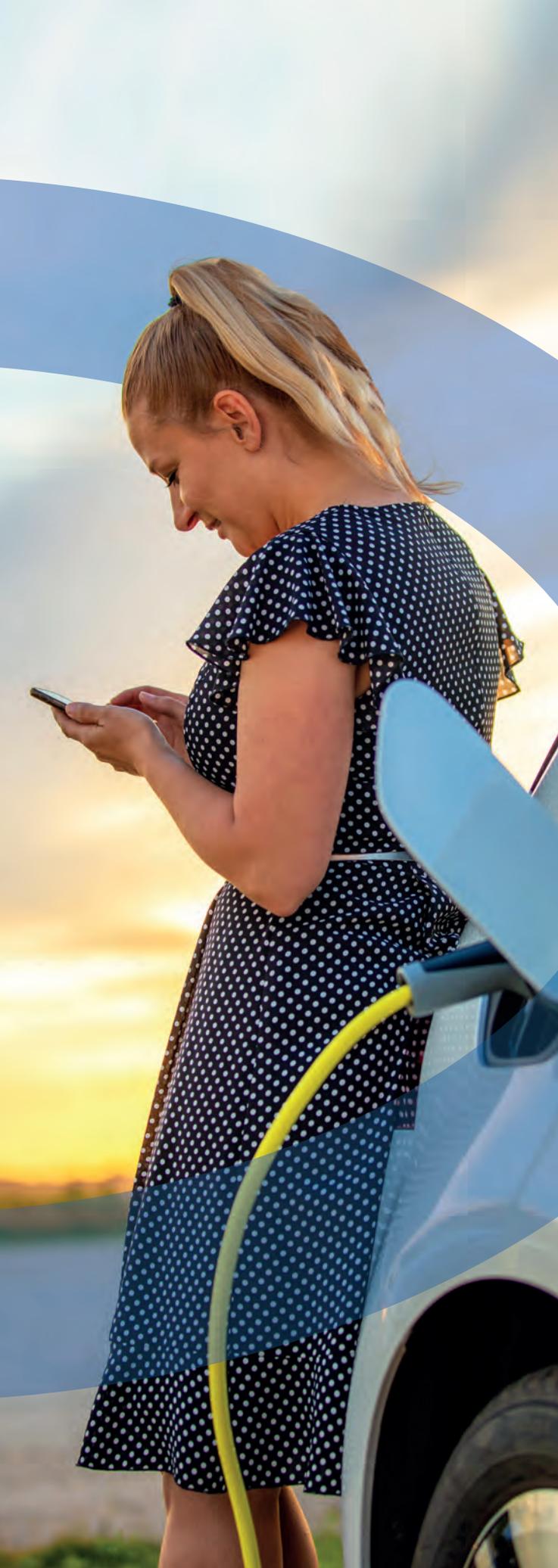
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A woman with blonde hair in a ponytail, wearing a black dress with white polka dots, is looking down at her smartphone. She is standing next to a white electric car that is being charged with a yellow charging cable. The background shows a sunset or sunrise over a body of water.

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ELECTRIC VEHICLES

Questions to ask yourself before you buy

A growing number of drivers plan to buy an EV, new or used, in the near future. The key is finding one that's just right for each person. Here are a few pointers.

BY — NADINE FILION

Last April, Quebec reached its goal of registering 100,000 electric vehicles (EVs) and plug-in hybrids (PHEVs). Prospective buyers in the province now enjoy a growing supply of new and used EVs and PHEVs in a broad spectrum of brands, prices and driving ranges. Better still, 10 new models are slated to arrive this autumn.

How much driving range is enough?

An EV resembles a computer in the sense that its current technology is quickly becoming out of date. New models inevitably outstrip older ones in range. For example, the current Nissan Leaf has a maximum range of 363 kilometres (source: Natural Resources Canada) compared with a mere 117 kilometres for the 2012 model.

And there's also the issue of residual battery capacity, which observers note decreases 2 to 3 percent a year, on average, compared with the initial capacity. In other words, an EV in 2016 with a 200-kilometre range could only offer a 170-kilometre range today (or even less if its owner frequently uses fast chargers, a fact that also affects battery degradation). This phenomenon appears to be less prevalent in new vehicles, although only time will tell for sure. Also bear in mind that in periods of extreme cold, batteries temporarily lose up to 50 percent capacity. It's important to evaluate your needs as most EVs, even those with ranges below 200 kilometres, may very well fit the bill. What's more, EV-charging station locations are expanding, and you could always rely on renting a gasoline-powered vehicle for long-distance journeys.





Before buying a used EV, should you get it inspected? And if so, who should do it?

A pre-purchase inspection is essential for a used EV, as with any other used vehicle. It will reveal, among other things, the remaining range of that most expensive element to replace in an EV: the battery. "If degradation is more significant than expected, it can become a tool to negotiate a lower price," says CAA-Quebec Automotive Expert Jesse Caron.

Keep in mind, however, that not all automobile mechanics have either the equipment or basic knowledge to decipher what computer modules reveal about an EV battery-charge management system, for example. So it's important to select the right shop (like a CAA-Quebec-authorized inspection centre) employing skilled technicians who can read computer codes. "Technical specifications vary from one automaker to another but there are ways to identify problems or anomalies," says CAA-Quebec Automotive-Industry Analyst Sylvain Légaré, "even with Chevrolet EVs, which don't always provide mechanisms for measuring residual battery capacity."

"Brakes are another concern," Caron adds. "EVs employ both regenerative and mechanical brakes. Because the latter are seldom used, rust can damage the discs and pads, and the callipers can stick if the system is not cleaned at least once a year."

Have you crunched the numbers?

Don't get ahead of yourself about pocketing the \$4,000 rebate because there are some caveats. The Quebec Government *Roulez Vert* program pays out this amount only if, among other restrictions, the used EV you have your eye on has never been registered in Quebec, is at most four years old, still under warranty, and is being sold by a dealer.



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Basically, this rebate applies to almost-new EVs. It therefore makes the most sense to compare your choice with brand-new EVs that incorporate the latest equipment and maximum battery-capacity range. And keep in mind that those sporting a \$45,000 price tag are eligible for both provincial and federal incentives totalling \$13,000!

This is reason enough to take out your calculators and consider options that at first didn't seem attractive. That being said, the difference between used and new vehicles remains significant and for buyers looking at models in the \$20,000 range, a used EV "makes eminent sense," says Daniel Rochefort, Advisor – Mobility Projects at Équiterre. "It's a good move economically and environmentally speaking. We all brag about being green and clear our consciences by recycling or composting. But we can make a great gesture by giving an EV a second life."



Have you considered getting a plug-in hybrid?

Going 100-percent electric, especially when it comes to your main car, can seem overwhelming. Instead, you might consider a halfway measure with a plug-in hybrid or PHEV. If there's a power failure or your battery is almost depleted, the conventional gasoline-powered engine will kick in allowing you to continue on your way. There'll be no need to plan for time-consuming stops at charging stations.

Note, however, that the Quebec \$4,000 rebate doesn't apply to used PHEVs, only to used fully-electric vehicles.

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* Suggested retail price of \$25,908 (taxes extra) for the 2021 Crosstrek 2.0 Convenience (MX1 CP), with manual transmission. Freight and preparation (\$1,800), air conditioning surcharge (\$100), specific duty on new tires (\$15) and administrative fees (\$198) are included. Finance and lease offers also available. Licence, registration (depends on purchaser's particulars) and insurance are extra. Dealer may sell for less. Technical specifications are subject to change without any notice. 1. 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. 2. Ratings are awarded by the Insurance Institute for Highway Safety (IIHS). Please visit www.iihs.org for testing methods. See your local Subaru dealer for details. Crosstrek and Subaru are registered trademarks.

MEMBER TESTIMONIAL

Running on empty... with an EV!

After he bought an EV, Éric Michaud of Magog imagined he no longer needed his CAA-Quebec membership. He soon learned otherwise.

Last September, Michaud bought an almost-new Tesla P85D from his father-in-law. Because of the pandemic, he did little driving and had no decent chance to test the car's winter charging range. That opportunity came in late February, when he needed to make a 253-kilometre trip to visit his ailing mother in Quebec City.

"The car boasted a range of 375 kilometres. I thought I'd spend the night in Quebec City, and charge the car in Lévis the next day before driving home. But it was very cold the day I left for Quebec City and the car couldn't make it all the way. I was in Saint-Nicolas, 25 kilometres away, when I saw the remaining range was only five kilometres."

Feeling rushed and worried about the curfew, Michaud decided to leave his vehicle in Saint-Nicolas and take a taxi the rest of the way to his mother's. "At nine the next morning, I asked for roadside assistance through the CAA Mobile app, stating I'd be on-site at 10:30 a.m. When I arrived at 10:29 a.m., the patroller called to ask where I was!"

Since Michaud didn't have an Electric Circuit adapter, the patroller took both car and driver to a Tesla fast-charging station in Saint-Romuald a few kilometres away.

"The service was impeccable, fast and efficient. The patroller was courteous, pleasant and knew his stuff. I was impressed that he understood Teslas had a "Tow Mode" that's activated by a button on the console. Without it, we might have damaged the car."



Ever since that experience, Michaud has made a point of getting to know his car and the EV world. "There's a whole EV community out there, where members acknowledge and help out one another. In fact, I met a nice guy that very day at the charging station. We talked about all kinds of things, although it may have been because of the pandemic as well."

A little over a month later, Michaud renewed his CAA-Quebec membership. "I had used it a lot when I had my old gas-powered vehicle, but now I know that it can also be useful for an EV. I also plan to use it more often to take advantage of discounts and rebates. Michaud can also check out our website's new *Electric Mobility* section (CAAQUEBEC.COM/ELECTRICMOBILITY) filled with info and offers for EV drivers.

Has CAA-Quebec been there for you?

Email your story to CAAQUEBECMAGAZINE@CAAQUEBEC.COM. It could appear in the next "Member Testimonial" column and earn you 100 CAA Dollars.



ways to behave in school zones

This year, school zones will once again be a familiar sight for children and parents amid a swarm of cars and buses. So let's take every caution, be responsible about one another, and follow the rules!

BY — ALAIN TITTLE

01 — Slow down when approaching a school zone

When you enter a school zone, it's important to respect the indicated speed limit. While the Highway Safety Code allows a limit of 50 kilometres per hour in school zones, it is usually set at 30 kilometres per hour and fines for speeding are doubled during the school year. School zones are high-risk areas and teem with such hazards as small and hardly visible children, busy roads and crosswalks, and unpredictable pedestrian behaviour. So remain vigilant.

02 — Respect school-safety patrollers

Crossing guards – be they grownups or young CAA-Quebec school-safety patrollers – are specifically assigned to oversee children's safety and it's vital that drivers and pedestrians obey their orders or signals, as stated in Article 311 of the Highway Safety Code. If you see a child about to cross the street, bring your vehicle to a full stop.



03 — Respect school buses

In Quebec, drivers must bring their vehicles to a complete halt within at least five metres of a school bus that has its red lights flashing and/or its stop arm extended. This is important whether you're behind the bus or travelling in its opposite direction. Once the red lights and stop arm are deactivated, you may proceed, always mindful that pedestrians can suddenly appear out of nowhere. Failure to respect priority is subject to a fine of \$200 to \$300 and nine demerit points on your file if you're a motorist or an \$80-to-\$100 fine if you're cycling.

04 — Be mindful of accessibility ramps

Locate the school accessibility ramps, be sure your car is not blocking them and check their proximity to the designated entry/exit points. Expect longer wait times than usual, morning and afternoon alike, as student arrival and departure times will be staggered.

05 — Use the proper seat. It's the law!

Quebec law requires that all children be correctly secured in a seat adapted to their weight and height until they are 145 centimetres tall or 9 years old and can use a seat belt. Depending on the child's weight and height, he or she must perhaps use a booster seat. For more information, consult the *Behaviours* file in the "Road Safety" section of SAAQ.GOUV.QC.CA.



Walk with your kids

Have you ever thought of parking the car some distance from the school and walking with the children the rest of the way? That would be a great opportunity to teach good habits as well as explain to them about road signage and basic road-safety rules.

07 — Wait until all the children have crossed

Children are easily distracted and often move slowly, so be patient. Some kids probably walk or cycle to school on their own for the first time with little or no experience, and even if a whole group of them decides to cross a road together, they must have priority of passage.

08 — Avoid parking lots

Parking lots, where both visibility and space is limited, are high-risk areas for motorists and pedestrians. Even if there is available space in the visitors' section, take care to park your vehicle a little farther away to reduce congestion in the school zone.

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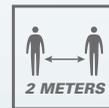


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More details at : <https://point-s.ca/en/press-release-covid-19/>

* Go at www.caaquebec.com/garages to find the participating garages.



STORING AND TAKING OUT SEASONAL VEHICLES

How to do it properly

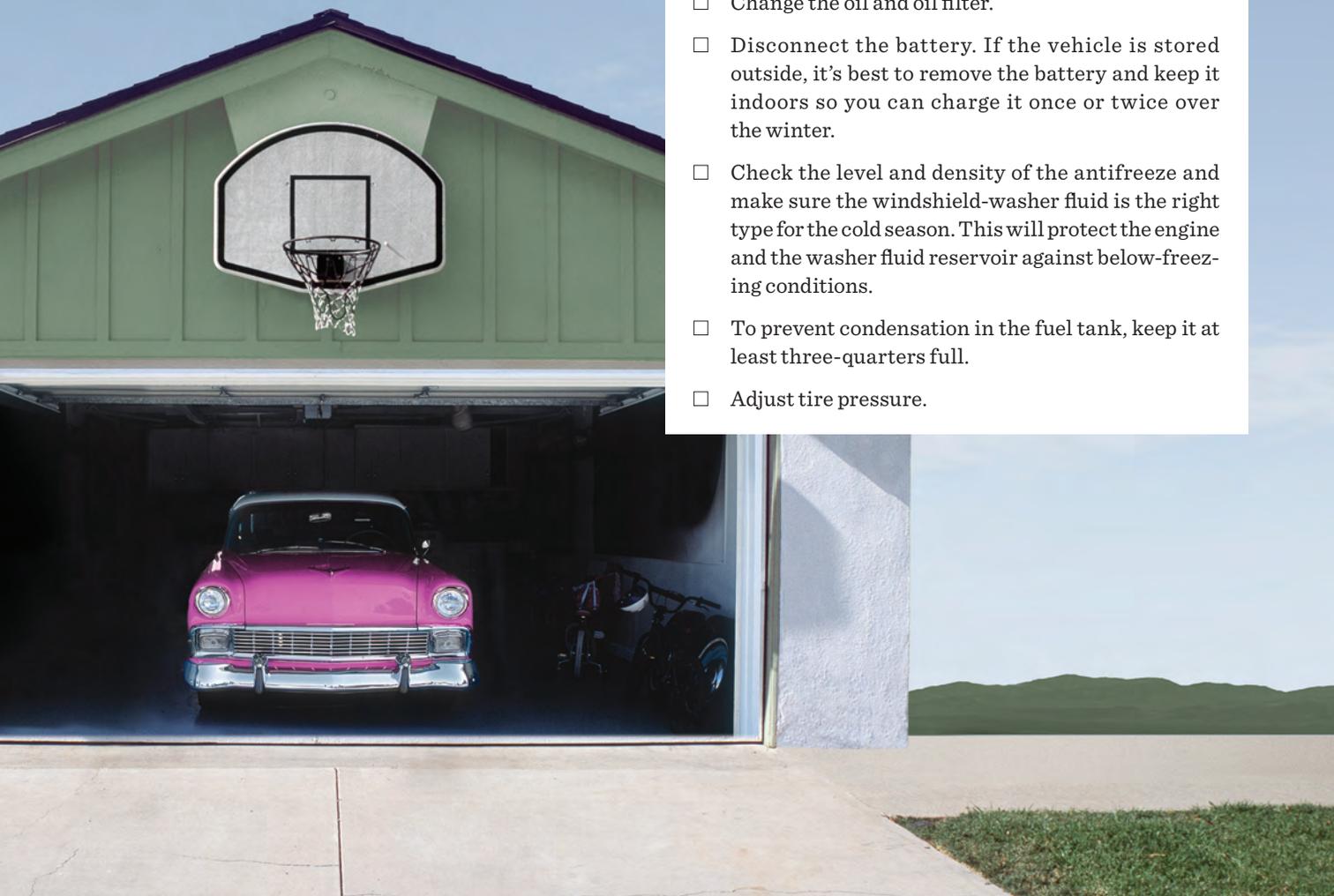
It's time to put away your sports car, motorcycle or RV and instead get ready for your winter outdoor activities. Here are crucial steps to getting things right.

BY — LYNE BOISVERT

Storing a vehicle

As winter approaches, you may want to remove a vehicle from road use, intending eventually to put it back in operation. As such, "storing" should not be confused with "discarding," which means never using the vehicle again. The procedure, regardless of vehicle type, follows.

- Be sure to have its most recent registration certificate on hand. Notify the SAAQ that you intend to store the vehicle. You can do so online (SAAQ.GOUV.QC.CA), by telephone (1-800-361-7620) or in person at an SAAQ service outlet, including any of the 11 CAA-Quebec Vehicle Registration Centres.
- Notify your auto insurer of your intention.
- Settle on a secure spot: your own garage or a rented parking space. Never leave it on the side of a public road.
- Leave the licence plate on the stored vehicle.
- Wash the vehicle thoroughly to remove all encrusted dirt.
- Change the oil and oil filter.
- Disconnect the battery. If the vehicle is stored outside, it's best to remove the battery and keep it indoors so you can charge it once or twice over the winter.
- Check the level and density of the antifreeze and make sure the windshield-washer fluid is the right type for the cold season. This will protect the engine and the washer fluid reservoir against below-freezing conditions.
- To prevent condensation in the fuel tank, keep it at least three-quarters full.
- Adjust tire pressure.





Taking a snowmobile out of storage

The following steps are indispensable before a stored vehicle can be put back in operation.

- ❑ Renew its registration with the SAAQ. That's mandatory whether or not you'll actually ride on trails. December is the renewal time for snowmobiles. You'll be asked to produce the registration certificate and your driver's licence.
- ❑ Notify your insurer. By law, you must hold civil liability insurance of \$1,000,000 to ride a snowmobile on a paved trail or private land.
- ❑ If you plan to ride on trails, renew your trail permit with the Fédération des clubs de motoneigistes du Québec (FCMQ).
- ❑ Carry out an annual mechanical inspection by checking the spark plugs, oil, battery, brakes and accelerator, belts and pulleys, track system (tension, tears) and more.



Ways to save

Here are some money-saving tips when storing a vehicle or taking it out of storage.

- ❑ If the snowmobile storage period doesn't exceed one year less a day, you may renew its registration without having to produce a certificate of mechanical inspection. This way, you'll save on inspection fees and avoid weeks of unnecessary waiting.
- ❑ Contact your insurer if the vehicle in question is a sports or vintage car, or else an RV such as a motorhome. You could receive a seasonal-use discount if it hadn't already been calculated into your annual premium. If you're taking a motorcycle, ATV or boat out of storage, there's no need to contact the insurer. Since the seasonal use of this vehicle type is already factored into the premium, there's no "out-of-storage" credit. In any case, it's important to ensure that your policy is valid and its coverage adequate.
- ❑ Since a storage fee is charged for the entire month, store your vehicle at the start of the month, and remove it at month's end.
- ❑ To be eligible for a partial reimbursement of the registration fee, store your motorcycle before September 30 and your snowmobile before March 31.



CAA-Quebec Members

Entrust the mechanical inspection and maintenance of your leisure vehicle to any of the CAA-Quebec Approved Repair Services. You'll get 3 percent back in CAA Dollars on the invoice amount. Always remember that, with your CAA Plus RV membership, you are covered year-round, whether you're using your car, RV, snowmobile, or quad.

Spring has sprung

- Notify the SAAQ and your insurer of the date you intend to put your vehicle back on the road.
- Check the vehicle's condition: visible damage, tire pressure, fluid levels (like engine oil and coolant). If you plan a major outing, it's a good idea to visit a garage for a full inspection. Safety first!
- Ride slowly at the outset and listen for any suspicious noises.

— The procedure for storing seasonal vehicles or taking them out of storage varies depending on the type of storage facility (is it heated, enclosed, outdoor, on private land) and the length of storage (short, medium or long-term). If you need help, contact our Automobile Advisory Services at 418-624-0613 or 1-800-471-2424.



Storing your vehicle this winter? We're here for you!

- Advice
- Maintenance and inspection
- Auto insurance

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2021 FORD BRONCO SPORT

PRICE — \$34,099 to \$49,124

PROS —> punchy styling, several original accessories, good visibility, logical controls, well-adapted 2.0-litre engine.

CONS —> high price, limited rear seat and trunk space, wind noise, unsteady tracking, front seats need work.

The Bronco Sport hit the market in the spring of 2021. A compact crossover based on the Ford Escape, it is totally different from the “big” Bronco, which is built on the Ranger pickup’s fully boxed frame. Though the Bronco Sport has certain off-road aspirations, it is essentially an exercise in style aimed at people who don’t want to drive the same small SUV as everybody else. Automatic transmission, all-wheel drive and driver assistance systems are included across the lineup, with two turbocharged gasoline engines on offer.

The squared-off and chunky styling that sets the Bronco Sport apart from the other urban crossovers also imposes certain compromises in terms of space and drive. There are other compact SUVs that are more affordable and family-friendly than the “little” Bronco. However, for adventurous singles or couples it could be an original alternative to the outdated Jeep Compass or more conventional Subaru Crosstrek.

TESTED MODEL

ENGINE — 2.0-litre turbo 4-cylinder (250 hp)

TRANSMISSION — 8-speed automatic with manual mode

DRIVETRAIN — All-wheel drive

TEST TEMPERATURE — 2°C to 17°C

TESTED FUEL ECONOMY — 10.1 L/100 km

2021 NISSAN SENTRA

PRICE — \$20,868 to \$28,918

PROS —> good balance of comfort and handling, reasonable fuel efficiency, pleasant transmissions, comfortable front seats, simple controls, standard advanced safety features.

CONS —> annoying road noise, poor rear visibility, low rear bench seat, centre armrest too short, unproven reliability.

The redesigned Sentra appeared in Canada almost two years ago. Several mechanical components including the engine, platform and rear suspension were improved in the remake, which also introduced a refreshed cabin and enhanced driving-assistance equipment. Unlike in the United States, Canadian buyers can still obtain a manual gearbox; in 2021, it is even offered on the top-line SR model. We tested two Sentra SR’s, one a manual and the other with the optional continuously variable transmission.

In the space of one year the Sentra has quietly evolved from a drab car to a serious contender in the compact segment. It is not the most refined or powerful in its class, but it offers a surprisingly enjoyable drive and an excellent equipment-safety-price ratio. This is a refreshingly simple sedan that should not be costly to maintain – if it proves reliable, which seems uneven at Nissan.

TESTED MODEL

ENGINE — 2.0-litre 4-cylinder (149 hp)

TRANSMISSION — 6-speed manual and continuously variable automatic

DRIVETRAIN — Front-wheel drive

TEST TEMPERATURE — -3°C to 15°C (manual); 3°C to 22°C (automatic)

TESTED FUEL ECONOMY — 6.9 L/100 km (manual and automatic)



2021 SUBARU CROSSTREK

PRICE — \$25,595 to \$44,395

PROS —> well-adapted 2.5-litre engine, comfortable ride, benchmark all-wheel drive, spacious interior, excellent visibility.

CONS —> vague steering on centre, uninspiring drive, engine noise (2.0-litre), unproven reliability.

The Crosstrek is one of Subaru's most popular models, but the 2.0-litre engine is often faulted for just-adequate power. To silence the critics, this year the automaker is installing a 2.5-litre four-cylinder under the hood of the Limited version. It is offered only with an automatic transmission, and it also powers the new mid-level Outdoor trim model. All Crosstreks also receive minor styling and equipment updates.

The 2.5-litre four-cylinder is significantly quieter and more responsive than the base engine, without really consuming more fuel. It is well suited to a solid and safe vehicle that is impressively versatile, for its size. Access to this engine alone is worth the \$25 per month difference between the Outdoor and Touring models. Durability is a remaining question mark, but



Subaru finally seems to have found a solution to the problem; the future will tell.

TESTED MODEL

ENGINE — 2.5-litre horizontally-opposed 4-cylinder (182 hp)

TRANSMISSION — Continuously variable automatic with manual mode

DRIVETRAIN — All-wheel drive

TEST TEMPERATURE — -17°C to 11°C (manual)

TESTED FUEL ECONOMY — 9.3 L/100 km



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PRICE — \$42,310 to \$56,565

PROS —→ smooth and powerful V6 engine, fuel-efficient hybrid version, spacious first and second row seats, smooth ride (except XSE), excellent reliability, low depreciation.

CONS —→ noisy hybrid system, overly light steering, suspension sometimes harsh (XSE), average cargo capacity, equipment shortcomings.

A 2020 redesign moved the Highlander onto the global platform now used by most transverse-engine Toyotas. Gas-engine models keep their V6, but the hybrid models get a four-cylinder in place of a six, in the interest of fuel economy. All variants except the base L trim have all-wheel drive. We tested a Highlander XSE, a sporty trim that appeared this year, and a hybrid Limited model.

Certain Toyota vehicles underwent significant change in recent remakes, but not the Highlander. Loyal customers will once again find the comfort, reliability and exceptional resale value that make it such a sensible choice, along with an extra dose of style and composure. There are others that are more practical, dynamic and less expensive than the Highlander, but the fuel-efficient hybrid model is another reason this pioneer of the midsize crossovers deserves consideration.

TESTED MODEL

ENGINE — Hybrid: 2.5-litre 4-cylinder with 3 electric motors (243 hp); XSE: 3.5L V6 (295 hp)

TRANSMISSION — **HYBRID:** Continuously variable automatic with manual mode; XSE: 8-speed automatic with manual mode

DRIVETRAIN — All-wheel drive

TEST TEMPERATURE — Hybrid: 12°C to 29°C; XSE: 0°C to 18°C

TESTED FUEL ECONOMY — Hybrid: 7.0 L/100 km; XSE: 9.9 L/100 km

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MANAGEMENT

Communications Qolab Inc.

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Emilie Vallières — **Translator** My-Trang Nguyen —
Copy Editor Donna Jensen

ADVERTISING

Advertising Representation Marco Bourassa,
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
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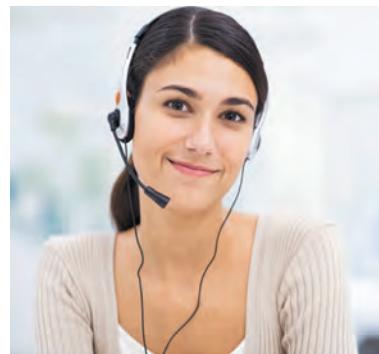
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