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# CONTENTS

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## Editorial

- 2 REDUCING GHG EMISSIONS**  
▶ Two solutions are within reach

## Travel

- 4 PHOTO CONTEST**  
▶ Guilin, China
- 6 TO DISCOVER**  
▶ In Normandy for D-Day's 75th anniversary  
▶ Lunenburg's salty charm  
▶ Destination: Manitoba
- 9 SHORT STAYS**  
▶ Glamping in Bas-Richelieu
- 12 TAKING OFF**  
▶ Eyes on Malta
- 21 SPECIAL REPORT**  
▶ Cannabis and insurance

## Home

- 42 INSURANCE**  
▶ A three-point checklist for home insurance
- 45 GOOD TO KNOW**  
▶ Growing your own vegetables

## Automotive

- 49 ZOOM**  
▶ Have wheels, will travel
- 57 ROAD TESTS**



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## 9 GLAMPING IN BAS-RICHELIEU

## CAA-Quebec and You

- 25 FRONT & CENTRE**  
▶ The appeal of #JournéeCAAQc
- 27 NEWS**  
▶ Annual general meeting of members: CAA-Quebec in action  
▶ Electric-vehicle warranties need to be more precise  
▶ *Worst Roads*: The campaign for road improvement is gaining ground  
▶ Has your odometer been altered?  
▶ It pays to show your card!  
▶ CAA-Quebec Foundation: Help us save lives
- 32 MY NO-STRESS CARD**  
▶ Testimonial: Travel insurance is essential, even if it's only for four days  
▶ The Assistant for legal advice and identity theft  
▶ CAA-Quebec Travel Insurance: Consult a doctor online or at your hotel... wherever you travel  
▶ You asked us  
▶ CAA Dollar Discounts Program: Summer is synonymous with fun!
- 40 HOW TO REACH US**



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## REDUCING GHG EMISSIONS

# TWO SOLUTIONS ARE WITHIN REACH



©CATH LANGLOIS PHOTOGRAPHE

**IN 2019, THEY REPRESENT A LOGICAL CHOICE FOR THE POCKETBOOK AS WELL AS A SOLUTION FOR REDUCING GREENHOUSE GAS EMISSIONS.**

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

**Richard Lachance**  
President and CEO

Do you share my belief that electric vehicles (EVs) are becoming increasingly popular in Quebec? The number of members who contact our Automotive Advisory Services on the subject is growing constantly. No doubt, their motive is to reduce their dependence on gasoline. But what really seals the deal is when they realize that an EV will eventually cost less to own than a conventional car.

Certain signs don't mislead. For one, Hydro-Québec will add 1,600 fast-charging stations in the next 10 years. For another, the Montreal Auto Show last January featured "The Generator," a zone dedicated to electric mobility. And in May, the Electric & Hybrid Vehicle Show will be held first in Montreal then in Quebec City. Moreover, a 2018 CAA-Quebec survey shows that two-thirds of car shoppers plan to buy an EV or a hybrid.

### Number of EVs has doubled

According to SAAQ records, 40,000 EVs are currently registered in Quebec – that's almost double last year's amount. In 2015, the Quebec government stated its goal of 100,000 registered plug-in hybrids by 2020. Many of us expressed reservations at the time. But today, some feel that the goal is now within reach, in part thanks to our neighbours in Ontario.

When the newly elected Ontario Conservative government promptly ended its EV rebate program, it effectively shifted those vehicles to Quebec. And the enthusiasm of Quebec consumers does prove one thing: The stakes in the EV world come down to what's on offer. These vehicles must be abundant in both number and variety.

The Bloomberg *Electric Vehicle Outlook 2018*\* estimates that as battery prices continue to fall, the "upfront cost of EVs will become competitive on an unsubsidized basis starting in 2024." And better still, by then, battery capacity will be even greater.

### Let's tackle GHGs

Back in 2012, EVs were arguably an ideological option. But now in 2019, they represent a logical choice for the pocketbook as well as a solution for reducing greenhouse gas emissions. The reality is that EVs account for barely one percent of some five million cars on our roads and it's our current fleet of vehicles that's highly polluting and that will continue to do so for a long time.

So tackling GHGs is the way to proceed. But how do we go about it? The Green Fund, which exists precisely for that purpose, can certainly play a role. It can introduce a RénoVert-style program of financial incentives to better maintain our vehicles. The idea is not to hang on to jalopies at the public's expense, but rather to avoid gas overconsumption and ensure that vehicles in circulation are in good working order and don't pollute excessively.

Such a measure requires courage and a concrete commitment to the future. So let's remember that one-third of GHGs is produced by ICE (internal-combustion-engine) vehicles and that we can have a real impact on the air we breathe. Do we really want to? Are we ready to show initiative? One thing is for sure: It's high time we put in place the kind of solutions that are within our reach.

\* Bloomberg New Energy Finance, *Electric Vehicles*, 2018.



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# PHOTO CONTEST



## WINNING PHOTO

**GUILIN, SOUTHERN CHINA** ▶ When my daughter received a bursary from the University of Hangzhou in China, we decided to explore the country before she began her studies. We had an extraordinary experience, visiting several provinces, meeting ethnic minorities and sampling dishes as exquisite as they were exotic. Our eureka moment came when we reached the top of the rice-terraced hill from which this photo was taken – well earned after an arduous hike up extremely steep, narrow paths. The surreal beauty of the landscape left us speechless but grateful for being able to capture such natural splendour.

📷 **STEPHAN BOULIN, MONTREAL**

Send your favourite travel photo (maximum 5 megabytes) to [CAAQUEBEC.COM/CAAQUEBEC-MAGAZINE](http://CAAQUEBEC.COM/CAAQUEBEC-MAGAZINE) before June 1, 2019, along with a description of approximately 80 words. If your photo is published in the next issue of the magazine, you will win a Samsonite Winfield 3 luggage set consisting of a 24" suitcase and a carry-on – a \$289.99 value.

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## In Normandy, Canada honours D-Day's 75th anniversary

In 2019, many sites in northern France will be celebrating the 75th anniversary of D-Day, paying homage to the soldiers who fell on the beaches of Normandy on June 6, 1944. In addition to official commemorative activities, there will be year-long special exhibitions, re-enactment events, military vehicle parades and several other ceremonies and gatherings based on the theme of remembrance tourism. According to Marie-Ève Vaillancourt (Exhibitions and Development Manager at Juno Beach Centre, Canada's World War Two museum and cultural centre in Courseulles-sur-Mer in Normandy), "Canadians will certainly have every reason to visit us here because they're always warmly received!"

Juno Beach Centre has already honoured the 45,000 Canadians who lost their lives (5,500 of whom were killed in the Battle of Normandy) during the Second World War. The centre is also presenting an exhibition called "Great Women During the War: 1939-1945" as well as a new interactive space for young people. In cooperation with the Terres de Nacre tourist office, the museum has organized an exhibit called "In Their Footsteps," consisting of seven square structures installed in different communities, honouring the civilians and soldiers who lived through the periods of Occupation, Landings and Liberation.



Those towns closely associated with the landings are actively involved in the celebrations. In Bernières-sur-Mer, for example, Canada House – La Maison des Canadiens – will host the Queen's Own Rifles of Canada regiment for a commemorative day and a lantern ceremony on June 6. Two days later, you can watch a bagpipe parade and a gathering of 300 landing craft near the beach. **N. De G.**

For more information:

[JUNOBEACH.ORG](http://JUNOBEACH.ORG)

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

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## LUNENBURG'S SALTY CHARM

Located an hour from Halifax, N.S., the picturesque port town of Lunenburg is one of Canada's premier coastal gems, granted UNESCO World Heritage status in 1995. Established in 1753, the town has carefully preserved its original architecture, a fine example of planned British colonial settlements during the 18th century.

Rows of colourful wooden houses rise before the sea, often painted – by fishermen owners – the same hues as their boats. Lunenburg is widely renowned for its fishing and shipbuilding past, well worth exploring at the Fisheries Museum of the Atlantic. High on the list for visitors is the celebrated schooner *Bluenose* (winner of countless saltwater races), and its replica, the *Bluenose II*, which serves today as Nova Scotia's sailing ambassador. Each summer, *Bluenose II* (emblazoned on the Canadian dime) spends several weeks in its home port, delighting visitors by taking them on daily cruises. **N. De G.** [NOVASCOTIA.COM](http://NOVASCOTIA.COM)

## Destination: Manitoba

Let's head out west this summer: Manitoba beckons! Lonely Planet's *Best in Travel* guide has placed the province on its 2019 list of the top 10 regions in the world to visit. The choice is spot on: The Canadian Prairies is a land of endless horizons, where you go to breathe clean air, observe birdlife, admire the summer sun that still shines late into the evening hours, criss-cross a countryside of blooms stretching as far as the eye can see, kayak on one of its thousand-plus lakes, and from Churchill on Hudson's Bay, watch beluga whales as they breed and feed. While you're there, check out the polar bears, in evidence even in summer – as are the bison, quietly feeding at Fort Whyte.

Foodies and museum buffs will feel at home in Winnipeg. The city abounds with hotels, Airbnb accommodations, cafés and bars to suit every taste and age group. Take a bike ride across Esplanade Riel, visit Saint Boniface's Maison des Artistes Visuels Francophones, stroll through the Assiniboine Park Zoo. And be sure not to miss the amazing Canadian Museum for Human Rights, as much for its architectural beauty as its enlightening exhibitions, where this summer, the name Nelson Mandela graces its marquee. **J. R.**

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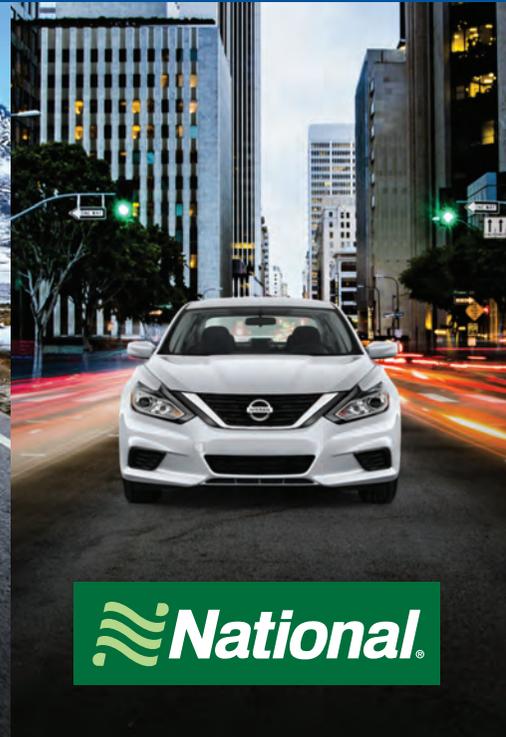
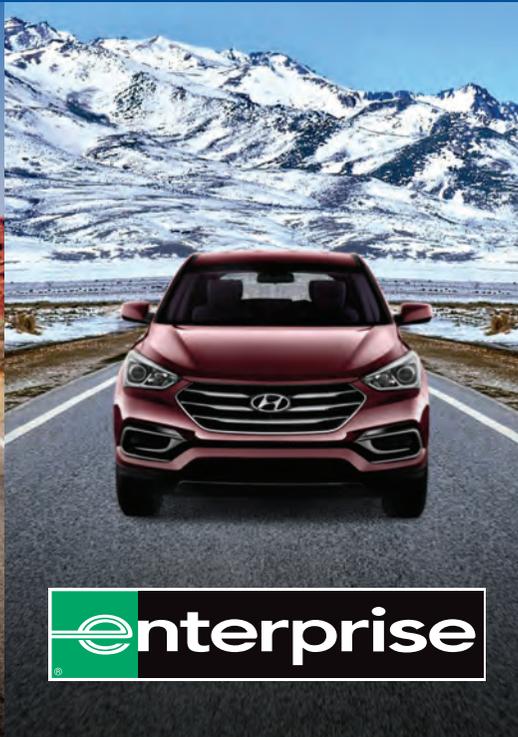
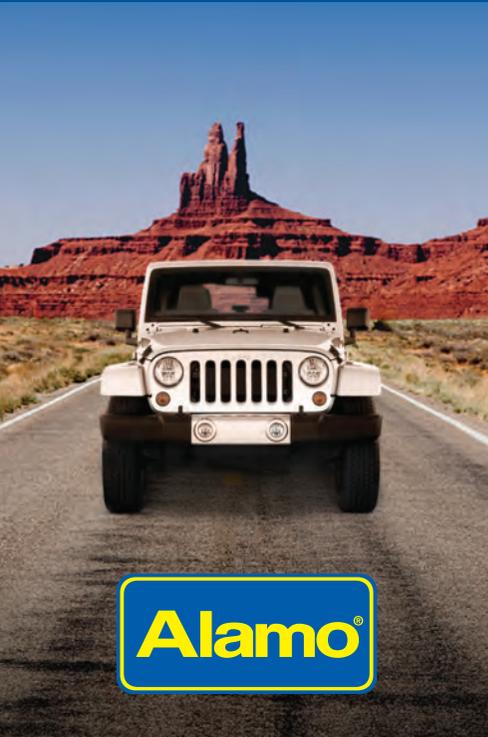


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# Glamping

## in Bas-Richelieu

**Montérégie has so much – biking and hiking trails, ready-to-camp tents – that is perfect for a weekend getaway. / BY ANNE PÉLOUAS**

No need to stray far from the big city for a change of scenery. The first surprise lies in wait en route, as the country road we're travelling ends at the water – namely, the Richelieu River. Once there, a cable ferry takes us to the picturesque Saint-Ours Canal National Historic Site. This waterway and its famous tenth lock are well known to boaters passing from the St. Lawrence to the Richelieu, but not so much to campers.

And yet, the pretty Parc de l'île Darvard, nestled between river and canal, is an ideal spot to spend a night or two in the open. Its six "oTENTik"

tents guarantee a comfortable camping experience. As darkness falls, light a campfire outside and enjoy the authentic atmosphere!

Come morning, it's peace and quiet before the boaters arrive on the scene. The Friends of the Saint-Ours Canal Corporation, which manages the site, organizes several activities including lectures on the Seigneurie de Saint-Ours and on the fur trade. The entrance to the centuries-old superintendent's house features a permanent exhibition illustrating the history of this strategic part of the world during the 19th century. Another attraction is the Vianney-Legendre Fishway, built in 2001 to enable fish to bypass the Richelieu River Dam as they travel to their spawning grounds in the St. Lawrence. A guided tour allows you to cross the dam on foot and watch the fish swimming upstream through a window installed in the Fishway.



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**GRÈVES REGIONAL PARK** ▶ Admission free;  
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### Cycling or on foot

As morning dawns, pack a picnic basket and hop on your bike for a ride on country roads. The Sorel-Tracy region has four easy cycling trails, whether along the river or through fields and villages. They range from 50 to 100 kilometres in length but there are always shorter distances.

The bucolic Sauvagine trail, for one, runs from downtown Sorel to Yamaska along old railway tracks, through wooded areas and sunny farmland.

Hikers will enjoy the Parc Régional des Grèves, an unspoiled oasis of greenery that stretches between Route 132 and Autoroute 30. Using the Sorel-Tracy entrance, you'll be greeted by a mixed forest of mature trees and bogs. A long, elevated walkway leads to an observatory, then a conservation area worthy of a birds' pantry – it's as if its vegetation was planted for their benefit. A wide lane then takes you to the Contrecœur section. After the railway tracks, the trail traverses a holiday camp for families and children. The park comes to an end with a riverside promenade stretching over 300 metres.

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# EYES ON



# MALTA

A mere speck in the Mediterranean, Malta was coveted and ruled by empires and foreign powers for centuries. Today, the island continues to bewitch visitors.

BY AURÉLIE RESCH



An aerial view of Valletta, Malta's capital city

Darkness is descending as I land in Valletta, Malta's minuscule capital city. I'm welcomed by a shower of lights as the city comes alive, as it often does, with fireworks, lanterns and colourful parades. Valletta may seem small, but it is vibrant to the core – it was named a UNESCO World Heritage Site for good reason. Sculpted out of rock, the fortress city sparkles with its 320 monuments, an exceptional concentration of architectural grandeur.

Valletta is an Order of Hospitallers city, built in 1566 at the request of the Knights of the Order of St. John of Jerusalem. From the long-ago Ottoman invasion to the World War II German bombings, the city has been “courted” by Arabs, Italians, the French and the British. All left their traces behind: Arabic *mashrabiya* (latticed window screens), Spanish colonial balustrades and tapas, Italian baroque churches and gastronomic recipes from neighbouring Sicily, British beer, telephone booths, doors, shutters, bow windows, and so on – quite a hodgepodge of cultures that is the signature of a city where everything is accessible on foot.

The audiovisual show *The Malta Experience*, which chronicles in just 45 minutes Malta's dramatic history, is a must-see. It is presented at a seaside venue with a beautiful vaulted ceiling.



A crowded street of Valletta

### History at every step

Beauty is evident wherever you go. Saint John's Co-Cathedral is a one-of-a-kind baroque marvel. Behind an austere façade lies an opulent gilded interior featuring a dizzying dome and inlaid marble flooring, and replete with impressive collections of paintings (including the famous “Beheading of St. John the Baptist” by Caravaggio) and tapestries. It's a striking contrast with the more subdued interior of the Basilica of Our Lady of Mount Carmel, whose dome soars over Valletta and is the city's emblem. The Hospitallers' mission was to care for the pilgrims journeying to the Holy Land and for the Sacra Infermeria, the holy hospital

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Gozo's Azure Window

▼ Saint John's Co-Cathedral was built between 1573 and 1577. Surprisingly, this fine example of Baroque art has no stained-glass windows. Its originality lies in the eight small chapels dedicated to the Order of St. John's eight *langues* as well as the inlaid marble floor which houses about 400 tombs of the Order's knights and officers.

## DISCOVER MALTA WITH CAA-QUEBEC TRAVEL

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operated by the Knights of Malta that remains a model of modern medicine.

Valletta is decidedly contemporary with its grid-street layout, spacious and streamlined city squares, unusual sculptures that inspired artists the world over to participate in the great exhibitions commissioned within the framework of Valletta's appointment as European Capital of Culture 2018. The city's brand-new fine arts museum, Muza, is definitely worth a visit if only to see the unique Turner watercolour depicting Malta's Grand Harbour. The Italian architect Renzo Piano has been commissioned to design a redevelopment project that includes a steel-and-stone city gate, a new Parliament building and an open-air auditorium erected above the ruins of the former Opera House.

### Like a movie set

The *Vallettani* (residents of Valletta) can be old-fashioned or flashy. Some get around by bus or bicycle, others behind the wheel of a sports car. Some wouldn't be caught dead without the latest smartphone, while

others strut about in traditional garb. Local parlance is neither singsongy, as you'd expect of a Mediterranean country, nor guttural as in many a northern language. Traditional wooden boats serve as water taxis and the country's president is a woman.

Life here is lived out of doors and at a southern pace. The city's squares teem with sports fans trading cards, making bets or commenting on the day's matches as well as locals dancing, demonstrating or meeting friends before sallying forth to eat and drink. Terrace restaurants and cafés offer tapas of all kinds, seafood platters, sweet wine and that ubiquitous fizzy concoction called *Kinnie* made with bitter oranges and aromatic herbs. Be sure to sample *gbejniet* (a cheese made of goat's milk) and *imqarets* (date-filled pastry).

This cultural mishmash and other city contrasts give the visitor a distinct impression of being on a



movie set. In fact, Valletta has served as the backdrop for numerous films and television series, like *World War Z*, *Midnight Express*, *Game of Thrones*, *Assassin's Creed* and *Alexander*.

### Beyond Valletta

The Upper Barrakka Gardens (formerly a retreat for the Knights of Malta) affords a spectacular view of the Grand Harbour and the so-called Three Cities – Vittoriosa, Senglea and Cospicua, all fortified and inhabited for more than 3,000 years. The most exciting way to sightsee is aboard one of those colourful wooden taxi boats you find at the Grand Harbour. You'll also get a stunning panoramic view of Valletta from the sea.

Northern Malta has arid, desert-like landscapes, reminiscent of the southern coast of Sardinia. This region is a popular destination for those vacationers mainly interested in sun and sea. The beaches are divine and the weather very hot in summer.

Located in the centre of the island is the medieval town of Mdina, Malta's old capital. A quiet city, with narrow streets and tiny population of just 300, Mdina appeals with a mix of medieval and baroque architecture – churches, monasteries and palaces – dating as far back as the 12th century when members of the Norman, Spanish and Sicilian nobilities made the place their home. Not to be missed: St. Paul's Cathedral.

To the east lies the prehistoric cave of Ghar Dalam. It is in this natural 144-metre-deep cavity that the earliest evidence of human presence on Malta was

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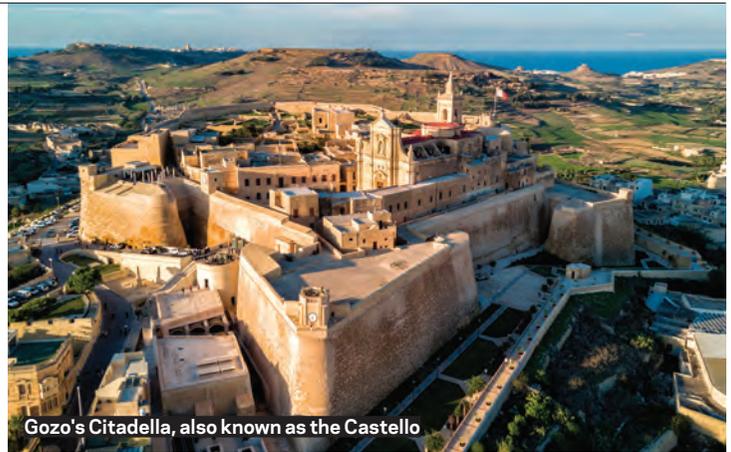


discovered, as well as the bones of prehistoric animals. Artefacts are on display in an adjacent museum.

**Gozo and Comino islands**

Gozo can be explored in a single day. Popularly regarded as the archipelago’s private vegetable garden, Gozo is thought to have been the refuge of the nymph Calypso, who held Odysseus captive for seven long years. Besides its leisurely lifestyle, an appealing draw for vacationing Maltese, Gozo is home to the Ggantija Temples that have been recognized as a UNESCO World Heritage Site. Built in the 4th millennium BC, the temples are the world’s oldest free-standing structures, predating the Egyptian pyramids. Their size is so impressive (some limestone blocks rise as high as six metres) and their origins so mysterious that theories abound about their creation. The name “Ggantija” is derived from the Maltese word for “giant” and Gozo residents believe the temples were, in fact, built by a race of giants.

Comino is a tiny, car-free island that is easily accessible by boat from Valletta. Renowned for the



Gozo's Citadella, also known as the Castello

impossibly turquoise, crystal-clear water of the Blue Lagoon, the island is overrun by vacationers every spring and should, therefore, be avoided during summer months. The panorama, however, is absolutely glorious and swimming is comfortable and safe for all ages. Its jagged cliffs made Comino the ideal setting for the first season of HBO’s *Game of Thrones*.

So there you have it: Malta, a many-splendoured archipelago unlike any other. Come sample its extraordinary riches...

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# CANNABIS AND INSURANCE

## LET'S COME CLEAN ABOUT THIS

Now that marijuana is legal in Canada, we can smoke it with impunity... Well, not exactly. In some cases, you must inform your insurer. / BY GUY SABOURIN



### At home

“Do you smoke?” is a question home insurers often ask because a smoker could nod off holding a lit cigarette and start a fire. It’s a risk that might affect the premium. “Insurance companies could now argue that, just like cigarettes, smoking pot at home can raise the risk of fire and, thus, the premium,” says Pierre Babinsky, communications and public relations director for the Insurance Bureau of Canada (IBC), Quebec.

If your home insurer already has on file that you’re a cigarette smoker, there’s nothing new to declare because no distinction is made between tobacco and cannabis. But a non-smoker must declare it if he or she has taken up smoking pot after it became legal.

The insurer will also want to know if you grow your own medical cannabis in your home. (Cultivation of pot for recreational use is prohibited.) Cultivation can increase indoor humidity that can cause damage, create an electrical overload that can trigger fires, and can attract burglars.

Also, marijuana is considered like any other home asset. If it’s stolen, you can make an insurance claim. Note, however, that home insurance doesn’t cover assets

that are considered illegal. The quantity of marijuana you grow or possess must be within legally established limits. Doing otherwise may jeopardize compensation in the event of a loss.



### Behind the wheel

Your car insurer has no interest in whether or not you’re a pot smoker – except, of course, if you get caught driving after consuming it. “It’s not unreasonable to say that pot-impaired driving will increase the risk of an accident,” says Babinsky. Then you have the obligation to inform your insurer of your pot use.

Your premium will likely go up, but that’s because you’ve driven while impaired, which is an offence. The fact that you’ve consumed medical or recreational pot – or alcohol or medication for that matter – has no bearing whatsoever on a premium increase.

One in seven drivers, at least once, have gotten behind the wheel less than two hours after consuming cannabis, according to a Statistics Canada survey, published in the November-December 2018 issue of *Le Journal de l’assurance*.

“As yet, there’s no special insurance rate with respect to the impact of cannabis use,” says Suzanne Michaud, CAA-Quebec Vice-President – Insurance. “Insurers are still collecting and analyzing data. We can’t yet generalize how each insurer will treat this new risk.”

If a significant increase in the number of cannabis-related arrests and road accidents actually occurs, then insurance rates could rise for everyone. And convicted offenders will find it harder to obtain insurance or will pay even higher premiums. “If insurers decide to raise premiums, that’s because they will have had tangible proof of a greater risk,” Michaud adds.

**TODAY, POT IS LEGAL THROUGHOUT CANADA. BUT THAT DOESN'T MEAN YOU'RE FREE TO CARRY IT IN YOUR LUGGAGE, EITHER FOR MEDICAL OR RECREATIONAL REASONS.**



### Travel with cannabis

Today, pot is legal throughout Canada. But that doesn’t mean you’re free to carry it in your luggage, either for medical or recreational reasons. It remains illegal to transport cannabis across international borders, even between countries where the substance is legal.

If your trip is interrupted at customs for this reason, you won’t be compensated. Trip-cancellation insurance excludes compensation if you’re denied entry, except in the event of mistaken identity. Furthermore, you’ll be subject to criminal sanctions.

That being said, consuming pot legally in Canada is not a problem. If you haven’t committed a drug-related offence, and do not try to cross a border while in possession of cannabis, then you’ll be far less likely to be denied entry or otherwise run into trouble while abroad.

As regards travel health insurance, the insurer is entitled to ask if you’re a smoker. If you smoke pot, then your answer must clearly be, Yes. Some insurers won’t apply a smoker rate if you acknowledge consumption of cannabis-infused food products or cannabis gel caps, says Suzie Pellerin, deputy vice-president of government and public affairs at Canadian Life and Health Insurance Industry. “Be as transparent as possible when you’re asked about your consumption,” she suggests. “List all the medications you’re taking, including medical cannabis. If in doubt, you’re also entitled to ask questions.”

A detail worth noting: Travel insurance excludes medical or hospital fees attributed to cannabis or alcohol abuse. Be sure to read your insurance contract carefully.

“As travellers make more and more pot-related claims for all kinds of reasons, insurers will certainly start to ask questions,” says Michaud. “But that’s currently not the case.”

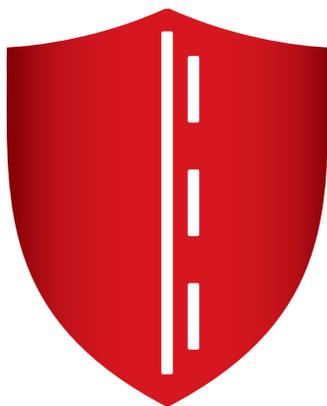
**FROM THE VIEWPOINT OF LIFE INSURANCE** ▶ Insurers generally agree that the long-term health risks of consuming recreational marijuana are less severe than those associated with cigarette smoking. On the other hand, while marijuana use has now been dropped from the same category as tobacco, it’s still included in the medical questionnaire used to determine insurance eligibility. Quoted in the November-December 2018 issue of *Le Journal de l’assurance*, Suzie Pellerin, deputy vice-president of government and public affairs at the Quebec branch of the Canadian Life and Health Insurance Industry (CLHIA), says, “Insurers no longer consider pot users as smokers, but the pot consumed must not contain tobacco. [...] For the time being, most insurers do not impose limits on marijuana use.”

## CONSUMERS AND INSURERS NEED TO BE ON THE SAME PAGE

Broadly speaking, if insurers don't ask, consumers are not obliged to disclose that they smoke pot, says Richard Provost, a partner at Langlois Lawyers.

"If insurers don't think it's worth asking the question when evaluating applications, then it's because it's unimportant. After all, they've got teams of experts to assess risks and formulate questions," Provost explains. "Any judge deciding a dispute will say the same thing."

The Civil Code states that any known situation that may significantly influence an insurer's risk assessment must be brought to the insurer's attention. That would include the admission of a habit or new behaviour (like taking up smoking) that was not mentioned at the time the insurance contract was drawn up. Essentially, both insurer and consumer have a mutual obligation to become adequately informed at the underwriting stage.



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Visit [caaquebec.com](http://caaquebec.com) for complete descriptions of services, discounts, products, benefits and rules related to CAA-Quebec membership.



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*Les Journées CAA-Québec* refers to those days when our members call at all hours of the day or night regardless of the season to have us come to their rescue. It's those days when your CAA-Quebec member card becomes a trusted ally.

During the winter months, it's those times when your car is stuck in a snowbank, a sheet of ice covers your windshield and the streets and sidewalks look like snowshoeing trails.

### The whole team mobilizes for you

Last winter, *Journées CAA-Québec* saw 1,200 patrol vehicles spring into action because one of you had just gone off the road or another member's car battery was about to give up the ghost. In January, patrollers responded to 50,000 calls for help in a single week. By comparison, if you were to render a single service a day to a friend, it would take you about 137 years to match the number of operations accomplished by our patrollers during that period. And behind the scene are hundreds of employees from different sectors who are mobilized to the cause and proud to help out. Our mission is to provide the assistance so you can resume your normal activities as quickly as possible. After all, it's way more fun to play in the snow than to get stuck in it!

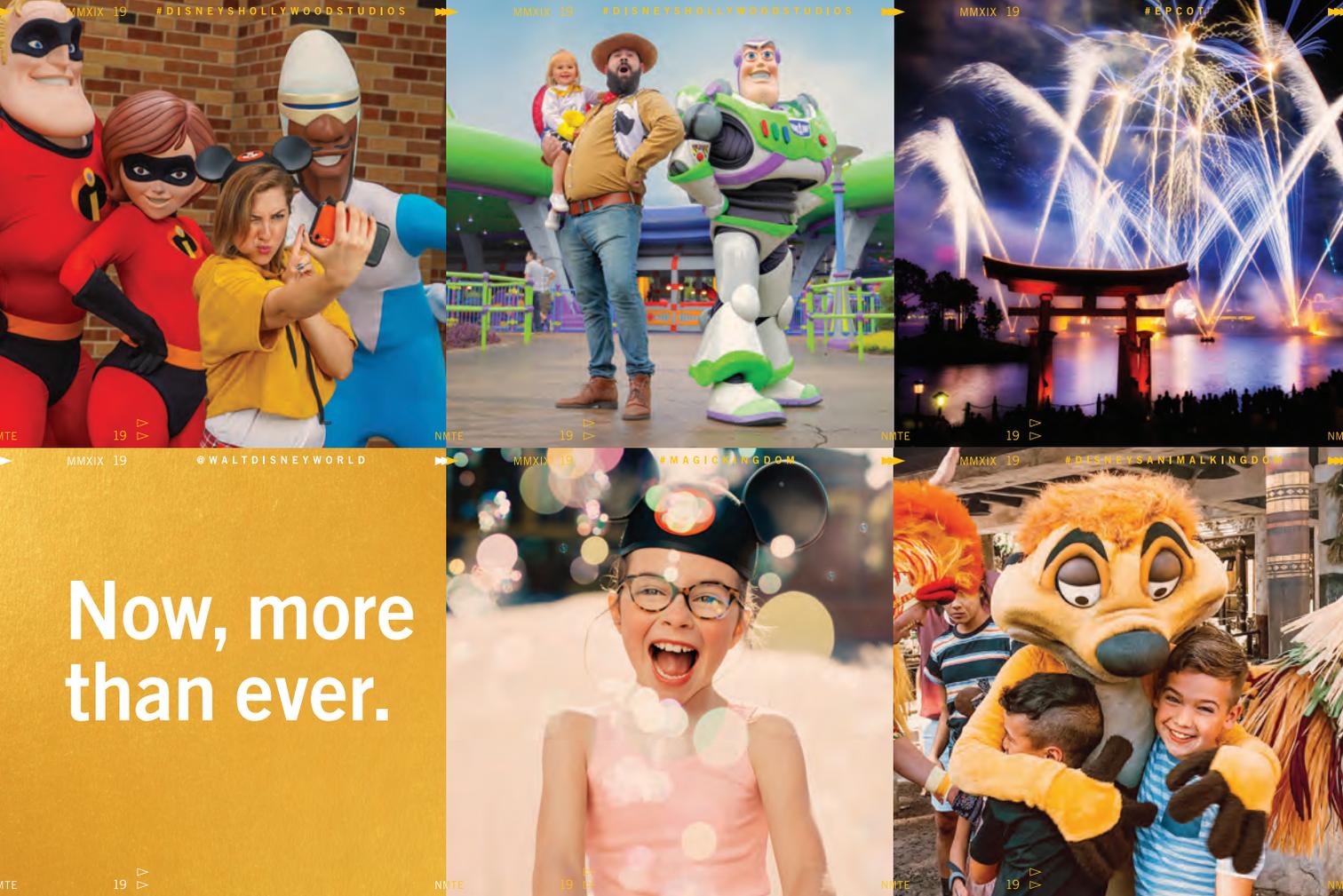


## Bravo to winners of the #JournéeCAAQc contest

From December 1, 2018, to February 1, 2019, many people shared their *Journées CAA-Québec* with us by posting their photos on Instagram with #JournéeCAAQc. Congratulations to the five winners, who each received a \$100 gift card valid at any CAA-Quebec-approved auto-repair shop.

#### HERE ARE THE WINNERS:

- 1- Lise Fréchette, Montreal
- 2- Bianca Pomerleau, Quebec City
- 3- Yves Chappe, Montreal
- 4- Laura Mohonea, Sorel-Tracy
- 5- Patrick Caron



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## ANNUAL GENERAL MEETING OF MEMBERS

# CAA-QUEBEC IN ACTION

Held in April, the AGM was an opportunity to assess the work accomplished in 2018. Ushered in by extreme cold, January set the tone with 91,000 responses to roadside-assistance calls in just 13 days. The year also brought record travel sales and the highest growth in membership since 2014: CAA-Quebec is now 1,280,326 members strong.

### Patrollers on standby 365 days a year - even on holidays

Throughout 2018 our patrollers came to the rescue for more than 714,000 breakdowns within an average of 28 to 30 minutes in urban areas. Our state-of-the-art battery-inspection equipment was a definite plus, helping patrollers assist members more rapidly.

### Adequate auto and home coverage

Our auto and home insurance agents thoroughly assist insured members in the event of accident, theft or other mishap. Those who opt for CAA-Quebec residential insurance can also now avail themselves of The Assistant, our new free telephone helpline. And speaking of home, it's been 20 years since our advisers began helping members. Hundreds of tips and tricks, 10 thematic guides and 410,000 calls later, they remain a reliable source of advice and guidance.

### Exclusive stress-free travel

- ▶ CAA-Quebec's *explore* products are enormously popular. Our tour packagers took great pains in putting them together, as did our travel counsellors in guiding travellers before, during and even after their trips. Travellers using CAA-Quebec travel insurance enjoyed enhanced coverage (for the practice of certain sports, among other items) and member-exclusive discounts applicable to both long and short stays.
- ▶ Speaking of protection, we are hard at work to ensure the upcoming travellers' charter will have a real impact on air passengers.
- ▶ Also popular are CAA-Quebec travel accessories, as attested by the 20-percent sales increase at our Boutique.

### Discount partners

Some 20 new brands joined the CAA Dollars and Discounts Program in 2018, including Reitmans,



Bouclair and Nautilus Plus. Members can discover new offers and discount partners in the *Rabais Dollars CAA* newsletter.

### Road safety always a priority

The CAA-Quebec Foundation awareness-raising efforts proceeded apace – with its elementary school brigade that now boasts 7,000 members, or through its many initiatives and events targeting groups of first-timers or seniors. The Foundation held its first benefit event last year, raising \$30,000.

### Environmental forward march

CAA-Quebec inspection centres are the first in the province to service hybrid and electric vehicles (EVs). The organization has also tested three EVs specifically designed for mobile emergency charging, and has two collection centres for recycling car seats, one in Quebec City and the other in Montreal.

### Pride and trust

In 2018, the Canadian Automobile Association (CAA) was ranked Canada's most trusted brand by the Gustavson Brand Trust Index, while *Magazine CAA-Québec* was recognized as Canada's most widely read French-language magazine by the Vividata research company.

Relevant as ever and with a growing media presence, CAA-Quebec remains a benchmark for all things automotive, residential, travel and insurance. As always, our helpful team is proud to stand by you.

Richard Lachance  
President and CEO



## ELECTRIC-VEHICLE WARRANTIES NEED TO BE MORE PRECISE

As electric vehicles (EVs) continue to gain popularity and diversity, CAA-Quebec believes that their manufacturer warranties need a lot more specificity. Any potential buyer will certainly want to know what to expect if one component or another needs to be replaced while the warranty is in effect.

Fortunately, EV drivetrain warranties are often equal or even superior to those covering conventional gasoline-powered cars. Traction batteries, for example, are generally protected for eight years or 160,000 kilometres and very rarely need replacement during this time period.

But what if a battery turns out to be defective? Will the manufacturer install a new – or reconditioned – replacement? This is where automakers are fuzzy on the details, say our Automotive Advisory Services experts and there's often no clear-cut answer.

It's normal for a battery's capacity to decrease over time and with regular use. The question is, however, by how much? Quite often there are no hard-and-fast details. And that's a serious concern because battery capacity is what dictates an

EV's value. Moreover, replacing one will set the owner back several thousand dollars.

As a result, CAA-Quebec has saved prospective car buyers the trouble of pouring over every line of fine print contained in all the different manufacturer warranties on offer throughout Canada. CAA-Quebec has condensed all essential information into one easy-to-read chart that allows you to compare the details at a glance.

See all the details ► [CAAQUEBEC.COM](http://CAAQUEBEC.COM).

### THE ELECTRIC VEHICLE SHOW: FIRST IN MONTREAL, THEN IN QUEBEC CITY ►

This event will be held May 3 to 5 in Montreal at Place Bonaventure, and on May 24 to 26 in Quebec City at the Centre des Foires. Two cities, one concept: to publicize electric and hybrid vehicles. Learn all about driving range, EV charging and rebates, or try out the luxurious Jaguar PACE. Our automotive expert Jesse Caron will be on hand at the conference to present *Electric Vehicles for All: Myth or Reality?* CAA-Quebec members get a discount on the admission price as well as access to the VIP lane.

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### WORST ROADS

## The campaign for road improvement is gaining ground

As we bump and thump over rough roads, which one of us hasn't asked our guardian angels for help? That's precisely how the *Worst Roads* campaign was born. Your complaints landed right on the doorsteps of those in charge of every stretch of bad road you identified. And the message became crystal clear: Motorists have had enough. It's high time repairs be made.

And it's working! Last year, more than 12,000 votes were cast, and 7 of the 10 worst roads on the list have been, or soon will be, repaired in whole or in part. It's worth noting that motorists pay more than \$4 billion annually for various fees and taxes. At that price, they have every right to expect their roads to be in top condition and, most importantly, safe.

### THE 2019 CAMPAIGN: CAST YOUR VOTE

**NOW** ► Have you a bad road to report? The 2019 *Worst Roads* campaign is under way. Cast your vote at [WORSTROADS.COM](http://WORSTROADS.COM).





## HAS YOUR ODOMETER BEEN ALTERED?

Odometer tampering is illegal, but the practice is more common than you would think. Last spring, CAA-Quebec participated in an investigation by TVA News journalist Richard Olivier which revealed that a number of individuals and used-car dealers had absolutely no qualms about rolling back odometers to get better prices for their vehicles or, in the case of rentals, to avoid paying penalties for going over the mileage limit. According to the report (available only in French at [TVANOUVELLES.CA/EMISSIONS/JE](http://TVANOUVELLES.CA/EMISSIONS/JE)), there's actually a province-wide network devoted to odometer fraud.

### Prospective car buyers must be vigilant

CAA-Quebec Automotive Advisory Services will answer any questions you may have. In the meantime, here's a list of things to do before buying a used car.

- ▶ Have the car inspected by a trusted mechanic or at a CAA-Quebec vehicle inspection centre. Odometer rollback isn't always detectable, depending on the method used. A mechanic should be suspicious if, for example, the components of a car with 100,000 kilometres show the kind of wear and tear consistent with a much higher mileage.
- ▶ Check the odometer reading indicated in maintenance records. Obviously, more recent records should post a higher mileage. If there are no receipts, give the car a pass.
- ▶ Request a car-history report from CARFAX Canada or the SAAQ.
- ▶ Ideally, buy a car from someone you trust and who knows the car's history well; that is, from a family member, a friend or a dealer who's a member of the Association des marchands de véhicules d'occasion du Québec (AMVOQ) or the Corporation des concessionnaires d'automobiles du Québec (CCAQ).

**ODOMETER TAMPERING IS FRAUD** ▶ If you believe you're a victim, tell the police or the Office de la protection du consommateur.

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## It pays to show your card!

Participants in the January 9 to February 5 *Under the Sun* contest can attest to that idea. In addition to getting rebates in CAA Dollars (up to 3 cents per litre of gas bought at Couche-Tard and a 3-percent discount at participating CAA-Quebec-approved garages), cardholders earn a chance to win a \$3,000 travel credit and CAA-Quebec trip insurance with each transaction. Congratulations to the lucky winner, Jacques Cloutier of Val-des-Monts, who plans to use his prize for a vacation under the sun. We thank all those who took part. Contest or not, always be sure to show your card. It pays off! Discover our partners at [CAAQUEBEC.COM/DISCOUNTS](http://CAAQUEBEC.COM/DISCOUNTS).



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## CAA-QUEBEC FOUNDATION HELP US SAVE LIVES

If you care as much as we do about improving road safety, then help us reduce the number – and especially the severity – of road accidents by donating to the CAA-Quebec Foundation. You can do so online at [CAAQUEBEC.COM/FOUNDATION](http://CAAQUEBEC.COM/FOUNDATION). Each dollar donated will help support our road-safety initiatives including research, raising awareness and educating, in particular, first-timers and seniors. Road safety affects everyone – motorists, road professionals, pedestrians and cyclists. Your generosity is most appreciated.





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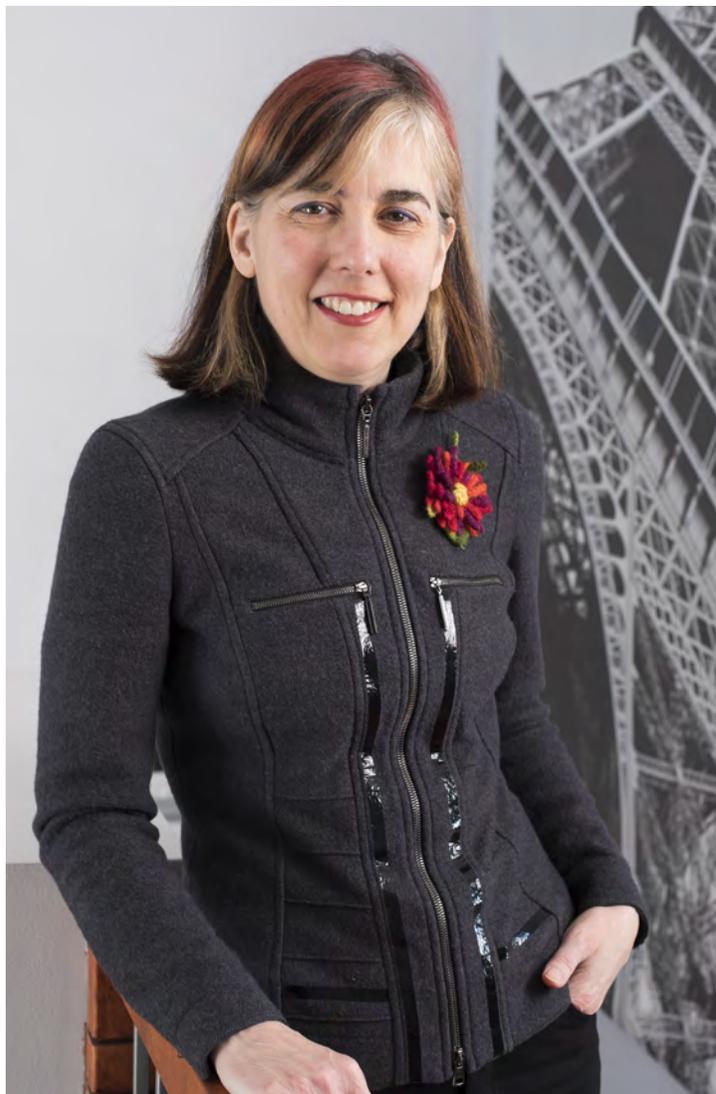
**MEMBER TESTIMONIAL****Travel insurance is essential, even if it's only for four days**

**Johanne R. often travels for work and enjoys taking a loved one along. When she told her cousin she would “take you with me to New York City, provided you buy some insurance,” she had no idea how useful that insurance would prove to be.**

The New York trip took place as planned last November. Johanne’s 49-year-old cousin suffers from multiple sclerosis but her condition was stable and her medication hadn’t changed for a while. She had no problem getting travel insurance with CAA-Quebec. The trip went swimmingly and, as the pair was getting ready to return, the unthinkable happened. “My cousin had just ordered breakfast when she collapsed in front of me without warning,” recalls Johanne, who rushed to perform what CPR steps she could recall from a course taken long ago. “At that moment a woman, who was a nurse, came over and took her pulse. She stayed with us until the ambulance arrived.”

The ailing cousin was taken to a nearby hospital, where her condition was stabilized. It was later learned that she had suffered two cardiac arrests. “It was lucky that I had asked my cousin where she kept her list of medications and insurance papers,” Johanne says. This experienced event organizer kept her emotions in check and managed the situation. She contacted the insurance company and kept in touch daily during the aftermath.

Her cousin was hospitalized for eight days, half the time in intensive care. She underwent several procedures, including being fitted with a cardiac



©ERIC MYRE

defibrillator. The good news is that she’s now well, benefitting from that second chance life gave her last November.

As far as Johanne herself is concerned, she doesn’t even dare imagine how her cousin would have coped financially without the insurance. “The total bill – including the costs of the defibrillator, hospital stay and air ambulance – came to several tens of thousands of dollars.” That’s a perfect example of why adequate insurance is so important – even for a brief getaway.



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## THE ASSISTANT

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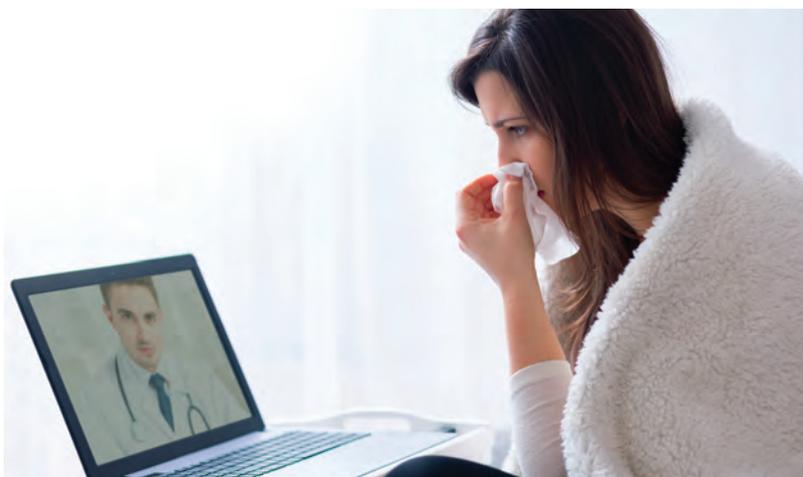
Since the legalization of pot is a recent development, its interpretation has yet to be standardized and future court cases will, no doubt, help clarify the situation. But legalized pot certainly gives no one the freedom to use it wherever they please. Its persistent fumes and pungent smell could tip the legal scales in your favour, especially in case of a neighbourly dispute.

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The Royal Palace of King Parakramabahu in Sri Lanka

**QUESTION /** I don't much care for tourist crowds and prefer unique experiences whenever I travel. What destinations would you suggest?

- ISABELLE G., LOTBINIÈRE

**ANSWER /** I'd have to say Mongolia with its wide open spaces, breathtaking landscapes and majestic sunsets. Do you know what a yurt is? It's a traditional tent-home for the last nomadic tribes in Mongolia and on earth. In fact, it's possible to join these tribes in their traditional activities – like accompanying Kazakh eagle hunters, or searching for fossils of dinosaur eggs, bones and footprints in the Gobi Desert Dragon Valley.

If open spaces don't appeal, then try the many still unknown charms of Romania and Bulgaria where you can live and eat for far less than anywhere else in Europe. Romania is virtually synonymous with Transylvania, home to Bran Castle where the legendary Count Dracula used to lurk. And don't forget to experience the amazing dance over blazing charcoal! Bulgaria's seductive charms

are also on display in the capital city of Sofia and its seaside resorts, the medieval city of Nessebar or the Plodiv Roman theatre – a perfect destination for history buffs.

And then there is Sri Lanka, an excitingly diverse country with a strong British influence. Be sure to attend a cricket match or pick your own Ceylonese tea leaves. Affordable and safe, Sri Lanka has something for almost every traveller including a rich and varied cuisine and quiet, secluded beaches in the northeast or noisy, crowded ones in the southeast – just the ticket for surfers and party-goers! Sri Lanka also boasts the largest leopard population in the world, and you can even volunteer for a few hours in an elephant sanctuary. Surely this is the kind of experience that sums up what you had in mind.

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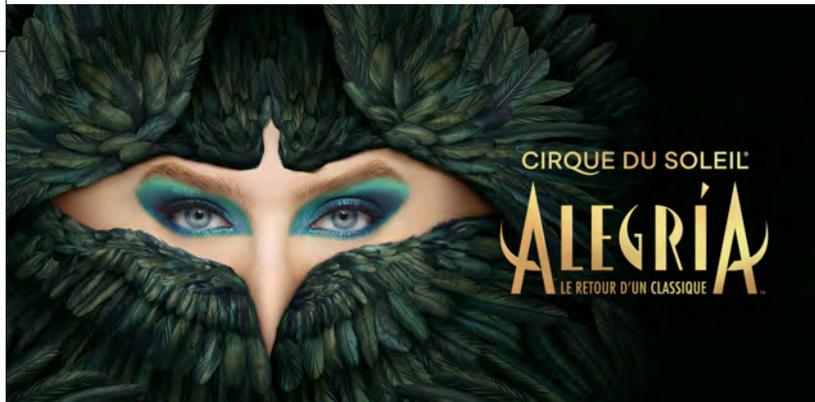
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## HOME INSURANCE CHECKLIST IN THREE STEPS

# Have you thought of everything?

**Buying home insurance is meant to ensure your peace of mind. Get a few quotes beforehand to determine which coverage suits you best.** / BY JACQUELINE SIMONEAU

### 01 Collect essential information

According to Suzanne Michaud, CAA-Quebec Vice-President – Insurance, the following information is essential before you decide on the best coverage and premium for you:

- ▶ current homeowners policy (if you have one);
- ▶ house size and value (excluding land);
- ▶ date of construction;
- ▶ description of recent major home renovations (e.g., an added storey or garage);
- ▶ description of any previous claims.

Also required are details about the type and age of the cladding, roof, heating, water heater, wiring,

plumbing, drain or check valve. Be sure to have all pertinent information on hand at the outset.

### 02 Define your needs

Before asking for a quote, Michaud recommends detailing your needs so you can pinpoint the right kind of insurance for your situation. Note that certain risks are normally excluded (earthquake, landslide, oil spills, sewer backup and stormwater infiltration) and, therefore, subject to additional coverage through policy endorsements. Valuables like jewellery, artwork and furs generally have limited coverage, so it's worth finding out what different companies offer. Think, as well, about the amount of compensation you'd like to receive; for example, living expenses in the case of damage or loss that forces you to leave your home. Also, some policies offer replacement value and others only cash value for lost items. Do your research. Finally, determine the deductible amount you can afford to pay in case of a loss.



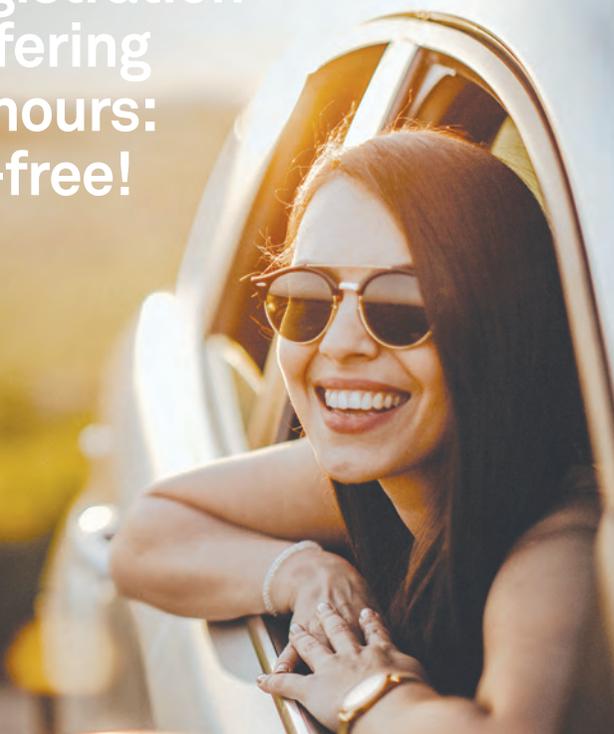
## 03 Make an inventory of your assets

An inventory will help determine the kind of coverage you need. List the items in each room (including closet contents and seasonal items), complete with their respective replacement costs and, if possible, their purchase prices, dates, makes and models. To make the job easier, take photographs. Keep these documents in a safe place outside your home. And don't forget to update the list as necessary.

**BE SURE** to consult our guide *Inventory of your property* at [CAAQUEBEC.COM](http://CAAQUEBEC.COM) and download our practical worksheet.



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# GROWING YOUR OWN VEGETABLES

**Creating a thriving vegetable garden is not as complicated as it may seem. All it takes is proper planning and good growing practices. Here are some winning strategies.**

BY JACQUELINE SIMONEAU

## Location

Place your garden in a sheltered spot, away from prevailing winds and mature trees, and close enough to a water source. The site must also have at least six to eight hours of direct sunlight – a north-south orientation would be ideal. The soil must also be properly drained. It's best to start small so you won't be overwhelmed. A vegetable garden sounds wonderful, but it involves a lot of work!

## Grounds

To start a vegetable garden, dig deeply through the soil and mix in fertilizer to improve the structure and texture and add the necessary nutrients. You can have your soil analyzed in a lab to determine what it requires (or buy a soil-test kit at your gardening centre). Over the following years, maintain it by spreading compost and natural fertilizers on the surface. Soils that are not trampled on but left bare will not require deep digging every year. In most cases, you need only loosen the soil (without turning it over) before adding nutrients. And you can keep fertilizing throughout the season to accommodate demanding plants. "The goal of soil management is to maintain the integrity which is vital to its fertility," says Jean-Pierre Parent, a horticultural information agent at the Montreal Botanical Garden.

## Planting

Design a layout to determine the spaces required for different plants. Position the tallest at the north



end so they won't overshadow the shorter ones. "If this is your first garden, choose easy-to-grow vegetables, like lettuce, beans, carrots, radishes, beets and cucumbers," Parent suggests. "Also, go for plants that have high yields and a long growing season, like tomatoes. Planting usually begins once the ground has warmed up and has drained. Start with species that can tolerate colder temperatures, like lettuce, spinach and peas."



## Crops

Use different techniques to optimize the yield, prevent crop shortfalls and reduce pest and disease damage. Crop rotation (where you avoid growing the same vegetable in the same place for two consecutive years) is recommended. “The practice requires that you take into account the nutrient requirements of each crop involved,” explains Parent. “For example, tomatoes, cucumbers and eggplants require very fertile soil, whereas legumes and root vegetables are less demanding. So the first year, fertilize the soil richly and grow heavy-feeding crops. The following year, put medium feeders – like leaf vegetables – in the same space. The third year, grow light feeders such as legumes or root vegetables.” Another technique is called intercropping, which consists of planting fast-growing crops (radishes, arugula, spinach) between rows of slow-growing species (tomatoes, peppers, cucumbers). In this way, the fast growers will peak and be harvested before the slow growers develop and invade their space. Successive planting is another useful approach. It involves planting fast-growing vegetables every two to four weeks so as to obtain continuous harvests all season long.

## Seedlings

In order to save money and enjoy early harvests, grow your own seedlings. But avoid rushing them; otherwise, they’ll wither and won’t take hold when transplanted. The general rule of thumb is to plant the seeds indoors between early March and late April, depending on the varieties; for example: onion, parsley and leek in early March; eggplant, pepper and tomato in late March; Swiss chard, broccoli, Brussels sprouts, cauliflower and lettuce in mid-April.

Horticulturalist Parent suggests a simple procedure. First, fill each container with a seed-starting mixture up to one to two centimetres from the top and tamp lightly to level the surface. Spread the seeds according to manufacturer instructions. Cover with a thin layer of soil and press down so that the seeds adhere well to the soil mix. Water the seedlings by immersion (in other words, by submerging the bottom of the container in water). Place the containers in a warm (21°C to 24°C) and humid spot. To maintain a constant level of humidity, cover the containers with a clear plastic dome. Once the seedlings sprout, remove the dome, place the containers near a sunny, south- or west-facing window and lower the temperature by a few degrees. If the light intensity is not strong enough, use plant-growing fluorescent tubes.



## Balcony gardening

Just because you have a small balcony doesn't mean you can't enjoy gardening. Almost all vegetables – tomatoes, peppers, cucumbers, carrots, beans (but not asparagus, rhubarb and corn) – can be grown in containers as long as your balcony has at least six hours of direct sunlight each day. If not, choose less demanding plants like lettuce. Parent recommends “compact” or “dwarf” plants, and using good-sized containers (at least 25 centimetres) with drainage holes to give the roots the necessary space to develop, and in this way, you won't need to water too often. Note that container plants dry out faster than in-ground ones, and will require regular watering – even more often during heat waves. Also, the space between plants depends on their sprawl at maturity. So be sure to respect the recommended distances.

Most herbs (like rosemary, thyme, sage, marjoram, parsley, chives, oregano and basil) can be easily grown in containers. Coriander, on the other hand, tends to seed too quickly in a container. If you prefer growing herbs in the ground, beware of invasive herbs such as mint, fennel and Russian tarragon.



## Raised-bed gardening

This approach is ideal if your soil is compacted and poorly drained or if your property is sloped and difficult to cultivate. An obvious advantage is that the soil warms up and dries faster in the spring so you can plant earlier. On the other hand, raised garden beds require a lot of watering during heat waves. The recommended height for walls is 15 to 45 centimetres, while soil depth should be at least 15 to 30 centimetres. This will ensure good drainage and enough earth for roots to develop.



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# HAVE WHEELS, WILL TRAVEL



**Preparing for a road trip?  
Here's a checklist for a stress-free,  
fun-filled journey. / BY ALAIN MCKENNA**

## Get a detailed itinerary

If you take frequent road trips, you're certainly familiar with our *TripTik*, the online AAA travel planner that lets you customize your itinerary with recommended stops to eat, sightsee and rest – and, in some cases, provides a price range for them. The finalized itinerary can be consulted online, printed out or downloaded onto your phone or tablet to be consulted offline. And as a CAA-Quebec member, you can also have your personal itinerary prepared by a travel counsellor.

## Make sure the car is in tip-top shape

A pre-trip professional car inspection is imperative to avoid being stranded on the roadside. And along the way, be sure to have at least the oil and tire pressure checked as a matter of routine.



## Pack an emergency kit

An emergency kit is essential year-round, but be sure to include seasonal items (like insect repellent or sunscreen). Also useful are non-perishable foods, water, games, crayons, papers and pillows, especially if you travel with kids.

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## Contact the insurance company

“If you travel outside Quebec, different rules apply when it comes to auto damage and collision insurance. And travelling without adequate coverage can be very expensive,” says CAA-Quebec spokeswoman Annie Gauthier. Your health is obviously the most important consideration, but travellers should also make sure that their auto insurance includes vehicle damage. Vehicle contents, on the other hand, can be protected through one’s home insurance. Trip-cancellation or -interruption insurance is also worth considering to cover the unexpected.

## Establish a budget

It’s preferable to have a general notion of the trip’s overall costs – meals, accommodation, fuel, and so on. And while you’re at it, why not be proactive about savings? Avoid using toll roads, for example. Taking back roads may make it longer to reach your destination but the views will be worth every extra minute. At mealtimes, instead of stopping at highway restaurants, why not take the exit into a nearby village to sample terroir products at a local eatery or public market? The food there is not only cheaper but also fresher! “Getting off the beaten path might yield the best memories of your travels,” Gauthier adds.

## Safety first from the get-go

What’s the vehicle’s maximum towing capacity? Is the tent-trailer properly secured? Can you clearly see everything behind you, or is the rear-view mirror blocked by too much luggage? Constant vigilance is imperative to ensure safety throughout the entire journey. “Don’t be in a rush, stay courteous, and remember that you’ll be behind the wheel for hours on end,” says Gauthier. After all, you’re on vacation.

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If you feel hesitant about embarking on long road trips out of concern for the environment, why not buy carbon credits to compensate for your own CO<sub>2</sub> footprint? There are organizations that calculate emissions for credits and use the proceeds to support carbon-reducing projects. Be sure to choose an offset provider that's certified by the Verified Carbon Standard (VCS) or Voluntary Gold Standard. NatureLab. World, for example, is a renowned organization with reforestation projects underway all over the world.

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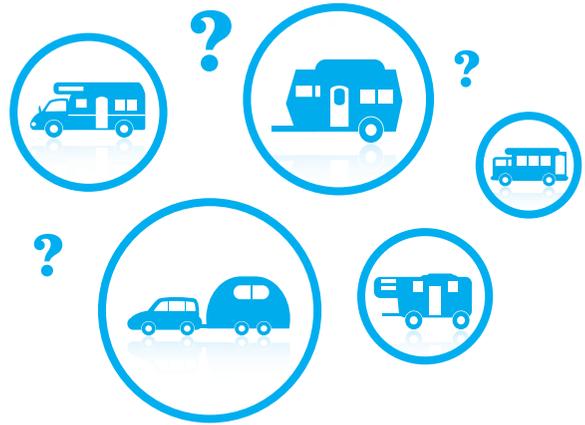
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## Pick the right vehicle

There are several RV and trailer options that can accommodate your style and budget. Think about small RVs made from minivans like the Chevrolet Express or the Mercedes-Benz Sprinter. New-West V.R. in Lévis sells small RVs starting at \$73,000 that will comfortably house two to four persons and also feature a dining area with a full kitchen. The advantage of a compact model is that it can easily fit into the most rugged campsites.

Trailer fans are certainly not forgotten. Quebec City's Safari-Condo proposes Alto, a line of modern, functional and compact travel trailers that will make you forget the tent-trailers of the last century. Altos are light enough to be pulled by small cars and spacious enough to accommodate the entire family. But they don't exactly come cheap. To reduce costs, you can opt for used caravans or even a short-term RV rental. The latter option will allow you to see if this type of vacationing is right for you before investing serious money in it.

Still more compact and affordable (starting at \$4,500) is Autohome's Maggolina car-rooftop tent. Mounted atop a passenger car, it will comfortably hold two adults.

And don't be alarmed if your vehicle breaks down. CAA-Quebec's RV Plus membership is designed precisely for such a scenario. It also includes roadside assistance within 160 kilometres anywhere in Canada and the United States as well as an additional rebate in CAA Dollars on fuel bought at Couche-Tard. Be sure to get all the details.

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## 2019 HYUNDAI KONA ELECTRIC

**PRICE:** \$47,404 to \$54,004

**PROS:** Unparalleled range for the price, lively performance, agile handling, generous equipment, clear controls, standard advanced safety features.

**CONS:** High starting price, stiff ride, too small for a family, no all-wheel drive.

► The much-anticipated 100-percent electric version of the Hyundai Kona is finally here. Why all the excitement? For starters, its 415-kilometre driving range, currently the longest of any electric vehicle under \$50,000. The popularity of the gasoline-engine Kona and the many awards it has earned also fuel public enthusiasm. And what better time than a harsh Quebec winter to sample this little zero-emission SUV?

Hyundai hits the mark with its Kona Electric. It is as agile, well-equipped and appealing as the gasoline version, with the added bonus of quiet operation and instant acceleration. Thanks to the impressive battery, it can actually travel 250 to 300 kilometres per charge, even in winter – or enough for a trip from Montreal to Quebec City. And that's good, because with prices starting at around \$47,000, you will have to drive at least 20,000 kilometres per year to recoup the difference with an equivalent gas-fuelled Kona model in less than 10 years, even factoring in the \$8,000 government rebate.

### TESTED MODEL

**ENGINE:** Electric (201 hp) with 64 kWh lithium-ion battery

**TRANSMISSION:** 1-speed automatic (direct drive)

**DRIVETRAIN:** Front-wheel drive

**CLAIMED RANGE:** 415 km

**RECHARGING:** 1 hr 15 min for 80% capacity (quick charging); 9 hr 35 min (240-volt charging)

**ENERGY CONSUMPTION (NATURAL RESOURCES CANADA):** 17.4 kWh/100 km (equivalent to 2 L/100 km)

## 2019 JEEP GRAND CHEROKEE

**PRICE:** \$47,740 to \$130,945

**PROS:** Good ride-handling balance, well-suited V6 engine, excellent transmission, comfortable cabin, easy controls, outstanding off-road ability.

**CONS:** Poor fuel economy (V8 engines), finish mundane for the price, uneven reliability, cargo space a bit restricted.

► The Jeep Grand Cherokee (GC) has been around in its current form for eight years. Except for a partial remake in 2014, the automaker has mostly added trims and powertrains since this fourth generation was launched. We had an opportunity to retest two of these engines at a presentation of the Jeep Trailhawk lineup, a moniker that the automaker reserves for the most openly “off-road” versions of its product line, except for the legendary Wrangler.

The least one can say is that the Grand Cherokee is aging gracefully. Of course, the interior is a bit dated, finish is not as meticulous as you'd hope, and reliability remains uncertain. However, in terms of mechanicals, technology and dynamics, the vehicle easily holds up to more recent competition. And off the beaten track the Trailhawk version becomes as agile as a mountain goat, considering its size.

### TESTED MODEL

**ENGINE:** 3.6-litre V6 (295 hp)

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

**DRIVETRAIN:** All-wheel drive

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



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## 2019 MAZDA CX-5

**PRICE:** \$29,745 to \$43,295

**PROS:** Lively turbo engine, excellent balance of comfort and handling, exemplary steering, high-end finish, enhanced equipment.

**CONS:** Acceleration still noisy, restrictive driving position, limited interior space, more versatility needed.

► A year after the Mazda 6, the CX-5 gets the Signature treatment. Essentially, it means that Mazda has added a more luxurious trim above the GT version, normally the best equipped of the lineup. On the menu are more upscale materials, genuine wood trim, unique wheels and a few more bits of equipment. But above all, more power under the right foot, courtesy of the turbo engine that's been in the CX-9 for the past three years.

The turbocharged CX-5 has been a long time coming, and it doesn't disappoint. The turbo engine delivers the performance that was missing in the CX-5 when passing or merging onto the highway. The excellent chassis handles the power with aplomb, which only adds to the driving enjoyment typical of a Mazda. In fact, fun still comes first with the CX-5, base model and the well-appointed Signature alike.

### TESTED MODEL

**ENGINE:** 2.5-litre turbo direct-injection 4-cylinder (227 hp)

**TRANSMISSION:** 6-speed automatic with manual mode

**DRIVETRAIN:** All-wheel drive

**TEST TEMPERATURE:** -18°C to -2°C

**TESTED FUEL ECONOMY:** 10.6 L/100 km

## 2019 SUBARU ASCENT

**PRICE:** \$37,795 to \$51,795

**PROS:** Excellent visibility, roomy cabin, comfortable front seats, logical controls, safe and supple ride.

**CONS:** Steering imprecision on centre, noisy engine, fairly high fuel consumption, unpredictable engine reliability.

► Just over four years after killing off the eccentric Tribeca, Subaru revisits the mid-size SUV segment with the Ascent. The newcomer joins the ranks with a look, a dashboard and mechanical bits all but ripped off the brand's other crossovers. Other than the oversized body, the primary innovation lies under the hood, where a freshly baked turbocharged four-cylinder engine replaces the defunct Tribeca's flat-six.

A few kilometres behind the wheel of the Ascent is all it takes to recognize Subaru's traditional virtues of space, visibility, comfort and ergonomics, now enlivened by the significant punch of the new turbo engine. This is not even considering the safety brought in by the excellent all-wheel drive system and crash-protection ratings. Enhanced quietness, tighter handling and a truly reliable engine would make things even better, especially as the latter was often questionable in the past.

### TESTED MODEL

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

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

**DRIVETRAIN:** All-wheel drive

**TEST TEMPERATURE:** -16°C to 3°C

**TESTED FUEL ECONOMY:** 13.3 L/100 km





## 2019 TOYOTA COROLLA HATCHBACK

**PRICE:** \$22,625 to \$29,880

**PROS:** Good balance of comfort and handling, smooth and lively engine, efficient braking, attentive finish, simple controls, standard driving assistance features.

**CONS:** Restricted trunk space, tight rear seating, sharp clutch engagement, steering still uncommunicative.

### TESTED MODEL

**ENGINE:** 2.0-litre direct-injection 4-cylinder (168 hp)

**TRANSMISSION:** 6-speed manual

**DRIVETRAIN:** Front-wheel drive

**TEST TEMPERATURE:** -11°C to 3°C

**TESTED FUEL ECONOMY:** 8.5 L/100 km

► The Toyota Corolla Hatchback replaces the Corolla iM, which itself took over from the Scion iM after the Scion brand was terminated in 2016. Sharp styling, modern platform, up-to-date technology, advanced safety, energy-efficient yet powerful engine: for once, Toyota wasn't afraid to innovate with its new hatchback compact, and the offer of a manual transmission on all versions denotes a certain regard for driving enthusiasts.

In the past, Toyota's sporty-looking vehicles were rarely as dynamic as their styling suggested. The Corolla Hatchback overturns this rule thanks to its responsive engine and lively handling. The manual gearbox adds to the fun, even if it isn't perfect. However, the short, planted design compromises interior space, especially in the trunk; so much for the versatility usually found in a hatchback.

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