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CONTENTS

CAA
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FALL 2016

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Front & Centre

- 02** **BYE-BYE TOURING,
HELLO CAA-QUEBEC MAGAZINE**
▶ From our archives

Editorial

- 06** **MARIJUANA LEGALIZATION
AND ROAD SAFETY**

Travel

- 11** **MAGIC MOMENTS**
▶ Tokyo: Lords of the ring
- 12** **TO DISCOVER**
▶ Two museums lest we forget
▶ Quebec City: Peaceful days at the monastery
▶ Tremblant: A foodie festival
- 14** **SHORT STAYS**
▶ On the country-music trail, Virginia
- 16** **MY CITY**
▶ Sofia, Bulgaria's capital
- 18** **TAKING OFF**
▶ The flavours of Thailand – à la Quebec
- 26** **INSURANCE**
▶ Does Quebec health insurance cover you throughout Canada?

Home

- 43** **PERSPECTIVES**
▶ Relief tiles to the fore
▶ Shipping-container houses: A trend to watch
- 46** **TECHNOLOGY**
▶ Thermography: A practical tool
- 48** **GREEN LIVING**
▶ Check your oil tank for leaks
▶ Are solar shingles effective?

Automotive

- 52** **TECHNOLOGY**
▶ Automatic emergency braking (AEB) will be standard by 2022
- 54** **GREEN LIVING**
▶ Green fuels: Where does hydrogen fit in?
- 58** **PRACTICAL MATTERS**
▶ Shopping for roof boxes like a pro
- 60** **ZOOM**
▶ In-car Wi-Fi
▶ Cellutrak: Relax... now you can track your car with your smartphone!
- 62** **ROAD TESTS**



54 GREEN FUELS: WHERE DOES HYDROGEN FIT IN?

CAA-Quebec and You

- 28** **NEWS**
▶ International driving permit (IDP) no longer required in Georgia
▶ Transportation electrification: CAA-Quebec answers your questions
▶ Road safety, automobile recalls, and more... The Transport Minister answers our questions
- 35** **MY NO-STRESS CARD**
▶ Tell us... What's the first thing you'd do if your house roof were leaking?
▶ Member testimonial A real lifesaver!
▶ Postcard Siglufjörour, Iceland
▶ You asked us Fogged-up windows?
- 41** **HOW TO REACH US**



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BYE-BYE TOURING HELLO CAA-QUEBEC MAGAZINE

A new name, a new look, and a brand-new digital version. Fall brings a breath of fresh air to our magazine.

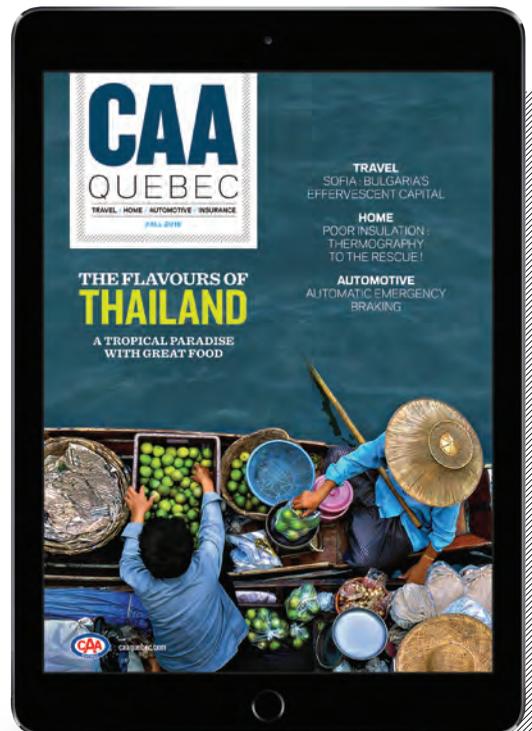
As the magazine sports a new name, it's there to reflect a new reality. CAA-Quebec is now front and centre on all its platforms – website, Facebook page and, starting with this issue, the magazine. It's as simple as that.

With the new look comes new content. Two travel columns make their debut: *Magic Moments*, to surprise and make you dream, and *My City*, to let you discover a destination through the eyes of a native. After all, isn't that part of what travel is all about – the chance to live and do the things locals do?

We know you appreciate how much help technology can provide in the business of daily life and that you'd like to know all the facts before making decisions, whether they concern your travel plans, your home or your car. Our articles are intended to help and inspire. What's thermography? Will hydrogen fuel-cell cars replace the hybrid variety? And will automatic emergency braking (AEB) turn out to be a lifesaver?

But the biggest change involves the magazine's digital version. You can download it onto your tablet, either at the App Store (for your iPad) or Google Play (for your Android) – wherever you happen to be on the planet. Without eliminating the paper edition – something you can take pleasure leafing through, share with friends and family, or leave on the coffee table for everyone to enjoy – the digital magazine offers content enriched with photo galleries and links that will lead, in a proverbial click, to further information on any given subject.

As you're already aware, CAA-Quebec membership comes with a multitude of advantages and benefits in our four service areas: travel, automotive, home and insurance. The magazine is just one of the platforms for you to consult. Your no-stress card is your personal ticket to all these privileges, wherever you happen to be.



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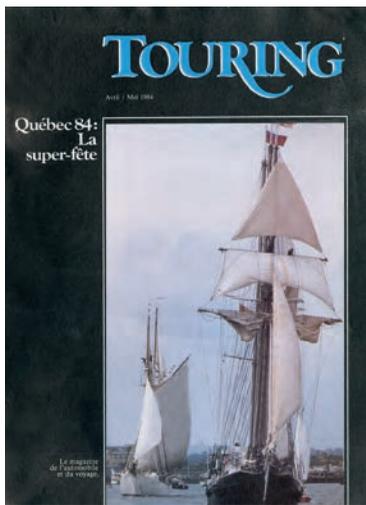
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From our archives

In 1969, Canada's bestselling new car was the eight-cylinder Chevrolet Impala. The price for a two-week trip to Paris was \$331, including flights, accommodation and airport transportation. Airbags and Breathalyzers made the news as novelties. The next decade saw compact Japanese cars overtake large American models, gasoline price hikes, the appearance of anti-pollution standards, and the advocacy of seat belts – proof that CAA-Quebec has concerned itself with innovation and safety from the start.



Called *Autoclub* in the 1970s, the magazine reflected the Hippie era. In 1984, the Montreal and Quebec City automobile clubs merged, tall ships were the subject of a feature article in *Touring* and station wagons with faux-wood panelling were still on the road. In 2009, CAA-Quebec celebrated its million-member milestone.

CAA
QUEBEC

FALL 2016

PUBLISHER
CAA-Quebec
caaquebec.com
COORDINATOR

Stéphanie Fortier Allaire

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CAA-Quebec Magazine is published four times per year.

ISSN 0838-6846

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Marijuana legalization and road safety

If, like me, you feel that the federal government's proposed legalization of marijuana for recreational use raises more questions than answers, I hope you'll forgive me for adding yet another question – about safe driving – to the mix. Do motorists have a legitimate concern about the potential impact of the legislation on driving safety?

An online member survey conducted in June found that a majority (84 percent) of respondents are "very" or "somewhat" concerned about the effect of marijuana use on driving. And with good reason, since this will represent one more challenge for the police, who are already obliged to deal with a host of driving problems, such as alcohol impairment, speeding and driver distraction.

Our colleagues at the AAA Foundation for Traffic Safety in Washington state – where marijuana use was legalized in 2012 – conducted a recent study which showed that, in 2014, one in six drivers involved in a fatal car crash in the state had used marijuana shortly before the accident – a statistic that has risen from the previous year.

Detection and control?

Let's be crystal clear: While the recreational use of marijuana may eventually be legal, drug-impaired driving is still considered a criminal act. And while drug-detection procedures are avail-

able and can lead to indictments, they are actually too complex and time-consuming to administer effectively, requiring additional police resources, not to mention enhanced vigilance.

Unlike testing for alcohol, drug-detecting technology cannot as yet pinpoint the precise levels at which marijuana will produce impairment. In a nutshell, the legalization of cannabis changes the rules of the game when it comes to testing for impairment – and our governments simply cannot ignore that fact.

Are we, therefore, right to be concerned about the safety of Quebec road users while the issue of cannabis legalization hovers in the background? In our opinion, the clear answer is yes! All the more so when you consider how much effort is still needed to simply maintain road-safety progress.

The 2015 road-safety record indicates a decline from the five previous years. That's a sobering reality check, and adding cannabis to the equation must be taken very seriously by our government leaders. So, what do you think about the situation?



Richard Lachance
President and CEO



UNVEILING CAA-QUEBEC MAGAZINE

I hope that you'll enjoy discovering what's new with as much pleasure as we've had putting it all together. Now available in digital or paper format, it can follow you wherever you go. Happy reading!

Life insurance: Why it's important and how you can save on it.

Life insurance can provide your family with a financial resource in the event that you are no longer there to provide for them. If you have people who count on you, they don't have to be deprived of financial protection. Here are 3 ways life insurance can help them:

Help with estate planning

Leaving a debt behind can put a lot of stress on your family. A life insurance death benefit can allow your family to pay down your debt without having to jeopardize property or other assets you may leave to them in your will. Moreover, the payout from a life insurance policy in Canada may not be subject to income taxes.*

Help by leaving a financial plan

The loss of a spouse or partner has far more implications than replacing lost income. Yet at such a difficult time, having a financial plan that includes life insurance can help remove some of the burden from grieving family members who may not want to make large financial decisions.



* Canada Revenue Agency, 2016.
<http://www.cra-arc.gc.ca/bx/ndvdlst/tpcs/nsm-tx/rtrn/cmptlntg/rprtng-nsm/nttxd-eng.html>
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Help plan for the retirement of your loved ones

It can be wise to incorporate life insurance into your retirement planning. Keep in mind that people are generally living longer, so your surviving spouse or aging parents may need more money than you think. So in addition to traditional retirement savings tools (RRSPs, GICs, etc.), consider the value life insurance can bring.

Here are some simple tips on how to get enough coverage without breaking the bank.

Buy early, buy healthy

The younger and the healthier you are when you buy life insurance, the lower your premiums will be. That's why getting covered early, or as soon as you go through a life event, can be to your advantage. Life events are those pivotal life changes when your financial responsibilities increase – for example, when you get married, have a child, find yourself responsible for aging parents, or buy a home. It is during these times when having life insurance makes the most sense. Delaying that purchase may only make it more costly to buy as you get older and/or start having health issues.

Buy in bulk

It's the same concept used by wholesale stores. The more you buy, the more you save. So ask about volume discounts for higher coverage amounts. For example, if you're thinking of buying \$200,000 of coverage, you would be better off buying \$250,000. A 40-year-old male nonsmoker having CAA 20-year term life insurance coverage of \$200,000 pays \$42 a month. But for \$250,000, the rate drops to \$39 with a volume discount of 25%.

A Licensed Insurance Advisor can evaluate your insurance needs and offer you a plan that is right for you. As a CAA-Quebec member, you are eligible for affordable and exclusive life insurance plans offered by Manulife**.

To speak to an advisor for CAA life insurance plans call **1-877-942-4222** or visit www.caalife.ca/insurance for more information.



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magic moments



/// Tokyo ///

LORDS OF THE RING

To begin to appreciate the art of sumo, the national sport that enthralled the Japanese six times a year in as many tournaments, there's nothing like watching a training session involving those impossibly burly wrestlers.

BY CAROLYNE PARENT

The *oyakata*, or sumo master, enthusiastically welcomes us into the Tokyo stable. He invites us to take our seats in the training room as his athletes begin their routines, quite oblivious to our presence.

The packed-dirt floor is covered with a layer of sand. The circular area in the middle is about four-and-a-half metres in diameter. "It's a sacred place for the wrestlers," our guide explains, "because in ancient times sumo was performed at certain festivals in order to entertain Shinto deities. For that reason, the sumo ring was ritually purified with salt."

The competitors begin grappling forcefully with one another, reaching for each other's loincloths, trying to propel their respective opponent out of the ring or force him to touch the



ground with any part of his body except the soles of his feet. The first wrestler to suffer that fate loses.

It's like watching a kind of heavy-weight ballet, strenuously physical and moving at the blink of an eye. Indeed, it's so fascinating that you'll want to be there for the very next tournament. In Tokyo, that will take place September 11 through 25, 2016.

NEW YORK /

Two museums lest we forget

The 9/11 Memorial

It was to pay tribute to the nearly 3,000 souls who perished during the terrorist fury of September 11, 2001 that this vast memorial museum saw the light of day. Over seven storeys high and covering more than 10,000 square metres in area, the impressive space exhibits thousands of items relating to the collapse of the twin towers, silent witnesses to an event that forever changed the Western world. The heroic actions of New York City's firefighters are invoked – a scorched helmet in one spot, not far from the mangled Ladder Company 3 fire truck. Among the most emotionally charged items are a piece of a staircase down which hundreds of survivors escaped, or the fragments of American Airlines Flight 11 jetliner, which crashed into the North Tower of the World Trade Center at 8:46 a.m. on that day.

911memorial.org ▶ 180 Greenwich Street, New York, NY

The Ground Zero Museum Workshop

Located in Manhattan's Meatpacking District, this tiny private museum, which you can visit in small groups accompanied by a guide, features some 100 rare photographs and artefacts recovered from Ground Zero. "Even though the subject is a sombre one, the photographer managed to capture emotions in a manner that's both artistic and humane, and it's not at all stressful," says a recent visitor, CAA-Quebec eBusiness director Marie-Andrée Girard.

groundzeromuseumworkshop.org ▶ 420 W 14th Street, New York, NY



QUEBEC CITY /

Peaceful days at the monastery

There are few better places for a recharge of the spirits than a true heritage site. Quebec City's Monastère des Augustines fits the bill nicely. In fact, guests at the monastery are housed in the ancient cloister of the Hotel-Dieu de Québec, America's oldest hospital north of Mexico. Once dedicated to the care of bodies and souls, the site has become a haven of peace and tranquillity devoid of telephones, TVs or alarm clocks. Thirty-three of the 65 rooms have been restored in monastic style. Indeed, if you want a complete break with the outside world, there's no need to leave the monastery at all. A restaurant on the grounds offers healthy fare, which is for the most part organic and locally sourced. Also available are daily sessions of meditation, yoga, reflexology and breathing exercises. You'll also find a permanent exhibition illustrating the spiritual history of the Quebec Augustine sisters and their social engagement as seen through an impressive collection of 40,000 artefacts from the 12 Augustine monastery-hospitals.

monastere.ca ▶ 77, rue des Remparts, Quebec City

TREMBLANT /

A foodie festival

Eat, drink and get going! That's Tremblant Gourmand's call to arms, one that keeps its participants happy and exercised. Dubbed "America's biggest festival for active epicures," the nine-day event transforms Tremblant's pedestrian-friendly village and its surrounding mountain trails into a veritable open-air culinary laboratory. It's where visitors can engage in "Cyclogourmande" and other hiking activities, punctuated along the way with stops at food stands to sample terroir delicacies. The same happy mix of physical activity and culinary pursuits is in store for this third edition. The program will feature mixology workshops, food-beer pairing courses, even "gourmet yoga" and more, not to mention an impressive lineup of celebrity chefs. While admission to the site is free, it's recommended that you obtain a "Privilege Passport" providing access to more than 15 culinary experiences every day.

tremblantgourmand.com

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Travel

EXPERIENCE THE BENEFITS

ON THE ROAD AGAIN

Virginia's Crooked Road is a heritage-music trail that winds through Appalachia for more than 500 kilometres. It takes you on a sentimental journey to the origin of the historic harmonies that characterize bluegrass, old-time and country music.

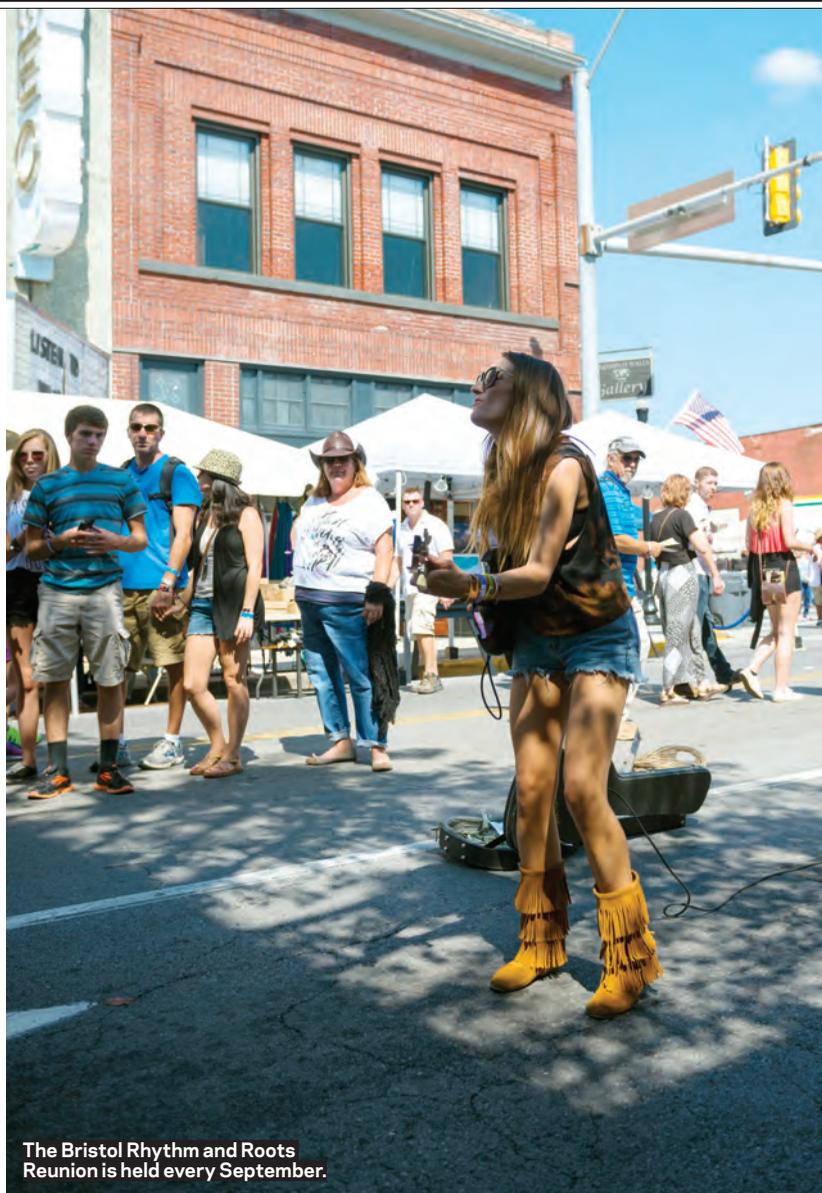
BY JOSÉE LARIVÉE

It's such an incongruous sight – an old barn standing by itself, crowds of people milling about in the bucolic setting with hundreds of cars parked in the nearby open fields as the sun sinks slowly behind the Blue Ridge Mountains.

We are in a place called Hiltons, in the southwestern corner of Virginia, at the regular Saturday show. Outside, musicians take a quick bite in the shadow of their trailers. The regulars line up to buy tickets, while tourists head for the adjacent museum that displays the story of the iconic country-music Carter Family.

Performers and visitors hail from the United States and all over the world. Inside, more than 800 spectators crowd the bleachers then the music starts and the dance floor promptly fills up. It's a family-friendly celebration, a veritable whirlwind of hats and cowboy boots – which until recently were no-nos on the dance floor. What is still banned is alcohol. People eat a lot of fatty foods but don't drink. Welcome to the Carter Family Fold.

The tradition dates back to 1927 when A.P. Carter with his wife, Sara, and sister-in-law, Maybelle, began recording songs and ballads in Bristol – almost 300 of them in 15 years – effectively launching the Fold. The trio and their descendants – namely, the Carter Sisters (including singer and songwriter June Carter, who married the late Johnny Cash in 1968) – were the true pioneers of modern country music. Today, the concert venue is run by Rita Carter-Forrester, Sara's granddaughter and June's cousin.



The Bristol Rhythm and Roots Reunion is held every September.

Along the Crooked Road, music festivals like those presented at the Carter Family Fold follow one after the other all summer long until mid-October. The road connects eight concert venues between Ferrum, Floyd and Galax to the east and Abingdon, Bristol, Hiltons, Norton and Clintwood to the west. Quebec snowbirds travelling the I-81 or vacationers in search of something other than the Virginia beaches on the coast are amply served.

The Blue Ridge Institute and Farm Museum in Ferrum is a good starting point. It documents, interprets and presents the folkways of the people living in and around the Blue Ridge Mountains and is, therefore, a great introduction to the area you'll soon visit. Among the presentations are a recreation of local 1800s farm life and the annual Blue Ridge Folklife

Festival – which kicks off on the fourth Saturday in October – showcasing the heritage of music and everyday life in the Appalachians.

After an afternoon visit to the museum, check out the Blue Ridge Music Center outside Galax. Bring a garden chair or settle down on the grass to enjoy free performances by artists who've turned up from just about everywhere. On the afternoon we were there, the program featured Còig, a young – and terrific – Cape Breton Island quartet.

There is music wherever you look – on local stages, in community halls and in remodelled barns. It helps you appreciate its deep roots and how they have shaped every aspect of daily life in the farthest corners of Virginia and Tennessee.

Norton's Country Cabin sounds appealing, so we pay it an afternoon visit. The dance floor is packed with local folk. Onstage, a man cradles his guitar and strums a melody. As the music resonates over the Blue Ridge Mountains, you sense the solitude and isolation created by such an impressive setting – romantic absolutely, but no doubt also a little lonely and austere during long winter months. It's not surprising that the region is awash with moonshine, once a long-time illicit corn-based liquor that is now consumed legally.

Take note, country-music aficionados: It's Bristol, rather than Nashville, that holds the title Birthplace of Country Music. Straddling Virginia and Tennessee, the city was chosen back in 1927 by the Victor Talking Machine Company to establish a studio to record the local talent it discovered, notably the prolific Carter Family. The history-making recordings are known as the Bristol Sessions, universally recognized as the “big bang” of country music. Bristol is also home to the Birthplace of Country Music Museum, which eloquently showcases the region's music heritage.

Bristol's Rhythm and Roots Reunion, held each September, puts the city in perpetual party mode. But the excitement unfailingly gives way to deep thought and reflection the minute a gospel singer performs a cappella. It is as if to accompany this kind of plaintiveness that the region is persistently shrouded in tendrils of mist. /

OTHER PLACES TO VISIT

INN AT WISE ▶ The village of Wise is not exactly on the Crooked Road, but this hotel is worth a detour. Each room has its own personality, decor and charm. Rates are reasonable.

/ INNATWISE.COM

THE MARTHA WASHINGTON INN AND SPA ▶ An historic site in Abingdon, this hotel is just a stone's throw from the local farmers' market. The 150-year-old building is just as comfortable as a modern hotel. The spacious lounge is conducive to prolonging an evening's relaxed mood. The hotel offers night-owl guests a complimentary glass of port wine. / THEMARTHA.COM

BURGER BAR ▶ Burger Bar in Bristol is a typical diner, known for its milkshakes and 1950s atmosphere. The walls are covered with newspaper clippings about the tragic demise of country-music legend Hank Williams, alleged to have stopped by the place a few minutes before he died.

/ THEORIGINALBURGERBAR.COM



Hiltons is where the iconic Carter Family performs every Saturday.



You can land at Tri-Cities Airport in Blountville, Tennessee, near the Virginia border.

To know more about the Crooked Road ▶ myswva.org/tcr ou virginia.org



SOFIA

A Montrealer by adoption, Christina Mirtcheva shows off her birth city – Bulgaria’s capital.

BY JOSÉE LARIVÉE

Going out on the town is part and parcel of Bulgarian culture – bars and restaurants stay open late into the night. Christina Mirtcheva loves strolling along Sofia’s Vitosha Street. “This shopping street is very popular with the locals. And along neighbouring streets, pedestrians can admire the old, bourgeois residential buildings. They had been neglected for a long time, but have been beautifully renovated since the return of capitalism.”

Mirtcheva often returns to her birth city to reconnect with traditional fare. She enjoys dishes like the tarator, a cold soup made with yogourt, grated cucumber, garlic, dill and walnuts then washed down with rakia, a Bulgarian eau-de-vie. A must, she says, especially on oppressively hot evenings.

Bulgarians also love their coffee. In trendy cafés, cappuccinos can be very pricey. But there are more modest venues, Mirtcheva explains, so don’t let the sight of two or three tables set up under a garage door

PRACTICAL INFO

POPULATION ▶ 1.25 million

HOW TO GET THERE ▶ There are no direct flights from Quebec. Flights to Sofia are usually routed via either Frankfurt (Air Canada, Lufthansa) or Paris (Air France).

CURRENCY ▶ The lev (plural leva). The euro is not accepted in Bulgaria. A euro is worth about 2 leva.

LANGUAGE ▶ Bulgarian. In Sofia, visitors can get by in English.

deter you. “For the equivalent of 50 cents, you can enjoy a wonderful surprise!”

Her favourite restaurant is La Bottega on Asparuh Street. “The name is Italian, but the art of living is pure Bulgarian. The best table is by the geranium-adorned window, which affords a wonderful view of the patio. And if the pizza features roasted bell peppers and feta, you can be sure a Bulgarian is manning the oven!” /

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EXPERIENCE THE BENEFITS

THE FLAVOURS OF **THAILAND** À LA QUEBEC

Renowned for its beaches, hot weather and fabulous landscapes, Thailand also attracts foodies from all over the world. Discover the cuisines of Bangkok, Chiang Mai and the Southern Isles through the eyes of Quebecers who are mad about the country.

BY MARIE-CLAUDE DI LILLO





Chef
Jevto Bond



In the heart of Chinatown

BANGKOK

Jevto Bond: from Paris to Thailand

Jevto Bond has had a lifelong love affair with Thai cuisine, Bangkok-style in particular. Today the six-foot-six blond Swede gives Thai cooking lessons in Montreal. But it was in Paris that he first fell in love with the cuisine, long before he ever set foot in Thailand.

“It was in 1990, at a Thai restaurant in the 13th arrondissement. I immediately took to the flavours and decided to learn all I could to master the basics – from books, that is,” he says. A few years later, Bond struck up a friendship with a Bangkok-based American who invited him over for a visit. A surprise awaited him on arrival: He would be cooking for 14 Thai guests at a dinner party given by his host. “At first, I was dumbfounded,” Bond recalls, “but I knew that the Thais consider it an honour to cook for others. That’s a sign of confidence in your abilities. So I dove right into the task.” The dinner was a success, and started Bond on his way.

In 1995, the Swede moved to Quebec where he divided his time between working as a brand strategist and teaching Thai cuisine. Since then, he’s made four visits to Thailand, with stays varying

► **Central Thai cuisine has strong Chinese influences, which explains its many soups. Typical ingredients include seafood, coconut milk, lime and palm sugar. The dishes are less spicy and more fragrant than those in southern Thailand. Green curry soup (Gaeng Kiew Wan) and Tom Yam soup are two of the region’s specialties.**



Seafood soup in a Bangkok market

from four days to a month. He took advantage of the trips to attend cooking classes. When asked about his enduring passion, 26 years after that fateful Parisian experience, he replies:

“Bangkok cuisine may seem plain enough but, in fact, it’s very sophisticated. For example, you can’t indiscriminately use one or the other of the three types of basil in a particular dish without completely altering the taste. Even street food there is an explosion of sophisticated flavours.” ►

Bruno Blanchet: A poutine restaurant

Quebec television host Bruno Blanchet was also so captivated by Thailand – and by a young woman from Bangkok named Onnicha – that he moved there. Onnicha herself had always dreamt of having her own restaurant and, as Blanchet began to feel at home in Bangkok, the couple decided to open a poutine restaurant in the city’s commercial district. The professional and personal adventure lasted four years.

Now back on the road, Blanchet treasures the memory of his stay there. “Thailand is forever etched in my memory, especially at mealtimes. There’s a community spirit around the table where one person orders the food to be shared and everyone splits the bill,” he says. He also remembers the convivial atmosphere in the restaurant as Onnicha cooked for all the customers. “I’m adventurous when it comes to food. If you want to get to know a culture and meet its people, start at mealtime,” he says. ▶



Bruno Blanchet (at right, wearing cap) in his now defunct restaurant

▼ Bangkok’s Chinatown (called Yaowarat, after the street) boasts the best street food in town.



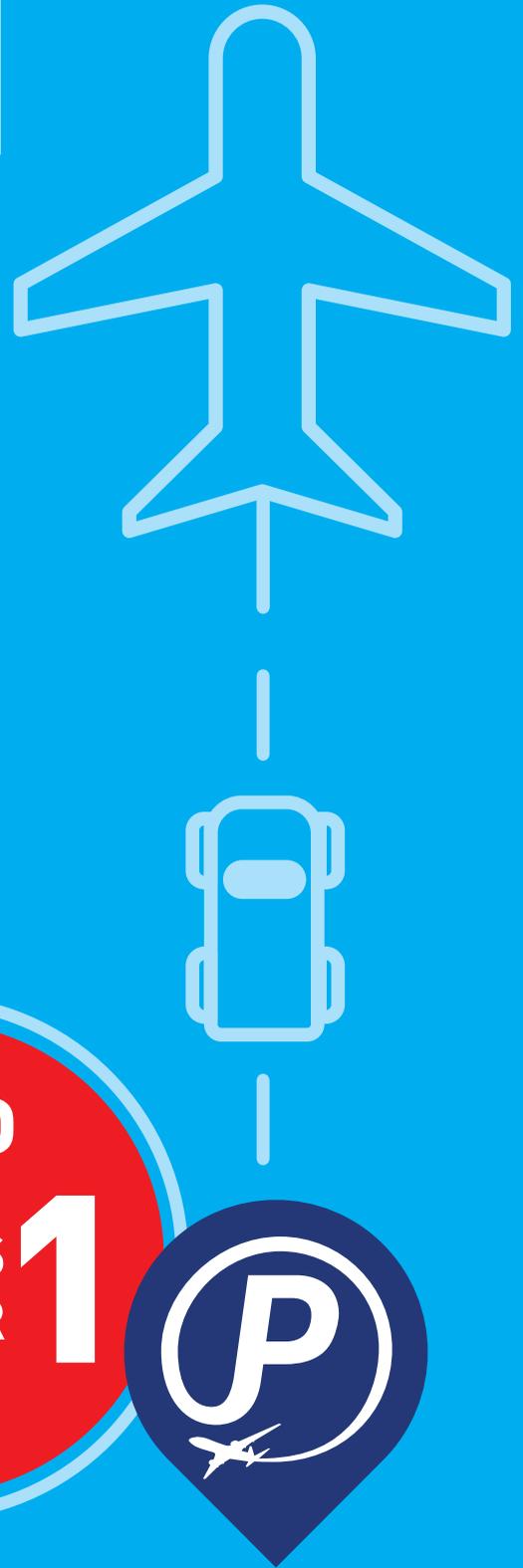
◀ Bangkok markets are attractions in their own right. The Bang Rak, located next to the Shangri-La Hotel, is mainly devoted to flowers, but you’ll also find fruit, meat, seafood and clothes as well as many food stands. The JJ Market and Or Tor Kor market, facing each other in the north end of the city, are also well worth investigating. The former is essentially a flea market while the latter specializes in super-fresh food items.



SIGHTSEEING ▶ The Grand Palace and the Wat Pho temple (famed for featuring the largest reclining Buddha in town) are must-sees, as is the Chao Phraya River. A boat ride is a charming way to explore the river’s myriad canals.

▶ chaophrayaexpressboat.com

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CHIANG MAI

Jean-Philippe Saint-Denis seduced by northern Thai cuisine

Chef Jean-Philippe Saint-Denis of Les Trois Tilleuls (a hotel-restaurant in Saint-Marc-sur-Richelieu owned by Michel Barette) first travelled to Thailand four years ago. He was visiting his childhood friend, Jean-Charles, whose wife, Tikki, ran the Tikki Café in Chiang Mai in northern Thailand.

Saint-Denis' "well-deserved" vacation turned out to be anything but that: The chef in him became intrigued by the local cuisine. "People eat so well there and for very little money," he recalls. "I was fascinated by the fact that you could operate a restaurant with just two stove burners, a wok, and a couple of stools on the sidewalk."

The Quebec native decided to spend a few months with Chef Tikki to explore the secrets of northern Thai cooking. "I discovered balanced flavours and super-fresh ingredients, because these people don't have refrigerators and go to the market every day for groceries." He has made three more visits to Thailand and dreams of opening a restaurant there one day.

IF YOU'RE INTERESTED IN COOKERY CLASSES ▶

The five-star Anantara Chiang Mai resort offers a unique experience, including a visit to the local market with your chef as a guide. Its restaurant, The Service 1921, serves flavourful northern Thai fare in a magnificent setting with the Ping River as background.



VISITING A TYPICAL MARKET ▶ The Warorot Market is Chiang Mai's oldest, featuring foodstuffs, clothing, gift items and other commodities. And then there are the Saturday and Sunday markets that, as their names suggest, are only open on weekends.

Chiang Mai is a culture-rich university town, attracting students and expats from all over the world. Come evening, bars and cafés of all styles - Libernard, Akha Ama and Ristr8to, to name only a few - enliven the atmosphere.



The Buddhist temple Wat Chedi Luang is located in Chiang Mai's historic centre.



◀ Northern Thai cuisine is influenced by the region's ethnic groups - the Laotians, the Burmese and the Jin Haw Chinese. It's straightforward cooking, milder and less colourful than what you find in the south, even though it also uses plenty of spices, like fresh curcuma and tamarind (rather than lime). Curries are boiled and eaten with sticky rice. A specialty is braised pork knuckles (with the skin) served with rice and a hard-boiled egg.

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THE SOUTHERN ISLES

A Quebec chef on Ko Samui

Thailand's Southern Isles are much sought after for their idyllic beaches. Whether in the Andaman Sea or the Gulf of Siam, luxury resorts go all out to meet the demands of a discriminating clientele. Restaurants are sophisticated and refined. The Hansar Samui Resort's H Bistro is a case in point, offering an inspired cuisine. The chef, incidentally, is a Quebecer!

Stephen Dion has lived in Thailand since 2003. He began his culinary career at the famed, now defunct, Les Halles restaurant in Montreal. At 23 and dreaming of adventure, he landed a job at a restaurant in Singapore. He stayed a few years, then moved on to Malaysia and finally to Thailand where he was offered a French-chef position with the Hilton Hotel chain in Bangkok. Of all

the Asian countries in which he has lived and worked, Thailand is far and away his favourite, Dion says. "The people are kind and loyal, and of course Thai women are very attractive."

In Bangkok, he met the woman who became his first wife and the mother of the oldest of his daughters. In 2005, he was named executive chef at Sirocco, the Bangkok restaurant of the iconic Dome Hotel (featured in the movie *The Hangover, Part II*). "That was an amazing experience, but I found it almost impossible to work as a chef in a major restaurant while trying to raise a young family." In 2009, his marriage ended and he accepted a chef position in a new luxury resort on Samui Island. He was only too happy to swap the frantic pace of the city for the serenity of island life. "The job comes with enormous responsibilities, but life here is more suitable for raising a family." He subsequently remarried and his eldest daughter now lives with them. After 13 years in Thailand, Dion credits the country for refining his palate. "The flavours are so intense and the ingredients incredibly fresh. I'm no longer the chef that I was when I started out."

Dion has now become an ambassador for Thai cuisine which he unreservedly adores. "I want people to get to know and respect it. That's why I don't do fusion cuisine but instead offer two separate menus: A Thai menu and a French one." /



► Fruit trees are abundant in this tropical paradise. Ko Samui is also ideal for fishing, relaxing in the sun, savouring a freshly caught fish or simply shopping at the night markets (there to accommodate tourists who are at the beach during the day). The Walking Street Market offers intriguing and authentic street food.



Chef
Stephen Dion

SOUTHERN THAI CUISINE IS COLOURFUL AND CAN BE VERY HOT AND SPICY. ► It has strong Muslim and Hindu influences, featuring lamb, chicken, and a lot of fish and other seafood. Condiments include cloves, cinnamon, cardamom and bird's-eye chilies. Massaman curry is one of the region's specialties.

PRACTICAL INFO

The **COUNTRY'S CURRENCY** is the baht. For 100 Canadian dollars, you'll get about 2,700 baht (U.S. dollars are rarely in use).

Bangkok is the **LEAST EXPENSIVE CITY** in which to eat, get a hotel room or take a taxi. Prices rise considerably on the islands.

The Thais **LOVE TO EAT**, and they snack constantly. Restaurants have extended business hours.

The **BANGKOK METRO** is well maintained and very safe. It connects all the city's major districts.

The **TUK-TUK** is one of the local means of transport – very practical for moving around, especially on the islands. It's reliable, colourful and inexpensive.

Bangkok has **TWO AIRPORTS**. The older one, called Don Mueang, handles domestic flights while Suvarnabhumi Airport looks after international flights.

MASSAGE PARLOURS are popular in Thailand. They are among the country's specialties. We've tried them out, notably in Phuket and Ko Samui and can vouch for the fact that they're an ideal way to relax. A foot-and-leg massage costs \$10 an hour.



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Voyages
ÇA VOUS AVANTAGE

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You're on vacation with your family in Ontario. Your energetic nine-year-old has broken his leg during a hike in the woods. Will Quebec's health care plan cover his medical fees? / BY MARIE-ÈVE LAMOTHE

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In case of a health problem, the Régie de l'assurance maladie (RAMQ) will reimburse you for professional services rendered by doctors, dentists and optometrists, but at rates prevailing in Quebec, regardless of what you actually paid.

On the other hand, thanks to an interprovincial agreement, fees for hospital services are paid in full by the RAMQ. These services include nursing care, accommodation in a ward (a room with at least three beds) and prescription drugs administered during hospitalization.

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- ▶ Professional services: \$422 out of the total invoiced amount of \$928 (you'll have to pay the difference [\$928 - \$422 = \$506])

Medical services not covered by RAMQ in Quebec won't be covered outside the province either. These include emergency transportation (by ground or air), the cost of renting medical accessories (like crutches), services rendered by professionals other than a doctor, dentist or optometrist, a private or

semi-private hospital room, and prescription drugs bought outside Quebec. The cost of bringing the patient back to Quebec is also not covered. If such expenses are incurred and you did not purchase private insurance before leaving Quebec, you'll have to pay for them in full yourself.

Procedure to follow if you're not insured

When the time comes to get medical help for your child, just present your

Quebec Health Insurance Card. The doctor may accept it, agreeing to be paid according to Quebec rates, or he may refuse. In that case, you'll have to pay the fees demanded. If major surgery is necessary, then ask to see the operating procedure. Keep all original receipts which you can submit to RAMQ later for possible reimbursement.

Says Suzanne Michaud, CAA-Quebec Vice-President, Insurance, "Travel insurance is not just for the elderly, and it shouldn't be reserved for foreign travel only. Sport tourism – hiking, biking, and so on – is increasingly popular, and the injury risks are high. Basic coverage in Canada can cost around \$3 per day for a young adult in his 20s, and up to \$15 per day for a 90-year-old in good health. In a nutshell, travel insurance costs are relatively low, especially if you consider the kind of worries it can spare you." In fact, RAMQ recommends the protection once you leave the province.

▶ ramq.gouv.qc.ca



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Discover our road-test videos

Since last summer, CAA-Quebec automotive columnist Jesse Caron has been producing a monthly road-test video in which he shares his first impressions – including the pros and cons – of one particular vehicle. The video provides a quick, dynamic way to get an overview of a model you are thinking of buying.

Note that you can always consult detailed road tests at CAAQUEBEC.COM, or the shorter versions in this magazine.

Why not check out our expert's verdicts (in French only) on the Toyota Sienna, Hyundai Elantra and Honda Civic?

► Watch and... share!



Marie-Anne Pasiéka (CAA-Quebec moderator), Clarisse Boutin and Lise Holly (Town of Candiac patroller).

School-safety patrollers saluted

Every year, some 5,000 young Quebecers volunteer as school-safety patrollers throughout the province, a tradition begun by CAA-Quebec in 1929. The organization is very proud of these patrollers who help elementary-school students recognize the importance of caution in the schoolyard, on school buses and on the streets.

We extend congratulations to Clarisse Boutin from École Saint-Marc in Candiac, the 2015-2016 School Safety Patroller of the Year. A seasoned patroller with two years' experience, Clarisse distinguished herself as the "chief foot patroller," diligently on the job four times a day throughout the school year, and working in close collaboration with the town's adult patroller.

CAA-Quebec hosted two reward events: A Quebec Capitales baseball game on May 8 for the Quebec City-area patrollers and a Montreal Impact soccer game on June 8 for their Montreal-area counterparts. And, of course, there were wonderful gifts and souvenirs to complement the occasion. A heartfelt thank you to all!

Prestigious awards for two of our partners



Left to right: Cliff Ruud, AAA Managing Director; Dominic and Pierre Beaucage, of P.D.L. Remorquage; Pierre-Serge Labbé, CAA-Quebec Vice-President, Automotive Services; Scott Ross, Santander Senior Vice-President, Marketing; and Margaret Diego Pittelkow, AAA Vice-President, Automotive Solutions.

Two towing companies affiliated with CAA-Quebec received top honours at the 2016 AAA/CAA Automotive Conference, held last June in Detroit.

CAA-Quebec supplier since 1989, P.D.L. Remorquage Inc. of La Prairie received the gold level 2016 Service Supplier Excellence Award for Canada, while Sherbrooke's Asselin & Dion Inc. earned silver.

The winners were chosen on the basis of average call-response time, excellence of service provided and general member satisfaction.

CAA-Quebec is very proud of these two partners, setting a shining example for all affiliated towing firms. Their good work helps maintain the excellence of service we provide all our members. Incidentally, their towing average response time is 32 minutes and the satisfaction rate is 97 percent. Congratulations!



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International driving permit (IDP) no longer required in Georgia

Good news! As of January 1, 2017, Quebec snowbirds will no longer need an International Driving Permit (IDP) to drive through the state of Georgia on their way to Florida. If asked, they'll only have to show their passports and Quebec driver's licences.

CAA-Quebec applauds Georgia's decision to revoke the legal requirement, which came after sustained efforts by CAA-Quebec, the national CAA office, the AAA Auto Club Group, the Quebec Ministry of International Relations and La Francophonie, as well as the Société de l'assurance automobile du Québec (SAAQ).



TRANSPORTATION ELECTRIFICATION / CAA-Quebec answers your questions

You're thinking of buying an electric car and want more information? CAA-Quebec and the Corporation des concessionnaires d'automobiles du Québec (CCAQ) have made four videos available to help prospective electric-car buyers with their decision.

Intended both for the general public and automobile-sales consultants, the videos cover a range of related topics, namely, charging-station infrastructure, myths and facts about electric vehicles, practical EV-driving tips, and finally, the incentives accompanying the purchase and installation of charging stations.

The project has been made possible thanks to financial aid from the Quebec Ministry of Energy and Natural Resources as part of the government's push for the electrification of all modes of transportation.

► You can view the videos at CAAQUEBEC.COM.



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Marc Garneau,
Transport Minister

ROAD SAFETY, AUTOMOBILE RECALLS, AND MORE...

THE TRANSPORT MINISTER ANSWERS OUR QUESTIONS

On Wednesday, June 22, the Canadian Automobile Association (CAA) spoke with the Honourable Marc Garneau, Minister of Transport, to discuss a number of current issues that concern its 6.2 million Canadian members. Read the minister's opinions and views below.

Automobile recalls. The minister plans to revise the Road Safety Act in order to oblige automakers and dealers to recall all faulty vehicles as promptly as possible. He's also working on developing a website that will allow

prospective buyers to find out if the vehicle they want to buy has ever been subject to a recall notice. That's very good news for consumers and for CAA-Quebec, which has recently raised such an issue (see "Editorial" in *Touring*, Summer 2016). Another challenge for Transport Canada is to encourage as many car owners as possible to have all necessary repairs done promptly.

Air-travel safety and security. This continues to be a priority for Transport Canada. In addition, Garneau intends to shorten the delays in airport-security screening and to streamline certain procedures. The good news is that air travellers will soon be able to print luggage tags from home, which will reduce airport check-in times.

Legalized marijuana and road safety. This issue is of special interest to CAA-Quebec (see Editorial on page 6), and we would have liked to learn more about it. Garneau tells us that he's concerned about the issue and wants to make sure that no motorists will drive while being so impaired by marijuana that they constitute a risk to themselves or any other road users. And how does the minister propose we reach that point? The question is still open.

Finally, the Transport Minister underlines **four objectives** when adopting regulations affecting various modes of transport: 1) make them secure; 2) maximize their effectiveness; 3) make vehicles safer and 4) make them less polluting. Are these your own priorities as well?

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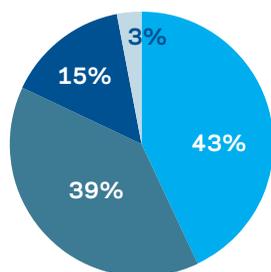
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What's the first thing you'd do if your house roof were leaking?



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- LOOK FOR A ROOFER ON THE INTERNET
- ASK A RELATIVE OR FRIEND FOR HELP

Congratulations to Benoît Thibeault of Joliette, whose participation earned him 25 CAA Dollars.



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▶ For full details regarding our privileges program partners and offers, visit CAAQUEBEC.COM.



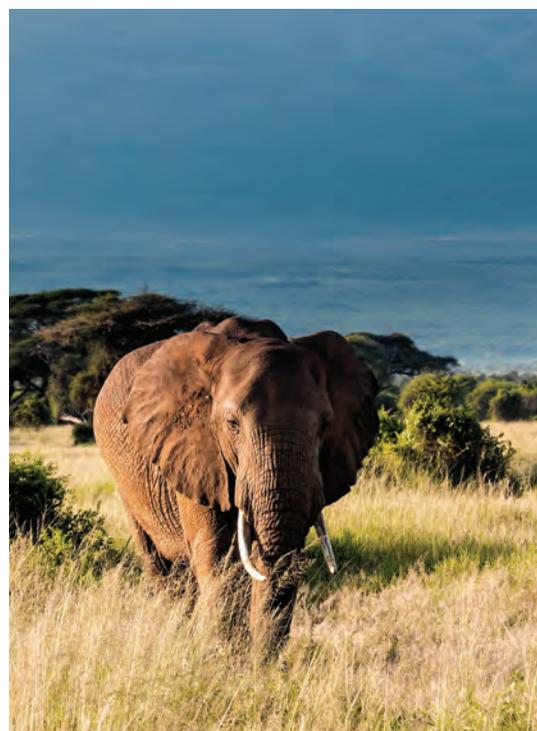
HAVE YOU EVER ATTENDED A CAA-QUEBEC TRAVEL CONFERENCE?

Travel conferences offer a unique opportunity to discover a destination long before you even set foot there. And the seminars are free. So why not give them a try?

Whether you're planning a romantic cruise, a trip with friends or a family Disney vacation, it's the ideal way to get all the information you need in one fell swoop. Most conferences are hosted by our travel guides – so it's your chance to meet them and ask any questions that pop into your head about your coveted destination. And while there, you can actually book your vacation. Since the sessions are open to everyone, bring along your non-member friends at the same time!

Conference topics next September include: South Africa, Bali: Yoga and traditions, European river cruises, Japan, Israel and Jordan.

Consult the fall program at CAAQUEBEC.COM/TRAVEL or in the digital version of our magazine – and don't forget to confirm your attendance. Seats are limited!



explore Inspiration calling

Look out for the new *explore* brochure (available in French only) – due out soon at our Travel Centres and at CAAQUEBEC.COM/TRAVEL. Like the smell of fresh bread in the morning, it will revive your senses and reawaken your wanderlust.

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MEMBER TESTIMONIAL

A real lifesaver!

Last March 22, Saguenay member Marie Gendron found herself at Brussels Airport at the time of the terrorist attacks. She will never forget that day, or the person who lent her a hand: CAA-Quebec Travel Counsellor Marie-Andrée Roy.

Gendron is the founder of Baluchon Alzheimer, which provides relief support to families of Alzheimer's sufferers. She had been in Brussels for an organization event and, at 7:30 a.m. on that terrible day, was getting ready for her flight home. She printed her boarding pass, dropped off her bag at the Air Canada counter, and then settled down in a quiet corner of the airport lounge for a cup of coffee. At 8 a.m., the explosion went off.

"People screamed and ran every which way. I ducked behind a pillar before being evacuated to a hangar where I sat waiting for hours," recalls Gendron, who luckily was uninjured. Safely ensconced at a friend's house a short time later, she was wondering how on earth she would get back to Canada. Just then, a lifesaving email appeared in her inbox from Marie-Andrée Roy of CAA-Quebec Travel in Saguenay. "Hope you're okay," the message read, "please give us your news."

Roy's priority was to get her client safely home as quickly as possible. Until then, she had only spoken with Gendron by phone and had never even met her. "I imagined her all alone over there. I certainly wanted to do something to help her." And help her she did, deploying all her expertise and, at the same time, contacting Gendron's husband to tell him what she was trying to do.

Just three days later, Gendron received an e-ticket for a flight to Canada.

"I usually buy my plane tickets online, but I didn't for the Brussels trip," says Gendron. "I saw a young woman struggling to buy a ticket by herself



over there and I felt so blessed to have Madame Roy on my side. I had been nervous about flying a long time ago, but had gotten over that. I now love travelling and there's no question I would ever stop. But I'll always use a travel agency."

"I was proud I was able to help. It's nice to feel useful," Roy says.

Sometime after the events, Gendron went to the Saguenay Travel Centre to thank her guardian angel. It was a moving encounter for both women, friends from that moment on.

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

POSTCARD



SIGLUFJÖRUR, ICELAND ▶ We were travelling more than 2,200 kilometres through breathtaking landscapes in Iceland. At times, the roads were so deserted we felt as if we were in the middle of nowhere. It was at the end of just such a road, 80 kilometres north of Akureyri, that we came upon this snowy wonderland in the middle of May: the little town of Siglufjörur.

📍 **VITO MEMEO, MONTREAL**

Send your favourite travel photo (maximum 5 megabytes) to CAAQUEBEC.COM/CAAQUEBEC before September 16, 2016, along with a description of approximately 80 words. If your photo is published in the next issue of the magazine, you win a Landau-Marine Protector set of two suitcases (19" and 24") - a \$240 value.

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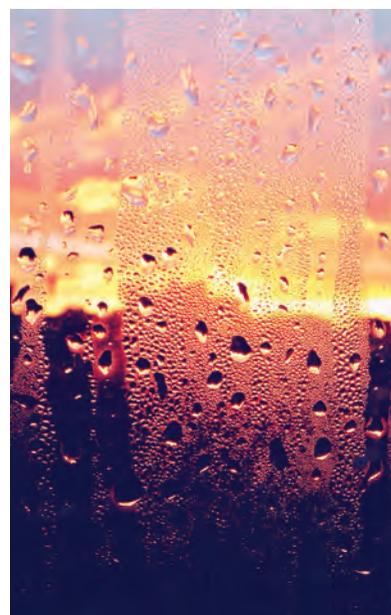
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Advice section

Condensation on windows



QUESTION / There's condensation on the inside of my windowpanes. Is it time to replace the windows? — **JOHANNE B., MONTREAL**

ANSWER / Not necessarily. But it's an indication that there is a problem. So, inspect your house before shopping for new windows.

1 Is there too much humidity in your house?

Use a hygrometer to measure the relative humidity (RH) level. In very cold weather – say -25°C, for example – the amount should be 25%. At 0°C, it can rise to 40%. If it's too high, it may be due to:

- ▶ Long showers or baths.
- ▶ Inadequate ventilation systems in bathrooms or the kitchen.
- ▶ The use of a clothes dryer inside the house.
- ▶ Damp logs stacked in the basement.
- ▶ Too many indoor plants.

2 Is the air circulation adequate?

Take special care that:

- ▶ No furniture is placed too close to windows.
- ▶ All window screens are removed before winter sets in.
- ▶ Window coverings allow the windows to breathe (overly heavy drapes or blinds that stay closed most of the time can prevent air getting through).

After resolving these issues, if your windows still fog up, it may be time to call CAA-Quebec Residential Advisory Services. We'll discuss the state of your windows with you, including their wall location and the general condition of your basement, as well as the possible installation of a ventilation system with heat recovery, as one example.

Be sure never to ignore a fogged-up window. Excess humidity will deteriorate certain materials like wood or gypsum around the opening, not to mention create a possible health hazard (like mould).

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LAVAL

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2600, boul. Laurier /
418 653-9200

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TERREBONNE

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NOTE ▶ Each Travel Centre has its own business hours. Check with yours before planning your visit.

THE FLOOR IS YOURS

What's your verdict on road conditions in Quebec?

It's utterly appalling! Especially when you see billboards advertising "Your taxes at work!"

▶ **LINDA LEBLANC, LÉVIS**

When I was a child, I went on a buggy ride with my grandfather. I sometimes get the impression that I'm still sitting in the same conveyance.

▶ **LIETTE BERGERON, PLESSISVILLE**

The road conditions are unique because, whenever I return after travelling outside the province, I don't need signs telling me I'm home again. I can feel it.

▶ **DANIEL GUAIANI, MONTREAL**

It's often bumpy. Let's just say that it can wake us up in the morning as effectively as an espresso!

▶ **MYLÈNE LAMIRANDE, BLAINVILLE**

NEXT QUESTION:

What is the best tropical all-inclusive resort you've stayed at?

Send a brief answer to CAAQUEBEC.COM/CAAQUEBECMAGAZINE before September 16, 2016. If it's published, you'll win 50 CAA Dollars.

NOTE: CAA-Quebec reserves the right to edit and condense the responses chosen in order to meet CAA-Quebec Magazine criteria. Thank you for your understanding.



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See the complete address list in the online version of the magazine.

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RELIEF TILES TO THE FORE

BY CHANTAL LAPOINTE

Trending now: Decorative 3D wall tiles. Mini and maxi tiles; glass, stainless steel or crystal inserts; the optical illusions of geometric-pattern tiles – they're all yesterday's fashion. Today, the swing is toward porcelain and ceramic relief tiles to decorate your kitchen or bathroom walls. Their textures are so appealing that they invite you to run your fingers over their surfaces. They create a spectacular visual impact – so moderation is the watchword – and are generally affordable. Jean-Jacques Emard, of the family firm Emard Couvre-Planchers in Laval, explains: “This type of tiling adds texture and originality to the decor. It’s a great choice for any run-of-the-mill setting – a shower wall, for example, or a kitchen backsplash. It creates a decorative element in the room, rather like a sculpture.”

► emardcp.com



PHOTOS: EMARD COUVRE-PLANCHERS

Life inside a shipping container

Houses built from old shipping containers have an inimitable style, and they're gaining popularity all over the world.

BY CHANTAL LAPOINTE



Have you ever wondered what happens to decommissioned shipping containers? According to Quebec architect Guillaume Lévesque, these receptacles have a useful lifespan of about 15 years, after which they are no longer tough enough to carry goods safely or securely. When that point arrives, they can be repurposed for residential applications – unless, of course, they were used for transporting hazardous materials. “We’re talking about robust, self-supporting structures with interesting dimensions,” explains Lévesque, who has worked on two container-home projects himself. Asked about the challenge of turning such inhospitable receptacles into homes, Lévesque simply says, “Architects and engineers are excited about the idea of stacking these boxes to create habitable housing.”

Often used for storage space in the Arctic region, decommissioned shipping containers made their residential debut in the early 2000s in London’s Docklands area where the project is known as

▲ Homebuilder **Claudie Dubreuil** says this two-bedroom container home from Collections Dubreuil will appeal to buyers who are interested in both recycled materials and unique architectural styles.

Container City. Next came Amsterdam where, in 2004, 1,500 university residences were built from similar metal boxes. The development remains the most important undertaking of its kind up to the present day. In Canada, besides a housing co-operative erected in Vancouver in 2013 and a few private residences in Quebec, shipping-container homes are still in their infancy. This doesn’t preclude an interest in this new mode of construction by a number of companies. Is it really economical? Green? Adapted to our climate? Opinions differ.

GOOD TO KNOW ▶ Read our article on the subject in the online version of CAA-Quebec Magazine and view our photo gallery.



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Home

EXPERIENCE THE BENEFITS



THERMOGRAPHY: **A practical tool**

Your heating bills are through the roof! Your home suffers from water damage and is beset with mould! This practical technology will help you pinpoint the source of the problem without ever needing to open up the walls.

BY JACQUELINE SIMONEAU

Who hasn't watched an action movie and never seen a helicopter chasing fugitives who appear onscreen like red shadows flickering below in the darkness? No, it's not science fiction – these images are known as thermograms, caught by infrared cameras capturing the temperature variations emitted by bodies and other objects.

“Contrary to what some people may believe, thermal cameras are not scanners and don't let you see through walls,” says Guy Gauthier, owner of Thermographie GG. “Their role is to capture the heat stored on an object's surface. The recorded temperatures are then reproduced according to a colour code. Cold surfaces are represented by cold colours (green, blue, purple and black) and hot spots are represented by warm colours (yellow, orange, red and white). A recorded temperature

THE IDEAL TIME TO ASSESS AN ENERGY OR INSULATION PROBLEM IS BETWEEN NOVEMBER 15 AND APRIL 15

that's warmer or colder than its surroundings indicates an anomaly. For example, a bluish zone can mean poor or faulty insulation in a wall, while a red area seen from the outside can reveal a heat loss."

What is it used for?

Thermography is especially effective for detecting heat loss, excessive moisture in walls, water infiltration (through the roof, in the foundation and around doors and window frames), faulty insulation, thermal bridges, even electric overheating.

According to architect Jacques Gobeil, CAA-Quebec Director of Residential Advisory Services, a thermal camera is a valuable tool for homeowners, especially if used in combination with a blower door. The latter tests how airtight a house is that has already been equipped with a vapour barrier. It measures the volume of outside air flowing in. "Combining both tools will help you better pinpoint problems and the kind of work to be done," says Gobeil. "It's a good partnership."

Advantages

A worthwhile asset of thermography is that you can locate and identify the source of many problems without having to open up the walls. "It also lets you restrict the work zone, because you know exactly where the problems are," says Gauthier. In other words, you'll save time, money and energy in one fell swoop.

When to conduct a thermographic inspection

An effective inspection depends on a number of factors, including outside temperature. "The ideal time to assess an energy or insulation problem is between November 15 and April 15," says Gauthier. "To obtain significant results, the difference between inside and outside temperatures must be at least 10°C. That's why thermographic scans are generally carried out when it's below 0°C outdoors." And because the sun will alter surface temperatures and falsify the results, the work must be done when it's overcast or, better still, after sunset. Good to know: A thermographic analysis takes about two to three hours.

Who to call

Unfortunately, because the profession is unregulated, anyone at all can claim to be a thermographic inspector, and it's therefore important to make an educated choice. Thermographic analysis is complex and requires special knowledge and skills. As a guide, be aware that thermograms must

be captured and analyzed by an expert certified according to criteria established by the American Society for Non-Destructive Testing (ASNT). Level 1 certification is required for using infrared cameras and Level 2 is necessary for image analysis and writing thermographic reports. In short, make sure your own inspector has completed both certification levels.

Moreover, it's essential the report be clear and detailed. It must definitely include infrared and digital photographs of the anomalies and

their location, an explanation of the problems observed and a list of suggested repairs. The report must also contain a description of the existing ambient conditions during the inspection, the image-capturing parameters as well as the inspector's identification and qualifications. /

HOW MUCH?

► [The cost of a thermographic analysis is directly linked to the building's surface area and the extent of the work to be done. The average cost for a standard single-family dwelling is about \\$600.](#)





Check your oil tank for leaks

It's estimated that about 9 percent of Quebec households use oil to heat. If you're among this group, then keep an eye on the oil tank.

BY JACQUELINE SIMONEAU



Almost 40 percent of accidental oil spills come from residential oil tanks. Besides being a fire risk, this can cause serious environmental damage and require costly decontamination work. It's a complicated operation that can involve excavating beneath the house or decontaminating the surrounding area, including drinking-water pipes and public sewers.

Is your insurance coverage adequate?

Home insurance won't automatically cover oil damage and the costs of decontamination. And without adequate coverage, you will risk losing all your savings and face financial disaster.

So if you heat your home with oil, be sure to have an oil-damage clause added to your policy. Generally speaking, this endorsement covers damage caused to the insured property by any accidental overflow or escape of fuel oil from a tank, apparatus or supply lines connected to a heating system in use and which are permanently installed inside the dwelling or adjoining structures (for example, a garage connected to the house). It also covers the cost of cleaning up and decontaminating the soil (usually up to \$150,000), the

ELECTRIC CONVERSION ▶ You're thinking of converting your oil-heating system to electricity, which is less polluting. If you are a resident of Quebec on December 31, 2016, you might be eligible for the 2016 RénoVert refundable tax credit. This credit can be applied to the replacement of an oil-heating system by one using propane, natural gas or electricity, or toward soil-decontamination expenses. You might also be eligible for this tax credit for the 2017 taxation year. Obviously, some conditions apply, so check out the details.

▶ Our thanks go to Laurent Blais, Enviro Urgence president, Suzanne Michaud, CAA-Quebec Vice-President - Insurance, Pierre Sévigny, J.R. Énergie president, and Geneviève Laurier, Revenu Québec spokesperson, for their assistance.

replacement of some foliage as well as civil liability (usually up to \$150,000). On the other hand, if the affected property was vacant or under construction when the accident occurred, exclusions apply. Note also that some companies refuse to insure oil tanks that have been in use for 20 years or more.



5 USEFUL TIPS

Prevention is still the best means of avoiding this kind of disaster.

01 / Check the tank's age. Since 1991, the fabrication date has been inscribed on all oil tanks. An old or substandard tank should be replaced.

02 / Have your heating system professionally inspected once a year.

03 / Check the condition of the oil tank and connecting pipe work regularly. Watch out for damp spots, oil stains on the concrete floor near the tank, cracks and oil leaks. Look for evidence of rust on and under the tank.

04 / Be on guard for any odour of oil.



05 / Place a retention basin under the interior tank to prevent any leaked oil from spreading into the basement or down a drain.

GOOD TO KNOW ▶ Report oil spills or leaks to Urgence-Environment (1-866-694-5454).

Are solar shingles effective?

BY JACQUELINE SIMONEAU

Solar energy is part of our lives and, interestingly enough, by 2030 it will be one of the thermal requirements of the National Energy Code for Buildings. That says it all. So it's no surprise that new technologies – solar or photovoltaic shingles being one – attract considerable consumer curiosity and interest.

Except for the reflecting surfaces, solar shingles resemble traditional asphalt shingles. Their shape, colour, thickness and flexibility are quite similar. But solar shingles play a double role: Besides protecting the structure, they capture sunlight and transform it into usable electricity. Another characteristic: Unlike solar panels, which are mounted on top of the surface of the roof, solar shingles are integrated within the rows of asphalt shingles, blending



in nicely with the rest of the roof. And they are installed with staples like the conventional variety.

But their electrical conversion rate per square foot is inferior to that of solar panels – only about 13 percent for (thin) solar shingles versus 16 to 18 percent for solar panels. So for the

time being, solar shingles are not as viable as solar panels, although the technology is worth pursuing.

▶ Our thanks go to Ghislain Vézina, electrical contractor, and to Emmanuel Cosgrove, Ecohabitation general manager, for their assistance.

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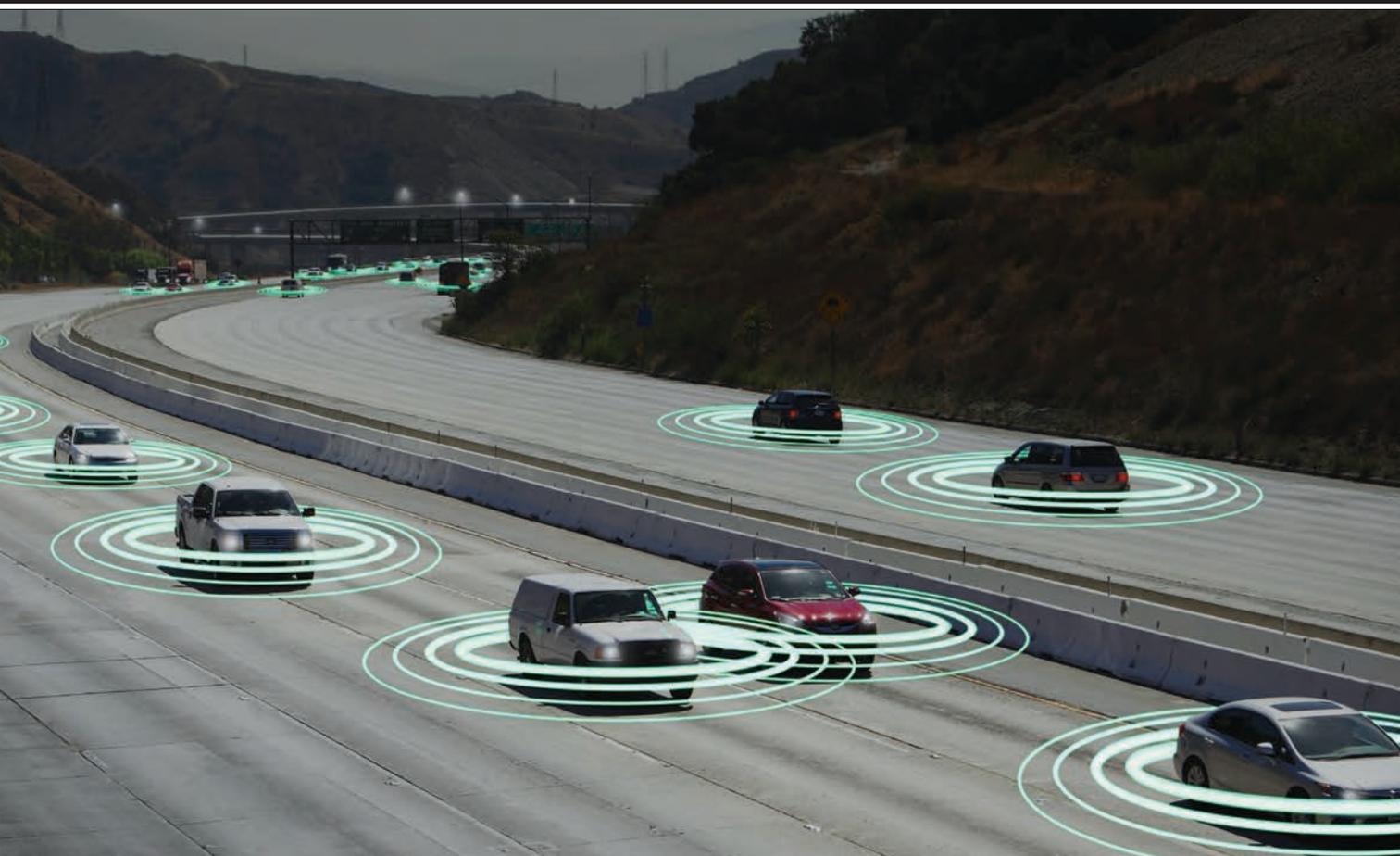
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AUTOMATIC EMERGENCY BRAKING **will be standard** **by 2022**

In an historic agreement, auto manufacturers have voluntarily undertaken to make automatic emergency braking (AEB) a standard feature on all new cars by 2022. That's good news for everyone.

BY NADINE FILION

Backup cameras will become mandatory in all vehicles sold in the United States by the year 2018, a decade or so after the U.S. Congress passed legislation requiring the adoption of a rear-view visibility standard. Seeking to avoid another equally long delay, the National Highway Traffic Safety Administration (NHTSA) – the equivalent of Transport Canada – and the Insurance Institute for Highway Safety (IIHS), which is funded by insurance companies, have asked

auto manufacturers to systematically equip their vehicles with automatic emergency braking within the next six years. Each carmaker, of course, has a different name for its own AEB system.

Twenty companies, representing 99 percent of the U.S. automobile market, have not only signed on to the request but have also committed to accelerating the pace, so much so that AEB could appear in almost all new vehicles – even low-end ones – well before the target date.

What is AEB?

Under one name or another – “adaptive braking,” “autobrake,” “pre-collision alerts” – this crash-prevention feature was already available in a quarter of 2015 vehicles, but often only as optional equipment and, in several cases, only in high-end trims.

The technology uses cameras, radar, lasers, and even a combination of the latter two – dubbed *lidars* (still being developed and therefore rare on the market) – to detect a stationary or slower-moving vehicle ahead. Some devices recognize just one car, others can “see” two in a row (Nissan), tell the difference



DID YOU KNOW? ▶ Assuming that all vehicles sold in 2022 and thereafter will be equipped with automatic emergency braking (AEB), it will still leave 25 million registered cars without the system on Canadian roads. Since, according to DesRosiers Automotive Consultants, Canadians keep their cars for an average of 9.3 years, it's safe to say that most of our cars won't have AEB for at least two decades.

The solution lies in after-market driving assists, like the Mobileye 560 system. This device, priced at \$1,200 plus installation (mobileye.com), provides only audible or visual alerts. It does not have AEB or lane-departure warning features. But according to the IIHS, even the most basic pre-collision alert will reduce the number of road accidents by 23 percent.

▶ mobileye.com

between a pedestrian, a cyclist and a car (Ford, Toyota, Subaru), and even detect large animals (Volvo).

Some vehicles offer basic systems that use a visual or audible alert to warn the driver of an imminent collision. But more sophisticated devices, which will be standard within six years, are designed to slow down the vehicle automatically if the driver fails to react to the warning in time. In this way, potential collisions can be avoided altogether when the car is moving at low speeds and can be reduced in severity of impact or injury at higher speeds.

Useful?

Just imagine how much traffic – not to mention insurance premiums – would benefit if there were fewer car accidents. But does the technology really work?

The answer is yes, according to the latest IIHS study on the subject, which says that the system helps reduce rear-end collisions by 39 percent. “If all vehicles had been equipped with autobrake that worked as well as the systems studied, there would have been at least 700,000 fewer police-reported rear-end crashes in 2013. That number represents 13 percent of police-reported accidents overall,” adds the report.

In fact, “this proven technology is among the most promising safety advances we’ve seen since electronic stability control almost two decades ago,” says Jake Fisher, Director of Auto Testing for *Consumer Reports* magazine.

Going mainstream

Volvo started the ball rolling in 2008 with its City Safety system, which is now a standard component of all its models. Other companies – and not just the luxury brands – followed suit, enhancing their blind-spot detection and lane-departure warning systems. Honda and Subaru have equipped most of their fleets with Honda Sensing or EyeSight, while Toyota Canada has announced its Safety Sense will be made standard on almost all its models by the end of 2017.

Obstacles to overcome

Since AEB is not subject to distraction or fatigue, it effectively assists distracted drivers or those whose reflexes have slowed down over time.

But the technology is not without drawbacks. In the first place, all the devices are not equal, and tests are being developed to analyze and rank their respective performances. More importantly, AEB sensors can come up short, which casts doubt on their long-term reliability – last summer’s fatal accident involving Tesla is a case in point. In the short term, they are commonly deactivated by snow, fog or heavy rain. An indicator light will alert the driver, but the driver must always be paying attention.

While we await the technology capable of reading the road in all weather conditions, motorists must remain aware that they are, in effect, the first line of defence and are therefore responsible for the safety of their driving, automatic braking system or not.



GREEN FUELS
**WHERE DOES
HYDROGEN FIT IN?**

While hybrids have gone mainstream in less than two decades, electric cars have struggled to gain traction, hampered by short driving ranges and long charging times.

So is hydrogen a possible solution? / BY NADINE FILION



Hydrogen has been at the heart of automotive research for almost a half-century, prompting countless fuel-cell experimental programs throughout the early 2000s. And yet electric cars are the vehicles that grab the most media attention and government financial assistance in the form of R & D grants and purchase rebates. But while hybrids have gone mainstream to the tune of nine million of one or other of the 60 or so models currently on the road somewhere on the planet, electric vehicles stubbornly languish as niche cars.

Hydrogen stages a comeback

For the last two years, almost all major automakers have redirected their attention to hydrogen-powered vehicles. Note, for example, the Audi h-tron prototype presented at the most recent Detroit Auto Show, as well as the research co-operation between various car-makers – Ford with Nissan and Mercedes-Benz, Honda with GM, Toyota with BMW – and the production announcement of the 2017 Mercedes-Benz GLC. Nevertheless, two hydrogen-powered models are on offer in North America:

► Toyota's Mirai, available in California since last fall at US\$57,700. It's been recognized by the Environmental Protection Agency (EPA) as the zero-emission plug-in model with the greatest range, at 510 kilometres.

► Hyundai's Tucson FCEV, available in California and the Vancouver region since last summer. It's offered by lease only at \$599 per month for a limit of three years, with the fuel provided by Hyundai. Its driving range is 426 kilometres.

Hydrogen cars are electric cars

Hydrogen cars are essentially electric cars. But, rather than using rechargeable batteries as the source of power, hydrogen vehicles carry an on-board fuel-cell stack in order to produce the electricity required to feed the motor. This energy is created by the chemical reaction occurring when compressed hydrogen makes contact with oxygen, producing the electrons necessary for zero-emission propulsion, as happens in battery-electric vehicles (BEVs).

With a 500-kilometre driving range and a refueling time of three to five minutes – comparable to conventional cars – fuel-cell vehicles (FCVs) have the ability to eliminate the range anxiety that nags BEV drivers. Or at least they will have this advantage just as soon as there are enough available hydrogen pumps to respond to demand. So say the authors of one of the most recent studies on the subject ("The Relative Merits of Battery-Electric Vehicles and Fuel-Cell Vehicles") conducted by the University of Michigan Transportation Research Institute. ►



FUEL PRICING AT THE PUMP

► It's hard to predict how much a litre of gasoline will cost next year, or even next week for that matter. So just imagine trying to guess the price of a kilogram of hydrogen! In fact, the "volumes are currently too small to establish a price," says Colin Armstrong, president of Vancouver-based Hydrogen Technology & Energy Corporation. "But in Vancouver, hydrogen's price at the pump, on a kilometre-by-kilometre basis, will be similar to gas prices."

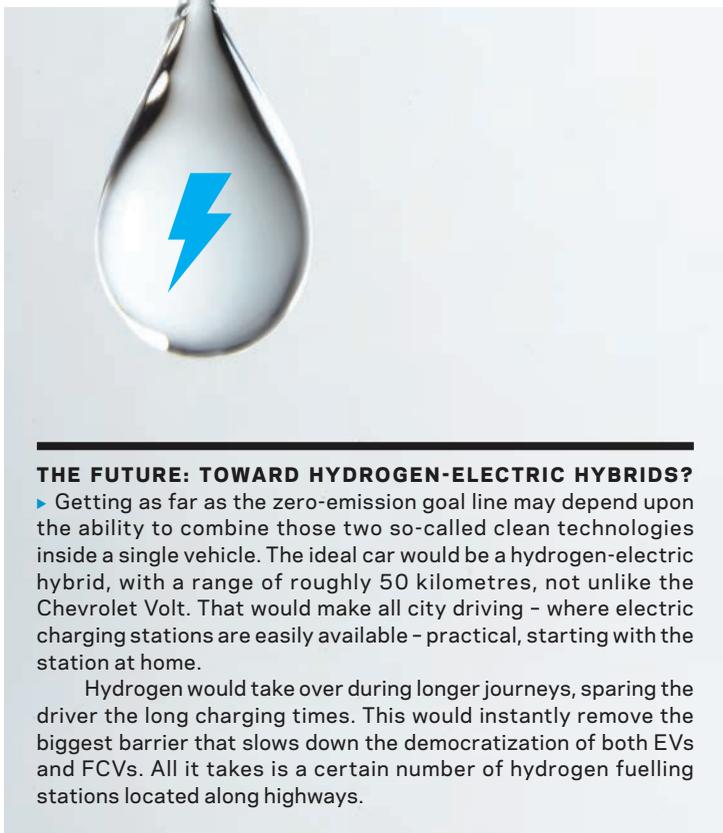
Study researchers Michael Sivak and Brandon Schoettle simulated journeys ranging from 160 kilometres to 1,600 kilometres, using three vehicle types: battery-electric, fuel-cell and gasoline-powered. Their conclusions? The electric car remains the champion of short trips – especially the urban variety, which accommodated its range. But charging time remains a serious handicap on extended journeys: The BEV takes up to 30 percent more time (5.4 hours) to complete a 1,600-kilometre drive than the other two cars.

High-priced infrastructure

Such scenarios are at best hypothetical, given the extreme scarcity of hydrogen-refuelling stations in the first place. Throughout Canada, these facilities are quite rare – and the ones that do exist are all located in British Columbia. Even in environmentally aware California, there are barely a dozen or so facilities.

All the experts we interviewed for this article agreed with Sivak’s and Schoettle’s conclusions: that FCVs’ popularity will hinge on available refuelling infrastructure. And at first glance, the investment costs are astronomical: \$250 million for a city like Los Angeles, reckons the National Renewable Energy Laboratory, a facility funded through the United States Department of Energy. Building a 12-pump station costs at least \$6 million, according to Colin Armstrong, president of Vancouver-based Hydrogen Technology & Energy Corporation (HTEC).

And that’s 60 times more expensive than the cost of installing an EV 400-volt quick-charging



THE FUTURE: TOWARD HYDROGEN-ELECTRIC HYBRIDS?

▶ Getting as far as the zero-emission goal line may depend upon the ability to combine those two so-called clean technologies inside a single vehicle. The ideal car would be a hydrogen-electric hybrid, with a range of roughly 50 kilometres, not unlike the Chevrolet Volt. That would make all city driving – where electric charging stations are easily available – practical, starting with the station at home.

Hydrogen would take over during longer journeys, sparing the driver the long charging times. This would instantly remove the biggest barrier that slows down the democratization of both EVs and FCVs. All it takes is a certain number of hydrogen fuelling stations located along highways.

station. Except that the latter feeds just one EV every half-hour, whereas a hydrogen pump will feed up to 10 cars in the same amount of time. And fuel-cell technology provides three times the EV range, suggesting that hydrogen pumps will be needed in fewer numbers and places. /



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Shopping for roof boxes like a pro

Loading up a car always calls for compromise - between the number of passengers and the amount of cargo. Using the rooftop to store cargo is a popular solution, but which type of cargo box suits your style best? Answer the following questions before you make your choice.

BY ALAIN MCKENNA

Buying or leasing?

Several roof-box retailers offer leasing arrangements, which may be a worthwhile option for occasional users. For those whose transport needs are more regular, however, buying is recommended, especially if you plan to keep your vehicle for some time.

With or without a base roof rack?

A handful of car and SUV models come with factory-installed roof racks or - like the Subaru Outback - crossbars. In most cases, however, you'll first need to install a base rack system to mount and secure the cargo box and any other carrier type - for bikes, skis, snowboards and even kayaks. There are also boxes and racks that can be attached to a trailer hitch. If you don't plan on using roof-mounted storage too often, another option is a soft-sided cargo bag that can be mounted on the bare roof without scratching the finish.

Rigid box or soft cargo bag?

This can depend on the type of gear you're hauling. A soft cargo bag can be folded for easy storage after use, while a rigid box is more cumbersome but can hold a large variety of items and offer better protection against weather vagaries.



Maintenance

Roof boxes come from different manufacturers in several sizes and shapes, but they all share a common characteristic: If you want them to last, you need to take good care of them. Remove the boxes at least once a year to clean the components and replace rusted parts. It's a good habit to ensure the box's optimal lifespan and, come to think of it, a superior resale value.

Some precautions

Loading a roof box sounds easy enough, but mishaps can occur. Here are some tips on how to avoid them. Weight distribution is a key factor; for example, too much weight at the front can tip over the carrier during an abrupt stop. You should also adjust your driving style. Negotiate turns carefully because the vehicle's centre of gravity may be higher than usual, especially if you drive an SUV. And obviously, pay close attention to maximum-height warnings as you enter a garage or indoor parking lot.

► For more information, see the magazine's iPad version or watch the video at CAAQUEBEC.COM.

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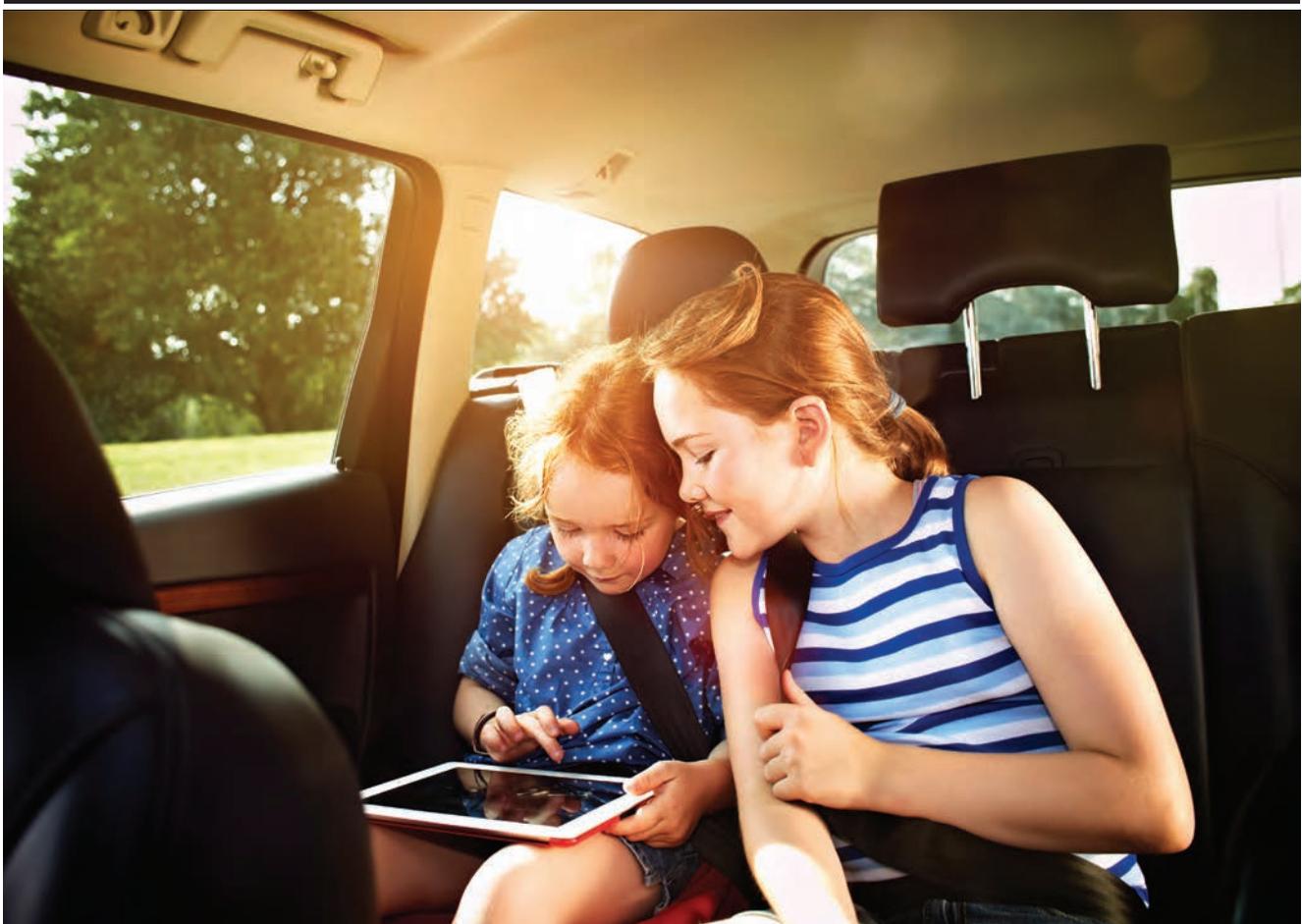
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In-car Wi-Fi

In-car internet access is wonderful. But it comes at a price and isn't always available outside urban areas.

BY ALAIN MCKENNA

Here's more proof that connected cars will appear in your driveway or garage sooner than you think: Automakers have begun equipping their new models with wireless LTE antennas for internet access. In-car Wi-Fi sounds great on paper, but it still has a way to go.

After starting with some of their 2015 models, Audi, Chrysler and General Motors have followed Tesla's lead and now offer LTE-connected cars. The technology – similar to that used for smartphones – facilitates in-dash weather displays and traffic reports pulled directly from the internet, as well as creates an in-car hotspot capable of simultaneously supporting as many as seven separate devices.

All this comes at a cost, of course. GM Canada charges \$10 to \$60 per month for a data plan ranging from 200 megabytes to 5 gigabytes. Other

packages are also available: \$5 per day (250 MB) or \$250 per year (10 GB). Users who already have a smartphone mobile data plan might want to share it via Wi-Fi – for free as long as they don't go over their plan's monthly download limit.

Remember that embedded Wi-Fi has geographic limitations. Beyond large urban centres, digital network coverage is not perfect. That said, in-car Wi-Fi sometimes has an unexpected advantage: GM doesn't charge roaming fees in the United States. Users can check emails, watch videos or listen to music online without worrying about the cost of access to a U.S. network.

The "information highway" now has a whole new meaning!

CELLUTRAK /

Relax... now you can track your car with your smartphone!

Mum and Dad would often get anxious when their teenager wanted to borrow the family car for a night out with friends. And yet, what if there were a simple solution at hand, where parents need only install a device that can track the car from a mobile app on their smartphone?

That is exactly what Cellutrak Canada has on offer. The company specializes in vehicle-tracking devices, originally designed for the armed forces and commercial long haulers. Cellutrak then went a step further and developed anti-theft devices for passenger vehicles – cars, trucks, motorcycles, trailers and snowmobiles.

The device uses GPS and GSM technologies to compile and transmit data about a vehicle to a cellphone. It can go as far as tracking excessive acceleration and sudden braking, a useful feature that can help improve driving skills and habits. The fact that Cellu-



CAA-QUEBEC MEMBERS RECEIVE A DISCOUNT OF UP TO 30 PERCENT ON INSTALLATION FEES.

trak can “keep an eye on” your car will make insurance companies happy enough to offer whopping premium discounts of up to 40 percent in exchange for the installation of the anti-theft tracking device. The cost of the device includes an initial \$500 fee, plus \$15 to \$20 per month depending on service levels.

Parents eager to pinpoint the whereabouts of their teenager and the car can rely on the eponymous mobile app to keep them calm. It lets them know exactly where the car is at any point – in real time.

Vehicle registration centres offering flexible hours: it's stress-free!



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EXPERIENCE THE BENEFITS



2017 CHRYSLER PACIFICA

PRICE: \$45,790 to \$62,700

PROS: Roomy and versatile cabin, smooth and powerful engine, well-balanced handling, quiet ride, logical controls, extensive safety and technology features.

CONS: No affordable trim level, transmission sometimes hesitates, overly light steering, no spare tire, unproven reliability and resale value.

TEST MODEL

ENGINE: 3.6-litre V6 (287 hp)

TRANSMISSION: 9-speed automatic

DRIVETRAIN: Front-wheel drive (FWD)

FUEL ECONOMY, CITY/HIGHWAY COMBINED
(Natural Resources Canada): 10.9 L/100 km



Easily accessible LATCH anchors and large sliding doors made installing our child car seats a cinch.

► Chrysler first used the Pacifica nameplate a decade or so ago on a crossover that was later discontinued. This time around, the Pacifica is an all-new model replacing the Town & Country (T&C). Apart from the engine, which carries over from the T&C, about everything on the Pacifica is new, including the first platform designed by Chrysler under the Fiat ownership. A plug-in hybrid version with an all-electric range of 48 kilometres is due to arrive this fall.

When Chrysler invited CAA-Quebec to the “family” unveiling of the 2017 Pacifica, our expert headed off to California with his wife and their two children along with their luggage and bulky child car seats in order to put this newcomer to the test.

The 2017 Chrysler Pacifica is chock full of compelling traits for the modern family. This quickly became obvious after a few hundred kilometres on a mix of windy canyon

roads, fast-moving freeways, gridlocked highways and even a few sections of broken pavement. Every passenger will feel at home in this minivan, including the driver, thanks to a natural driving position and to road manners reminiscent of a good mid-size sedan.

Interior space, comfort, technology, performance and refinement: The Pacifica has all it takes to measure up to the Honda Odyssey and Toyota Sienna – and even to outpace them. Chrysler must now convince potential buyers to fork up \$45,790 for the base model, and some \$17,000 more for a fully loaded unit. This will not prove easy considering the Town & Country’s spotty reliability and resale records. The presence of a much less expensive Dodge Grand Caravan in the same showroom may also hurt the newcomer’s sales.

2016 CHEVROLET MALIBU

PRICE: \$23,395 to \$39,480

PROS: Smooth and efficient engines, balanced handling, precise steering, meticulous finish, cabin now roomy.

CONS: Soundproofing not as good as before, some equipment shortcomings need fixing, advanced safety devices offered only on most expensive models, 8-speed transmission needs work.

► The fifth-generation of the current Malibu has hit the roads of North America. What we are seeing is much more than updated styling. The platform and suspensions are extensively revised, the base engine is supercharged, safety equipment is upgraded, and the cabin is roomier. And after an absence of nearly seven years, a hybrid version will soon become available.

The redesigned Malibu is more stylized than the outgoing model, but it impresses most on the road, combining the comfort of the former model with quasi European composure. If it proves reliable, the new 1.5-litre turbocharged engine will be a choice ally thanks to its flexible gearing. And best of all, the design team resolved a problem that has haunted the Malibu since 2008 by finally delivering class-worthy rear seating.

TEST MODEL

ENGINE: 1.5-litre turbocharged direct-injected 4-cylinder (163 hp)

TRANSMISSION: 6-speed automatic, manual mode

DRIVETRAIN: Front-wheel drive (FWD)

FUEL CONSUMPTION, COMBINED CITY/HIGHWAY
(manufacturer data): 7.6 L/100 km



2017 FORD ESCAPE

PRICE: \$26,789 to \$44,839

PROS: Poised handling, precise and well-weighted steering, well-adapted 2.0-litre engine, high towing capacity, vast choice, logical Sync 3 system.

CONS: 1.5-litre engine a bit tenuous, fuel consumption still higher than average, too-short front seats, high retail price.

► The 2017 remake arrives just in time to maintain consumer interest in the current Escape, which was launched in 2013. The new Escape comes with the customary exterior touch-ups and a new optional sport appearance package. The cabin displays sharper practicality, and the two available turbocharged engines are sufficiently updated to be qualified by Ford as "new."

Despite improvements for 2017, the Escape is neither the most spacious, nor the most reliable, nor the most fuel efficient of the compact crossovers. So what makes it so popular? The answer lies in its quality handling, the flexibility of its optional 2.0-litre engine, its technological content and the many options that allow buyers to get just the small truck they want. Frequent financial incentives also certainly have an impact, since the suggested retail prices are among the highest in the segment.

TEST MODEL

ENGINE: 2.0-litre turbocharged direct-injected 4-cylinder (245 hp)

TRANSMISSION: 6-speed automatic, manual mode

DRIVETRAIN: All-wheel drive (AWD)

FUEL ECONOMY, CITY/HIGHWAY COMBINED:
(manufacturer data): 10.2 L/100 km



2016 MAZDA CX-9

PRICE: \$37,195 to \$52,295

PROS: Flexible and powerful engine, excellent balance of comfort and handling, lively and precise steering, generally quiet cabin, quality finish and materials.

CONS: Engine sometimes noisy, lower-than-average towing capacity, popular equipment not always available, decreased interior space, perfectible driving position.

TEST MODEL

ENGINE: 2.5-litre turbocharged direct-injected 4-cylinder (250 hp)

TRANSMISSION: 6-speed automatic, manual mode

DRIVETRAIN: All-wheel drive (AWD)

FUEL ECONOMY, CITY/HIGHWAY COMBINED
(manufacturer data): 10.1L/100 km

► The first-generation CX-9 would have feted its 10th anniversary if Mazda had not chosen this year for a redesign. Everything changes, except the nameplate and seven-passenger configuration. The V6 engine and the original Ford platform give way to an all-new turbocharged four-cylinder and a lighter structure adhering to Mazda's Skyactiv principles. The cabin reaches a new height of luxury for this automaker, and safety equipment finally catches up with industry standards.

A test drive confirms what the new look promises: the redesigned CX-9 is a Mazda through and through. It shines on the road while ushering in a refined, luxurious and quiet environment missing until now in the brand's other vehicles. If driving pleasure is reason enough to forgo some of the room, towing capacity and gadgets offered by the competition, the CX-9 deserves a spot on your shopping list.

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