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Download the magazine's digital version via the App Store or Google Play. You'll find exclusive videos and still more insightful contents.

Before even thinking about a zero-emission law...

Reducing greenhouse gas (GHG) emissions by increasing the supply of electric vehicles (EVs) is a laudable goal to which we unreservedly subscribe. CAA-Quebec's position is clear: We are in favour of electric vehicles. In fact, thousands of consumers have discovered them thanks to the road tests we organized at the Montreal and Quebec City auto shows. And our interest in sustainable mobility is demonstrated daily through our customer service operations for Hydro-Québec's Electric Circuit as well as our own automotive advisory services.

Still, as indicated in our presentation to the parliamentary committee last August, we feel that the measures set out in the Quebec government's zero-emission bill are premature. We find it difficult to endorse the system of tradable credits proposed in the bill – it seems overly complex and risks costing a great deal as well as penalizing consumers. Our opinion is that setting an EV sales target for automakers starting in 2016 will, unfortunately, not produce the desired results.

Where do consumers fit in?

The EV supply in Quebec has certainly improved over the past few years, but both the cost and the range of available models still fall short of consumer expectations, especially for large families or hauling heavy equipment or other materials. The situation will likely change before long. Electric vehicles, for example, will have longer driving ranges and be available in greater variety; the province's charging infrastructure may expand, and so forth. So what is the point of setting unrealistic objectives for the immediate future: 100,000 EVs by 2020, for example, when the current number of registered electric or hybrid vehicles in Quebec is a paltry 11,000? In the United States, where similar statutes have been enacted, no state has even come close to reaching its goals leaving the industry to pay fines. CAA-Quebec fears that these charges will be passed on to consumers, who already bear the burden of financing the purchase of a new vehicle.

► Visit CAAQUEBEC.COM/EN to read our brief to the parliamentary committee tasked with studying the Quebec government's zero-emission bill.

Incentives for buying EVs are already in place, but the government needs to make them even more attractive – for example, by offering free charging at night or lowering sales taxes on EVs. CAA-Quebec is convinced that, as consumers become better informed and feel more confident, they will flock to EVs in greater numbers.

IN THE UNITED STATES, WHERE SIMILAR STATUTES HAVE BEEN ENACTED, NO STATE HAS EVEN COME CLOSE TO REACHING ITS GOALS.

And what about reducing GHG emissions?

The best way to reduce GHG emissions is to encourage consumers to adopt EVs. But more importantly, we need to promote better maintenance of those older, less well-maintained vehicles already on our highways. Fully 99 percent of Quebec's current automobile fleet is gas-or diesel-powered.

We believe that the Fonds Vert, which is already largely financed by motorists, should fund the maintenance program and the introduction of new incentives.

Sustainable mobility is a very important cause for CAA-Quebec. And while we salute the government for its desire to make Quebec a transportation-electrification leader, we must be mindful that EVs are just one of the means to achieve the ultimate goal of reducing GHG emissions.



Richard Lachance
President and CEO





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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/cmpltn/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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/// Jodhpur ///

STAY AT A MAHARAJA'S PALACE

Once upon a time, there was an enlightened maharaja named Umaid Singh who ruled over Marwar (Land of Death), part of India's Rajasthan province. In the late 1920s, he commissioned an enormous project: the construction of a palace at Jodhpur.

BY CAROLYNE PARENT

Inaugurated in 1943, the colossal sandstone wedding-cake structure boasted a whopping 347 rooms! Today, the royal palace is one of the world's largest private residences, and is owned by Umaid's grandson, Gaj Singh II. Gaj keeps one wing for his personal use, having converted the rest into a five-star hotel comprising 64 rooms and suites. Its art-deco style would surely have delighted the famous painter Tamara de Lempicka.

Run by the renowned Taj group, the Umaid Bhawan Palace offers amenities worthy of its signature opulence, like private visits through the surrounding region, elegant dining on the marble veranda overlooking the extensive gardens, and – highlight of highlights – a guided tour of the entire palace and its museum in the company of a turbaned major-domo. You'll learn a great deal about the life and times of the extravagant Umaid Singh. And while



you're there, you might feel like luxuriating in the hotel's Jiva spa and enjoying a genuine Ayurvedic massage. Is it just possible that such a regal experience is inscribed in your karma?

► tajhotels.com

PHOTOS: MONTREAL AIRPORT



MONTREAL AIRPORT / Gourmet treats

Montréal–Pierre Elliott Trudeau International Airport is in full expansion mode. Aéroports de Montréal (ADM) recently invested more than \$350 million to extend its international jetty, creating six new boarding gates for wide-body jets like the Boeing 787 and the Airbus 380. The project also features many sustainable elements that should lead to the first LEED (Leadership in Energy and Environmental Design) certification for Montréal–Trudeau.

The massive investment also spells good news for gourmet travellers. Among the best-known establishments that have been added to the terminal are Auberge Saint-Gabriel, Burger Queue de Cheval, Le Grand Comptoir Wine Bar and Avenue des Canadiens Resto-Bar. There are now some 30 restaurants, cafés and fast-food counters from which to choose.

Be sure to download the free YULi mobile app. Its interactive map will help you find your way around the terminal, and you'll also receive real-time flight updates as well as exclusive offers from airport shops and restaurants.

► **CAA-QUEBEC MEMBERS** get a 10-percent discount on regular rates in all parking facilities.

Dinner at a stranger's house: the latest culinary trend?

Inviting oneself over for dinner at a total stranger's house seems like an odd idea. And yet, that's exactly what is being proposed on several websites – VizEat, for example. The common goal is to “gather hosts and world travellers around the table, turning it into a genuine meeting place.” The procedure is simple enough: Potential hosts sign up online, suggesting a sample menu, price and possible dates. Prospective guests then sign up in response, pay for their meals online and, on the agreed-upon day, show up at the host's home. “It's nice to welcome people you don't know. You'll get to appreciate other cultures thanks to a common enthusiasm for food,” says Éric D'Aquino, one of the few hosts in Montreal. In fact, while VizEat has grown from some 30 hosts at the outset to more than 17,000 in 120 countries, the excitement has yet to take hold in Quebec (and so far there are only about 40 hosts throughout all of Canada). “But word is spreading, and it will change over the next few months,” D'Aquino claims.

► vizeat.com



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6 MUST-HAVE TRAVEL APPS

Apps abound in every aspect of our lives and the world of travel is no exception. Before taking off, be sure to download the following onto your mobile device.



Google Translate

An essential tool for those who struggle with foreign languages, this app offers translations into more than 100 languages, including 52 without internet connection. One of the strengths of this free app is its camera mode. Just “frame” the text, and its desired translation will instantly appear on your screen. There’s also an automatic voice-translation function in 32 languages.



► To download the apps, consult the magazine’s digital version, or visit the Apple Store or Google Play.

AroundMe

This app provides useful information about your surroundings; for example, how to locate the nearest ATM, hospital, coffee bar, restaurant, or many other places of interest. It’s a simple and practical tool whenever you find yourself on unfamiliar turf.

Health (iPhone)

To access this potentially lifesaving app, you need an iPhone with iOS 8 or later. The Health app will let you monitor your physical activity and access your personal medical information (like blood type, age and weight). You can also set up a medical ID on your iPhone for quick retrieval in case of emergencies – and without having to unlock the phone.



XE Currency App

Converting currency can often be difficult and stressful, but it’s a cinch with XE. This benchmark app can convert more than 180 currencies. In addition, it stores the latest rates so it even works when the internet doesn’t.

Skyscanner

With 50 million monthly visitors, Skyscanner has become an essential application for smart travelers. Its intuitive navigation and numerous search filters enable users to effectively compare hotel prices, flights and car rentals. And users can also receive deal alerts.

Your bank in your pocket

All major financial institutions (BMO, Desjardins, National Bank, to name only a few) offer mobile apps for tablets and smartphones. These apps let you, for example, check your bank balance, pay your bills, and view your transaction history – in complete security and at any time of the day or night.

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PHOTOS: HIO HOTELS

10 OUTSTANDING RESORTS

For pure relaxation, all-inclusive vacations are hard to beat. Options vary depending on the type of travel – a romantic getaway, a family vacation with kids and in-laws, an action-packed journey or just a laze-on-the-beach kind of break. Here are our travel counsellors' top choices for the coming season. / BY NATHALIE DE GRANDMONT

PUNTA CANA, DOMINICAN REPUBLIC Ocean Blue & Sand

01 / Large or blended families with teenagers in tow will especially appreciate the recently renovated Ocean Blue & Sand Hotel, located on Bavaro Beach in Punta Cana. The 4½★ establishment features junior suites that can accommodate up to five people and facilities with strong teen appeal, including a game arcade and a climbing wall, not to mention a bowling alley – fun for the entire family. In addition, there are free introductory lessons in scuba diving (in the pool), kayaking and sailing, as well as a kids club, a teens club, a casino for the adults and a range of restaurants.

/ F, LF, A, C, W / \$\$\$

FAMILY VACATIONS

HOLGUIN, CUBA

Playa Costa Verde

02 / Holguin and Cayo Coco may be two of Cuba's best family-vacation destinations because they're served by several direct flights, are located near the airport, and are bordered by beautiful, kid-friendly beaches. Holguin's 4★ Playa Costa Verde Hotel, for example, offers reasonable rates and friendly service. You can go snorkelling right behind the hotel, and the gear rental (mask and snorkel) is included in the package. / **F** / \$

RIVIERA MAYA, MEXICO

Barceló Maya Grand Resort

03 / To several counsellors, the Barceló Maya Beach Resort is one of the top picks for multi-generational vacationers. Located in the Riviera Maya, known for beautiful white-sand beaches, the complex boasts five hotels, the Maya Palace Deluxe (5★), the Barceló Maya Colonial (4½★), the Barceló Maya Caribe (5★), the Barceló Maya Tropical (4½★) and the Barceló Maya Beach (4½★). Staying at any one of these hotels will give you access to most restaurants and facilities at all the others in the entire complex. So there's a wide choice to please every taste. Children at the Maya Caribe, for example, can learn and practise several water sports (like scuba diving) or enjoy unlimited access to the water park (slides and wave pool). There are also a U-Kids Spa for the very young and a discotheque just for teenagers. The grown-ups will appreciate suites with direct access to the pool and their own U-SPA. The complex features several room categories depending on your budget.

/ **F, LF, A, C** / \$\$ AND \$\$\$ DEPENDING ON THE HOTEL SELECTED



PHOTOS: GLOBEMED

PUNTA CANA, DOMINICAN REPUBLIC

Club Med Punta Cana

04 / Like its sister clubs in Cancún or Ixtapa, the Punta Cana Club Med stands out for the quality of its activity and sports programs. Recent renovations have added a superb adults-only Zen Oasis, as well as the Creative Playground – in collaboration with Cirque du Soleil – which lets children try out activities such as trapeze, bungee jumping and juggling.

/ **F, LF, A, C** / \$\$\$\$

- F** ▶ Recommended for families
- LF** ▶ Recommended for large families (offering rooms for 5 persons)
- A** ▶ Recommended for young adults
- C** ▶ Recommended for couples
- 18+** ▶ Adults only, 18 years of age and over
- W** ▶ Recommended for weddings

- \$** ▶ between \$1,000 and \$1,300 per week per adult
- \$\$** ▶ between \$1,300 and \$1,600 per week per adult
- \$\$\$** ▶ between \$1,600 and \$2,000 per week per adult
- \$\$\$\$** ▶ between \$2,000 and \$2,500 per week per adult

NOTE ▶ Prices are based on lowest prices for departures in the first week of January 2017 (double occupancy).

ROMANTIC GETAWAYS

CAYO COCO, CUBA

Pullman Cayo Coco

05 / Our counsellors are unanimous: Cuba's current sensation is the all-new and lovely Pullman Cayo Coco, operated by the French Accor Group. Located on the magnificent Las Coloradas beach, the 5★ hotel offers spacious rooms that overlook the gardens or the sea. Among the amenities are four à la carte restaurants and a range of non-motorized water sports. Last season, the hotel attracted family groups (thanks to a mini-club with children's swimming pools and tempting prices). But a number of people predict the hotel will become an ideal destination for couples this season due to a recently added section just for adults. / **F, C** / \$



PHOTOS: MELIA HOTELS INTERNATIONAL

PLAYA DEL CARMEN, MEXICO

Paradisus La Perla

06 / If you yearn for both sunshine and gourmet fare, then look no further than the 5★ Paradisus Playa del Carmen. Its 14 design-rich restaurants offer refined, highly original menus. At Passion, you can, for a surcharge, sample the imaginative cuisine of Martín Berasategui, the celebrated Basque chef whose restaurants in Spain keep accumulating Michelin stars. The Paradisus complex has two sections: adults-only La Perla and La Esmeralda for all ages. La Perla has an opulent feel throughout, and its restaurants and bars offer regular tequila-tasting sessions. Guests can relax in the lush, tranquil YHI Spa. If still more pampering is needed, then book the resort's so-called Royal Service. You'll get an immense suite with a whirlpool on the balcony and personal concierge service. / **18+ (LA PERLA)** / **C, W** / \$\$\$\$

NEGRIL, JAMAICA

Sunset at the Palms

07 / This 4★ human-scale hotel spells romance. Its guestrooms and spa are set amid a tropical garden alive with birdsong. There are even treetop suites, and the beach is just steps away. It's an adults-only resort that serves splendid gourmet fare and has the kind of nightlife worthy of Reggae country! / **18+** / **C** / \$\$\$\$

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BEACH AND LOCAL LIFE



COZUMEL, MEXICO

Allegro Cozumel

08 / For some travel counsellors, the 3½★ Allegro Cozumel resort offers one of the best quality-price ratios in Mexico. It also has an ideal location – not just close to the airport but also on one of Cozumel’s most beautiful beaches. Among other highlights, children will appreciate its mini-club and a water park featuring numerous slides and pirate-themed games. But above all, the Allegro Cozumel is a perfect spot to practise snorkelling or to try out scuba diving, thanks to the hotel’s proximity to the Palancar Reef, considered one of the world’s top diving destinations. Come evening, you can recover from all the activity in any of the five restaurants on offer, including La Troje which showcases the savours of Mexico. / **F, A** / **\$\$**

► Let us know if any of these destinations interests you. Our travel counsellors are standing by! Our thanks go to those who have contributed to this article: Yann Brisson (Gatineau), Josée Lacroix (Quebec City), Kathleen Marchand (Quebec City), Isabelle Mongeau (Sherbrooke) and Marie-Andrée Roy (Chicoutimi).

RIVIERA NAYARIT, MEXICO

Royal Decameron

09 / All-inclusive packages often involve resorts in isolated tourist areas. The 4★ Royal Decameron is located in a new section of the Riviera Nayarit, but close to a fishing village called Bucerías where you can sample local living. Another attraction is the resort’s proximity to the town of Puerto Vallarta, only 28 kilometres away, which still preserves its colonial charm. / **F, C** / **\$\$\$**

FOR NATURE LOVERS



VIEUX FORT, ST. LUCIA

Coconut Bay

10 / The island of St. Lucia’s volcanoes and tropical forests have earned it the nickname “Costa Rica of the Caribbean Sea” and have an immense potential for eco-tourism. Active families enthusiastically select Coconut Bay for its great water park (featuring slides and a lazy river), appetizing food and kiddie cocktails, as well as lessons in kitesurfing. / **F, A, C** / **\$\$\$\$**

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Travel

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A group of snowmobilers is gathered in a snowy, forested area during the golden hour of sunset. The snowmobilers are lined up, and their headlights are on. The scene is peaceful and scenic, with snow-covered trees and mountains in the background.

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ISRAEL

A LAND OF CONTRASTS

All who go return captivated. Flanked by the Mediterranean Sea to the north, the Red Sea to the south and the Dead Sea on its eastern border, Israel carries the age-old markers of the religions that shaped it. But the country also impresses with its gastronomy and trendy spots.

BY MARIE-CLAUDE DI LILLO



The ancient port city of Jaffa dates back at least 3,500 years. In 1909, modern Tel Aviv was born on its outskirts, and the two cities eventually merged into a single municipality.

Tel Aviv: modern city

Upon our arrival at Ben-Gurion International Airport, a customs agent welcomes us with a big smile and greets us with a warm “Shalom,” which means both hello and... peace!

In the taxi on the way to the hotel, we see the city’s bustling streets and crowded cafés. The shops are still open at 10 p.m. Youth are lined up in front of the clubs, and on Ben Yehuda street, neon lights illuminate the night. Our driver tells us a bit about the history of this urban area, which consists of two cities, Tel Aviv and Jaffa. A haven for artists, intellectuals, planners and doctors when the Nazis ruled Europe, today Tel Aviv is the country’s economic and cultural centre, a meeting place of high tech and intellect (there are three universities here) and the second largest city after Jerusalem.

In the morning, a brilliant sun rises over the Mediterranean. The blue sea and miles of fine white sand border the city all the way to the ancient port of Jaffa. Palm trees line the Tayelet (promenade), well-used by cyclists and joggers. You’d think you were in Miami! In the many cafés, you can sample local specialties, like warm hummus, while admiring the view.

Among Tel Aviv’s many attractions are its leafy parks. One of the most remarkable is Park Hayarkon, where you can also find the Museum of the Jewish People. Nearby, the restaurants and shops abound in the Old Port. On weekends, the area is overrun with locals who come to relax and have fun.

On the Sabbath, while some establishments close from Friday through Saturday evenings (following the precepts of the Jewish religion), many restaurants, bistros and shops do remain open. Take the opportunity to eat downtown, around the park at Yitzhak Rabin Center, at a typical restaurant in the beautiful Neve Tzedek neighbourhood — the oldest in the city — or in the historic German Colony where many renowned chefs have set up shop. Finish the evening with a stroll through the White City, where the Bauhaus architecture has been classified a UNESCO World Heritage Site.



Jaffa (Yafo): dating back to the Great Flood

A few kilometres from our hotel, the city of Jaffa, or Yafo in Hebrew, awaits. This is one of the oldest ports in the world, dating back at least 3,500 years. According to Jewish legend, the city was founded by Japheth, one of Noah’s sons, 40 years after the Great Flood. The vestiges from when it was one of the most important Mediterranean ports make it exceptional. Jaffa played a central role for the Crusaders en route to the holy city as well as for European traders. Worth a visit: the remains of the ancient wall; St. Peter’s Church, built in 1890 on the ruins of the medieval town; and within the fortified walls, along a tiny alleyway, the House of Simon the Tanner, where Peter the apostle stayed after bringing Tabitha back to life.

Another must-see: the less mythical but very lively flea market (between Olei Zion and Beit Eshel streets), where second-hand goods and antiques are readily available to tourists in search of curios. End the day with a walk along the quays of the Old Port — its warehouses have been converted into restaurants offering the best Arabic food to hungry passersby. Unlike Tel Aviv, Jaffa is home to a large Arab population, making it an excellent choice for tourists looking for a place to eat on the Sabbath.



◀ **Jerusalem: The Old City is a treasury of major religious sites, like the Dome of the Rock, a Muslim shrine with its gold-plated roof. Jerusalem is also a maze of alleyways, comprising a large souk where Christians, Arabs and Jews sell religious objects, food, clothing, postcards and souvenirs.**

Jerusalem: mystical land

We leave the coast for Jerusalem, located about 50 kilometres inland from Jaffa.

A place of pilgrimage for Christians, Jews and Muslims alike, Jerusalem attracts thousands of tourists every year and is rich with major religious sites. But you don't have to be a believer to feel Jerusalem's magic. The city has a very special aura that affects visitors forever. We are left speechless by all the history and sacred remains concentrated in one place.

Rounding a bend, we come to the sixth station, indicated by a small plaque on the ancient stone wall. This is where Veronica wiped Christ's face with a cloth upon which his features were imprinted. Those who wish can follow the Via Dolorosa, station after station, to Mount Golgotha. The location where Christ was crucified can be found inside the Church of the Holy Sepulchre. Continuing, we arrive at the remarkable Wailing Wall. All that remains of the Holy Temple, the wall is the holiest site in Judaism. It is fascinating to see men and women passionately praying... in separated areas. Not far away, the Jerusalem Archaeological Park houses the remains of the first and second temples and the City of David. Seeing the well-preserved ruins is a moving experience that sends us back 3,000 years. Another must: the Israel Museum, where the Dead Sea Scrolls are on display. ▶



THE WAILING WALL ▲ Erected about 2,000 years ago, the Wailing Wall is Judaism's holiest site. Women must cover their shoulders and men their heads before heading for their respective prayer section. In early 2016, the Israeli government approved the creation of a space where men and women will be allowed to pray together without incurring the wrath of the ultra-orthodox religious establishment.

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Haifa: the north coast and the enchanting gardens

Continuing our route toward the coast, we arrive in Acre, where Marco Polo disembarked 800 years ago. It is said that the city has hardly changed since. A Crusader stronghold with its fortifications and port, it was named St. Jean d'Acre by the Christians. The stone buildings are beautifully preserved, and the city was declared a UNESCO World Heritage Site in 2001.

From Acre, we continue along to the port of Haifa. Regarded as the capital of northern Israel, Haifa is the third largest city in the country. Unlike neighbouring towns, it is home to a large community of Christians and Muslims. At the heart of Haifa, you will find one of the splendours of Israel: Located on Mount Carmel and facing the sea stands a shrine dedicated to the Baha'i faith. The Baha'i Gardens are so sublime they are considered the eighth wonder of the world.



The splendid Baha'i Gardens



The Ein Bokek Dead Sea resort

Desert and Dead Sea: larger than life

We leave Haifa at dawn and head south. After five hours on the road, we arrive at the Negev desert. Canyons, arid mountains the colour of ochre surround us. The wind blows and we feel the drought of the land upon our skin. No vegetation, except in the oases. Our first stop, Ein Gedi, is a miracle in the desert. The underground water allows many rebellious palm trees to survive in the engulfing aridity. Between two limestone mountains flows an invigorating waterfall, which forms a small body of water where swimming in this heat is a real blessing.

We continue our journey to our destination, the Ein Bokek resort on the shore of the Dead Sea. This geographical curiosity, with its amazing salt mounds that float like ice along the surface, fills us with wonder. Several luxury hotels offer various body treatments enriched with

minerals from the Dead Sea. Without further ado, we immerse ourselves in the water that is so salinated no organism can survive. The experience is indescribable. Tourists read their newspapers while floating in a seated position! Others coat themselves with the famous mud from the bottom of this sea — sold in bags at local shops — which leaves the skin as soft as silk.

▲ The Dead Sea spreads out over some 800 square kilometres and is flanked by two countries and a territory: Israel, Jordan and the West Bank. Cleopatra and the Queen of Sheba were said to have used its mineral-rich mud. Today, people still flock there for medical cures or spa treatments.

Nearby, Masada National Park is a place rich in history and an important symbol for the Jewish people. The fortress houses the remains of the palace of Herod the Great, king of Judea from 37 to 4 BC.

During the Roman empire, 967 Jewish rebels, called Zealots, took refuge here. When the Romans finally entered the fortification, they found only corpses. The inhabitants had decided to end their lives rather than be enslaved. /

? PRACTICAL INFO

COUNTRY CURRENCY ▶ The shekel. One shekel is worth 35 cents (Canadian). US dollars are accepted everywhere.

SPOKEN LANGUAGES ▶ The official languages are Hebrew and Arabic, but English is understood everywhere. Sephardic Jews (from North Africa) sometimes speak French.

SECURITY ▶ At publishing time, there was no nationwide advisory for Israel but a high degree of caution was recommended. Avoid Gaza, the West Bank and the regions bordering Syria, Lebanon and Egypt. Among the major cities, Tel Aviv is the safest, day and night. Some Jerusalem neighbourhoods may be hotspots because of continuing tensions between followers of different religions.

CLOTHING ADVICE ▶ In the most religious areas, such as the Old City of Jerusalem and Mea Shearim, dress should be conservative. For men and women, this means being covered from shoulders to knees.

SABBATH ▶ From Friday at sundown until Saturday at sundown. Many shops and restaurants close. Observant Jews refrain from physical labour and exertion. So, you will not have cappuccino, and elevators are programmed to stop at all floors so no one has to press the button.

COST OF LIVING ▶ Restaurants, wine, hotels and clothing prices are similar to those in Canada.



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AIX-EN-PROVENCE

Aix-born Jean-François Bonnes reveals some special secrets of a city as magical as it is vibrant.

BY JOSÉE LARIVÉE



Place des Cardeurs
in Old Aix

“In Aix, the national pastime is to sit down on a Cours Mirabeau terrace and watch the passersby,” says Jean-François Bonnes, an Aixois who was transplanted to Montreal over a decade ago.

Cours Mirabeau divides the city into two distinct sections. Southward lies the residential Quartier Mazarin where the *hôtels particuliers* alone – their facades in particular – are well worth strolling past. North of the elegant thoroughfare is the town’s energetic neighbourhood, bustling with shops, bakeries, bars, restaurants and pizzerias. “And while you’re there, check out Chez Jo on Rue Espariat,” Bonnes says. “It serves the best pizza in town!”

You can walk everywhere here. “People just don’t drive straight into town. That’s a mistake you only make once. The thing to do is park outside the city centre. Aix is a bourgeois kind of place, home for about 40,000 students. It’s alive and colourful with a reasonable standard of living. As you wander along, you’re bound to find a lunch special for around 15 euros!”

PRACTICAL INFO

POPULATION ▶ 141,500

HOW TO GET THERE: ▶ The closest airport is Marseille Marignane. Air Transat has direct flights from Montreal (May to October).

DON'T MISS THIS CLASSIC RESTAURANT: ▶ Le Grillon café and brasserie on Cours Mirabeau. “It’s a must,” says Bonnes. “I paid it a visit when I was 20 and it was already an institution. I’m 40 now and I still get the same pleasure when I go there.”

AND A NEW ONE: ▶ La Fromagerie du Passage is a more recent establishment. “You have to get through the very narrow Passage Agard to get to this restaurant. “The tartiflette au reblochon is phenomenal.”

Aix by night is another favourite time for those in the know. “The sight of illuminated monuments, fountains and buildings – highlighting every architectural element – is magical. Be sure to pay attention to the tiniest details. No two buildings are alike, but still there’s harmony amid the hodgepodge. You’ll enjoy the atmosphere at the Place des Cardeurs in the old town.”

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Travel Insurance

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Couche-Tard 

COUCHE-TARD AND CAA-QUEBEC A WINNING PARTNERSHIP!

It is with immense pleasure that we announce the renewal of our partnership agreement with Couche-Tard. Both parties have worked diligently to create the best possible offer for CAA-Quebec members.

The main advantage to our members is that the more fill-ups they get, the more CAA Dollars they will collect. If you're curious to know more, take a look at the back of this magazine. But to whet your appetite, keep in mind that you could save a lot more during weekend getaways.

Coming soon: 50 new gas stations in Montreal

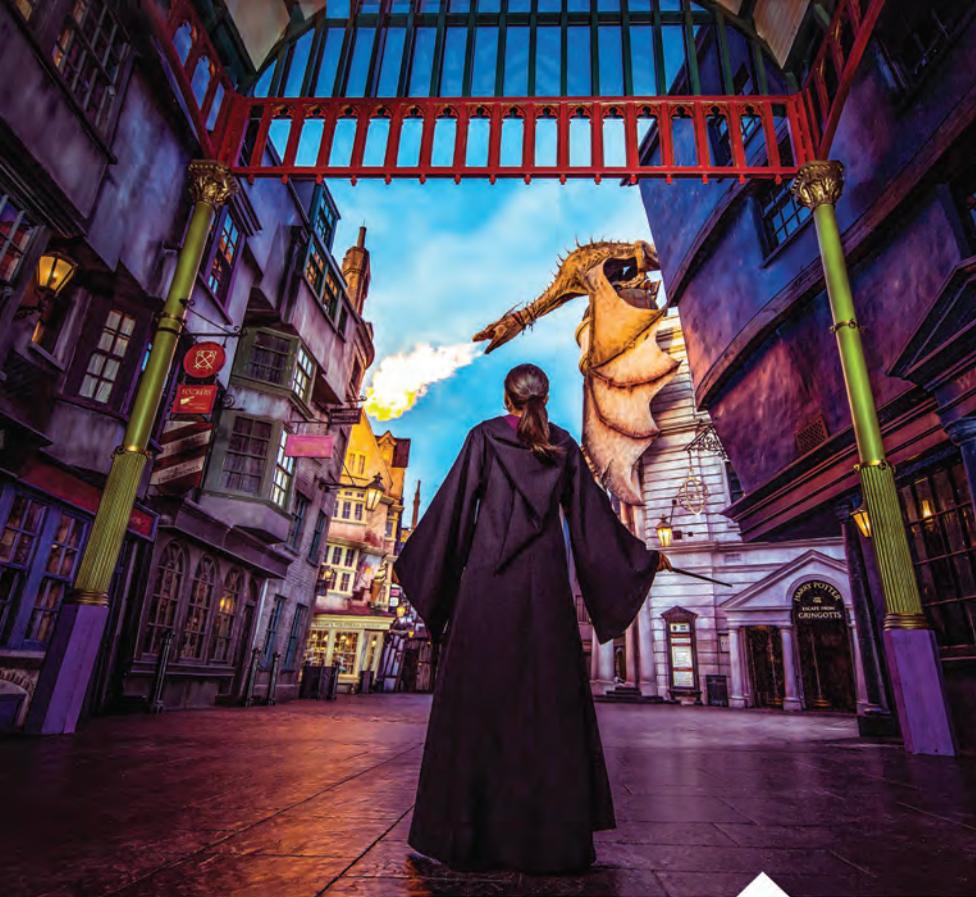
After getting the green light from the Competition Bureau last September, Couche-Tard confirms the purchase of 279 Esso gas stations-cum-convenience stores in Ontario and Quebec, 50 of which are located in the Montreal area (including the South Shore). The acquisition has helped to transform the company's profile throughout Canada.

A dazzling growth

Like many Quebecers, CAA-Quebec is especially proud of Couche-Tard's rise, a local company that keeps on growing and moving forward.

Couche-Tard opened its first convenience store in 1980 in Laval. Six years later, the company owned 34 stores, 31 of which were franchises. In 1987, Couche-Tard acquired Dépanneurs Sept-Jours, boosting its holdings to 115 stores. And it was off and running! As the years passed, Couche-Tard literally swallowed up its competitors: Perrette, Provi-Soir, Wink's in Ontario and Alberta, Tôt ou Tard in the Montreal area and several others in Ontario, western Canada, and even in the United States starting in 2001. Numerous large and lucrative acquisitions soon followed: service stations, restaurants, convenience stores throughout the United States and as far away as Europe and Asia.

Today, Couche-Tard is the largest convenience-store operator in Canada and the United States. In its second quarter ending in July this year, the company recorded profits of \$324.4 million. At last count, it owns more than 7,800 stores in North America, including 640 in Quebec and 1,700 in the rest of Canada. How much further will it go? The sky's the limit, or so it seems. CAA-Quebec says bravo!



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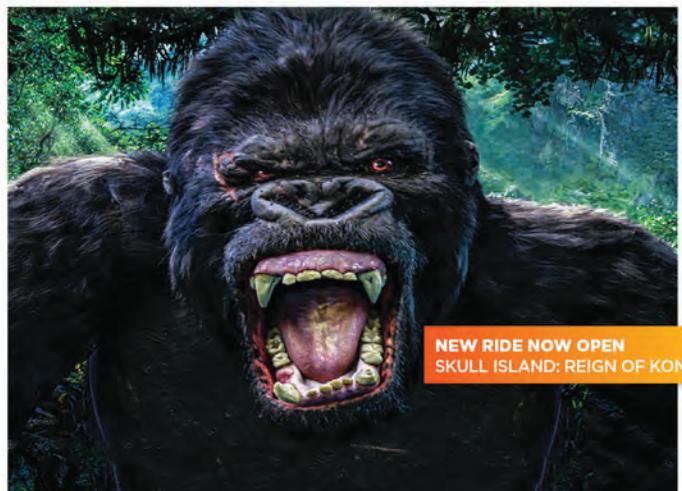
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You'll find all the relevant information on our website: the advantages of the program, how to organize a safety patrol at your own school (you can even sign up online), videos and other material and documentation, and last but not least, a list of the rewards we have for our young patrollers to show our appreciation.

With the CAA-Quebec school-safety program, everyone wins!



Quebec's worst roads in 2016

Last May, CAA-Quebec announced its second *Quebec's Worst Roads*, a list compiled from 14,000 votes cast by Quebec motorists over a four-week period. Topping the list was Route de Marciel in Port-Daniel-Gascons, Gaspésie-Îles-de-la-Madeleine, followed by nine other arteries in various cities, including Montreal and Lévis, across six Quebec regions.

CAA-Quebec has worked hard in the last six months to ensure that the relevant authorities provide the necessary repairs to remedy the situation in each of these roadways.

Of the 12 roads on the 2015 list, 10 have received short-term repairs. Overall, \$500 million has been earmarked by Transport Quebec and the relevant authorities for the repair, maintenance and improved safety of those roads. Will we get the same results in 2016?

CAA-Quebec Insurance: already a year old!

By opting for CAA-Quebec's No-Stress Policy,[®] most of our clients have saved \$252, on average, according to an internal survey taken in September. Several consumers also appreciate the fact that they could contact an agent during the evening hours, as late as 8 p.m. – even on Saturdays – whether by phone or by visiting our offices on Grande-Allée Ouest in Quebec City.

And make no mistake: The agency may still be in its infancy, but its 30 agents are steeped in CAA-Quebec values. They are proud to help members select the right coverage – and to clearly understand the reasons why.



CAA-Quebec insurance expertise serves its customers best

Insuring your peace of mind also entails paying close attention to issues affecting the insurance products we offer. And that's what CAA-Quebec has done recently – by taking part in a consultation process organized by the Canadian Council of Insurance Regulators about two topics of interest:

- ▶ Personal property insurance (home insurance) in this time of more frequent natural disasters
- ▶ travel insurance products currently on offer

CAA-Quebec presented two briefs recommending ways of improving policy coverage in order to insure personal property and the health of consumers and members alike. Our suggestions include:

- ▶ Adding a flood-protection endorsement to home-insurance coverage. This protection is currently not available in Quebec.



- ▶ Simplifying travel-insurance policies to help consumers better understand the scope of the coverage being offered, specifically what the policy includes and excludes.

CAA-Quebec will keep abreast of these consultations that, in past years, have helped improve the financial products protecting our consumers. Stay tuned!



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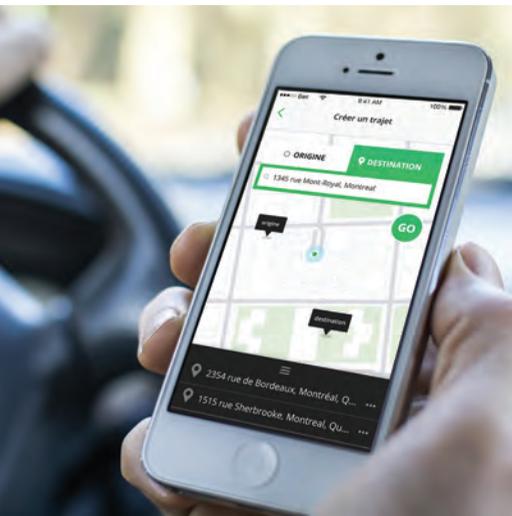
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ANOTHER PARTNERSHIP IN MOBILITY

The ability to use alternative means of transportation is the key to the sustainable-mobility principle advocated by CAA-Quebec. And it's in this spirit that we are pleased to introduce our new partner, an application called Netlift.

This app allows users to combine ridesharing and public transport to have more choices for their daily commute. The idea is to pair drivers and passengers travelling the same route or to the same destination. Netlift is not considered a taxi service because it is the driver who determines the destination.

Netlift's hub is currently located in Montreal, but as more Quebecers throughout the province create profiles, the more pairings will be generated. You can download the app for free at the APP STORE or on GOOGLE PLAY. Ride fares are transferred through the app, so you never have to handle cash.

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*Note: Grand European Tour price is based on CAT F, select Oct & Nov 2017 Viking Longship sailings. Romantic Danube price is based on CAT F, select Nov 2017 Viking Longship sailings. Rhine Getaway price is based on CAT F, select Mar, Nov & Dec 2017 Viking Longship sailings. Cruise fares listed are for cruise and cruisetour only in Canadian dollars, per person and fares/discount offers are based on double occupancy. Prices are based on lowest price at time of print and subject to change without notice. Cruise fares and international air discounts are considered a single offer. International air does not have to be purchased to get cruise offer. Must request 2017 Special Pricing offer at time of booking and pay in full by current expiration date; call for details. Valid on new bookings only as of 11/1/16, subject to availability and may not be combinable with any other offers except Viking Explorer Society Travel Credits and Referral Rewards Credit. Viking reserves the right to correct errors and to change any and all fares, fees and surcharges at any time. Additional terms and conditions apply; see Passenger Ticket Contract at vikingrivercruisescanada.com.

**Note: \$200 per person CAA Member Benefit is available to AMA members on itineraries of 14+ days. \$125 per is available for river cruise itineraries of 8-13 days. Valid only for Viking River Cruises sailings and combinable with group rates, special pricing, past passenger discounts, Refer a Friend credits and FCV's (Future Cruise Vouchers). Offer is not combinable with FAM rates, travel agent reduced rate, interline and wholesale bookings. Onboard credits can only be applied when booked directly by CAA travel agent, has no cash value and cannot be applied to onboard gratuities. Viking reserves the right to correct errors and to change any and all fares, fees and surcharges at any time. Rates listed are cruise only in Canadian dollars and are based on double occupancy. Taxes and fees are additional unless otherwise indicated. Price is accurate at time of printing deadline. All offers are subject to availability at time of booking. Additional terms and conditions apply. Ask your AMA Cruise Specialist for details. Booking fees apply to in-centre and phone bookings and are not included in the advertised price.

Prices do not include the contribution to the Compensation Fund for Customers of Travel Agents, set at \$1 per \$1,000. CAA-Quebec Travel is a Quebec permit-holder.



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GASOLINE PRICES

Retail margin in Greater Montreal defies all logic

It's a general rule in the oil industry that service stations in large cities take a lower retail margin than those in smaller towns. But a recent report from the Régie de l'énergie (Quebec Energy Board) describes just the opposite situation in Greater Montreal. In fact, between 2014 and 2015, the retail margin for every litre of gasoline sold rose by 40.2 percent in Montreal, compared with 21.6 percent in Montérégie, 21.2 percent in Laval and 18.2 percent in Lanaudière. During this period, the same margin decreased by 16.3 percent in Outaouais and 9.9 percent in Estrie and Mauricie.

CAA-Quebec noticed and commented on this anomaly in its 2015 gasoline-price report published last winter. The organization believes that consumers in Greater Montreal have a right to expect better pump prices in

what is the province's largest market. The situation observed by both the Régie and CAA-Quebec defies all the rules of logic. The industry needs to show transparency and explain why the retail margins increased so sharply, and they need to let the law of supply and demand restore market equilibrium.

The Régie's report, entitled *Rapport sur les impacts de l'exercice des pouvoirs de la Régie de l'énergie sur les prix et les pratiques dans la vente au détail d'essence ou de carburant diesel* (Report on the Impact of the Quebec Energy Board's Powers on Prices and Business Practices in the Retail Sale of Gasoline or Diesel Fuel), was submitted to the Ministère de l'Énergie et des Ressources naturelles last September 22.

CAA-Quebec continues to monitor the situation.



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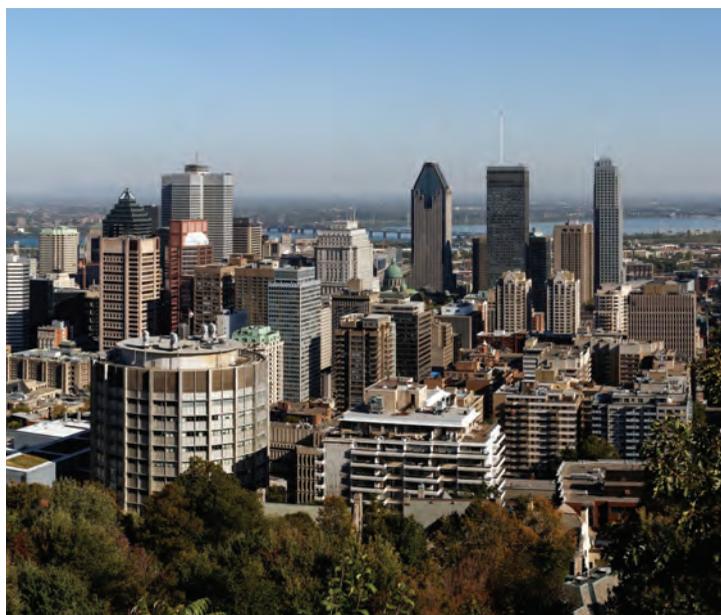
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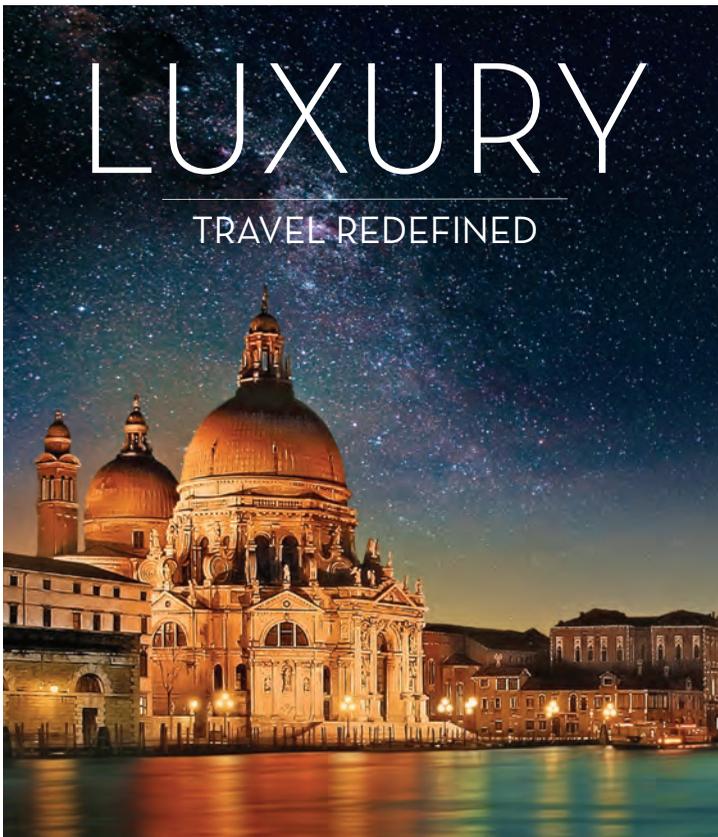
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WINTER TIRES Now's the time!

Don't wait until the last minute to call for an appointment to purchase and install winter tires. While you can use all-season tires legally until December 14, it's recommended that you make the change as soon as the daytime temperature drops to 7°C.

If you're uncertain where to go, then your best bet is a CAA-Quebec-approved garage. You can be sure that its services have been vetted to our high standards, plus you'll get a 3-percent rebate in CAA Dollars on the total bill (before taxes) for all maintenance and repair work. Consult caaquebec.com to locate the nearest approved garage.

DID YOU KNOW?

CAA Plus and Premier members are now covered for their snowmobiles and quads (ATVs), provided they are located on a lane accessible to emergency vehicles.

► See the details on pages 16 and 17.



► If you plan to change the tires yourself this year, be sure to watch our video showing you how to get the job done in a few easy steps. The video is included in the magazine's digital version.

TREAT LOVED ONES, AND YOURSELF, TO FABULOUS SHOWS THIS SEASON

And save with your no-stress card!



CAA-QUEBEC PRIVILEGES PROGRAM OUR PROGRAM PARTNERS AIM TO PLEASE!



CIRQUE DU SOLEIL ► Immerse yourself in the world of insects with OVO! 20% off tickets bought online at cirquedusoleil.com for the following shows: Quebec City: November 23 to 27, Montreal: November 29 to December 4

JUST FOR LAUGHS ► \$10 off regularly priced adult tickets for the following (in French only) shows:

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- Julien Tremblay: November 15 and 16
- Maxim Martin: November 18

QUEBEC CITY: SALLE ALBERT-ROUSSEAU

- Stéphane Rousseau: November 25 and 26
- Julien Tremblay: November 30

LATOHU ► 15% off regularly priced tickets for the following 2016-2017 shows:

- 7 Doigts de la main: Réversible
- Arkam Khan Company: Until the Lions
- Circa: Il Ritorno

You'll also get a 15% discount at the bistro and boutique (alcohol not included).

LES GRANDS EXPLORATEURS ► \$2.75 off single-ticket prices for the Grands Explorateurs conferences. Follow intrepid adventurers as they travel the world, from wild and remote regions to ancient cities and into today's vibrant cultural centres.

► For full details regarding our Privileges Program partners and offers, visit CAAQUEBEC.COM.



SUZANNE MICHAUD,
VICE PRESIDENT,
INSURANCE

YOU ASKED US

CAA-Quebec's Insurance team has more on its mind than just the protection of your property, personal well-being, health and travels. We also aim to help you navigate more confidently through the sometimes complex world of insurance. This section is intended to answer all your questions. Why not take advantage of it?

ANY QUESTIONS?

Contact our Member Services, Monday to Friday, 8 a.m. to 8 p.m.; Saturday and Sunday, 9 a.m. to 5 p.m.
1-877-576-3594

OR EMAIL US FROM OUR WEBSITE

CAAQUEBEC.COM/EN/INSURANCE

Travel insurance



QUESTION / I'm 68 years old and will be spending four months in Florida this winter. I need to purchase travel insurance. What questions will I be asked? — LAURENT M., SAGUENAY

ANSWER / You'll be asked about your general state of health, medical history and whether or not you have any pre-existing condition(s). Your insurance company needs such information, not to exclude you but to provide the best protection!

First off, it's important to know that not all insurance companies offer the same coverage. A few may even offer to insure you without asking anything at all about your health. In such cases, it's up to you to pose questions about the different types of coverage they offer, especially regarding pre-existing medical conditions. Be sure to make them explain the limitations of your insurance policy so that you thoroughly understand what is and is not covered.

When speaking to an agent, be sure to have the following information available:

- ▶ The specific departure and return dates of your trip – to ensure that you're covered for your entire stay.
- ▶ An accurate summary of your personal medical history, key dates relating to any

health issues, medications, details of all your diagnoses, and so forth. (See your physician or pharmacist beforehand to have the correct information.)

Answer all the questions as frankly as you can, since the consequences following an inaccurate statement can be fairly unpleasant. The goal of insurance is not to exclude you, but rather to protect you.

Finally, the familiar adage "an ounce of prevention is worth a pound of cure" is all the more true in travel-insurance terms. Hospitalization and medical treatments are expensive while you're abroad and can be financially ruinous. It's better to know the exact extent of your coverage before leaving home, thus avoiding unpleasant surprises when you really need it.

GIFT IDEAS

Travel Boutique



1. SUNSET CRUISE SPINNERS

Carry-on: \$79.95
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2. MINNIE MOUSE 28-IN. SPINNER

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3. NO MATTER WHAT AWD SUITCASES

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28-in: \$214.95



4. 17-IN. UNDERSEAT BOARDING BAG

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5. SMALL UNDERSEAT BAG

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6. CROSSBODY BAG 7. DOUBLE-ZIP BAG

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See Page 40 for addresses.



Travel

EXPERIENCE THE BENEFITS

MEMBER TESTIMONIAL

Please help! I'm having a baby!

On August 22, 2003, Anne Huard gave birth to her eldest daughter, Adèle. Just a few hours before, her car had broken down in traffic while she was in labour. The distressed mother-to-be, a CAA-Quebec member of four years, called CAA-Quebec.

“Contractions had begun that morning, but they were far apart. Having heard that labour can be really long for a first baby, I decided to join my husband for one last tête-à-tête at his lunch hour,” Huard explains.

On her way home after the meal, however, contractions intensified and, to make it worse, Huard got stuck in traffic at an interchange that was under construction. Her car then overheated and broke down. “People were honking left and right, screaming at me, and I was crying because I was picturing myself giving birth alone in the car.” A construction worker noticed Huard’s distress and offered her his cellphone (this was in 2003, remember, when not everyone had one). Huard called CAA-Quebec.

“The woman at the other end sounded sympathetic and reassuring,” Huard recalls. “She obviously knew what I was going through. She told me help was on the way and that I’d be fine – and she kept her word. Before too long, the patroller managed to reach me and it was his turn to reassure me.”

Huard’s vehicle was soon towed to the nearest garage where her husband was waiting. Miraculously, the contractions had stopped and the stress had diminished. Her labour resumed that evening, and Adèle arrived in the middle of the night.



PHOTO: PATRICK SÉGUIN

The baby, now 13, knows all about the nerve-racking hours preceding her birth. It’s a safe bet that, in a few years’ time, a CAA-Quebec membership card will accompany Adèle’s first driver’s licence. Her mother will approve wholeheartedly! You really never know when it will come in handy.

TELL US YOUR EXPERIENCE WITH CAA-QUEBEC.

► Does your no-stress card give you a boost? Email your story to MAGAZINECAAQUEBEC@CAAQUEBEC.COM. It could appear in the next “Member Testimonial” column and earn you 100 CAA Dollars.

POSTCARD

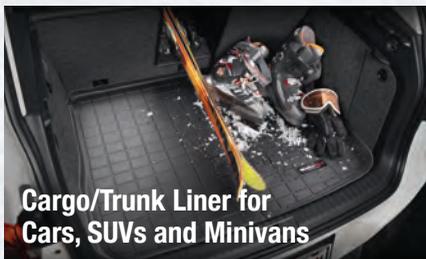


DOOLIN, IRELAND ▶ The Cliffs of Moher on the west coast of Ireland cut a dramatic figure, as if advancing right into Galway Bay. When we arrived, the landscape overlooking the North Atlantic was shrouded in fog. But like a stage curtain, the fog slowly lifted - driven by prevailing winds - revealing a magnificent scene to the delight of onlooking amateur photographers. If each picture had eaten away a little bit of those cliffs, they would have vanished a long time ago.
© GISELE GAGNON, LEVIS

Send your favourite travel photo (maximum 5 megabytes) to CAAQUEBEC.COM/CAAQUEBEC before November 30, 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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GATINEAU

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

LAVAL

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

LÉVIS

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

MONTREAL

1180, rue Drummond / 514-861-5111

POINTE-CLAIRE

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

QUEBEC

500, rue Bouvier / 418-624-8222
2600, boul. Laurier / 418 653-9200

SAGUENAY (CHICOUTIMI)

1700, boul. Talbot / 418-545-8686

SAINT-LÉONARD

7178, boul. Langelier / 514-255-3560

SHERBROOKE

2990, rue King Ouest / 819-566-5132

TERREBONNE

302, montée des Pionniers / 450-585-9797

TROIS-RIVIÈRES

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

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



BY PHONE

Emergency Road Service

7 days a week, 24 hours a day
1-800-222-4357
514-861-1313 (Montreal)
Cellphone: *CAA

Member Services

Monday to Friday, 8 a.m. to 8 p.m.
Saturday and Sunday, 9 a.m. to 5 p.m.
1-800-686-9243
514-861-7575 (Montreal)

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Monday to Wednesday, 9 a.m. to 6 p.m.
Thursday and Friday, 9 a.m. to 7 p.m.
Saturday and Sunday, 9 a.m. to 5 p.m.
1-888-549-5559
514-861-9746 (Montreal)

Automotive Advisory Services

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

Residential Advisory Services

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



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

caaquebec.com
info@caaquebec.com

Moving?

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

THE FLOOR IS YOURS

What is the best-ever all-inclusive tropical resort you've stayed at? Tell us why.

The Paradisus Playa del Carmen La Perla in Mexico offers service in a royal manner! You need only do three things: ask, receive, and enjoy!

▶ **SERGE LAFORTUNE, LAVAL**

The Melia Las Dunas in Cuba, on the wonderful island of Santa Maria has stunning views, idyllic beaches, and perfect service.

▶ **SYLVIE LÉVESQUE, SHERBROOKE**

Perched on the side of a mountain, the Grand Bahia Principe Cayacoa in the Dominican Republic affords a terrific view and the staff is super-courteous.

▶ **ISABELLE VENNE, SAINT-CÔME**

The five-star Hotel Riu Playa Blanca in Panama. It is impeccably clean, with a buffet fit for a king and a charming staff.

▶ **LUCIE LACHANCE, LA POCATIÈRE**

NEXT QUESTION:

Are you concerned about the potential impact on road safety of legalized cannabis use? Tell us why.

Send a brief answer to CAAQUEBEC.COM/CAAQUEBECMAGAZINE before November 30, 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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Mention code RP1604

Visit the Member Account
caaquebec.com

* Total amount: \$102.33 (including taxes). ** Adding another member to your account costs 50% of the price of the CAA Classic membership. The additional member must be aged 16 or over and live at the same address as the primary member. The enrolment application must be submitted by a member in good standing, and only they can request CAA Dollars. The amounts shown are effective until December 31, 2016. This offer cannot be combined with any other. See the *Member's Handbook* and *Discounts and Privileges Guide* for complete descriptions of services, discounts, products, benefits and rules related to CAA-Quebec membership, or visit caaquebec.com.



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Insurance

EXPERIENCE THE BENEFITS



PHOTO: CUISINES BEAUREGARD

BARN WOOD FOR YOUR KITCHEN

BY CHANTAL LAPOINTE

Can anyone resist the charm of time-worn wood salvaged from century-old barns and farm buildings? Whether raw or treated, it can give any kitchen a fresh look and add a touch of history to a home's overall decor into the bargain. And the cost will be reasonable. Bleached barn wood – more luminous than the natural variety but still as textured – is all the rage this year. “It’s the kind of material that gives your kitchen a warm glow, a natural and rustic feel,” says Manon Belles-Isles, kitchen designer at Cuisines Beauregard. “You can use it as an accent element, like an island countertop or for a single wall.” If you’re concerned about hygiene or maintenance, you can always choose faux barn wood. “Melamine creates a very realistic barn-wood texture,” says Belles-Isles, “the finish is smooth and it’s easy to wash.”

► beau-regard.com



TEMPORARY CAR SHELTERS

RENT OR BUY?

That's it: No more scraping ice off the car every morning this winter. You're going to get a temporary car shelter. The question is, should you buy or rent? Here are a few tips to help you decide.

BY JACQUELINE SIMONEAU



RENTING

PROS ▶ The company will take care of delivery, setup, removal, storage and all necessary repairs. Shelters come in different sizes and shapes, making it easy to change or replace as needed.

CONS ▶ The renter is responsible for maintenance. So you need to remove the snow regularly so the shelter won't collapse under the weight of the snow. In addition, some damage – a hole in the canvas, for example – could be charged to you at winter's end if it was not caused by a defect.

PRICE ▶ About \$260 per year for a single-car shelter (11 feet x 15 feet) and \$800 for a double-car unit (18 feet x 20 feet).

BUYING

PROS ▶ In the long term, buying is more economical than renting. You can set it up and take it down at your own convenience within the seasonal dates fixed by your municipality.

CONS ▶ It's your job to set it up and take it down or pay a specialized company to do it for you. As with renting, you're responsible for all maintenance and repairs. And obviously you need space to store the shelter properly in the off-season. If the shelter's size or shape is no longer suitable, you'll have to replace it at your own cost.

PRICE ▶ About \$500 for a single-car shelter (11 feet x 15 feet) and \$1,400 for a double-car unit (18 feet x 20 feet).

▶ Our thanks go to Alain Rioux, owner of Piscines et Spas Alain Rioux, for his assistance.

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SELLING YOUR HOME

5 KEY STEPS

Ready to sell your house? Here are five things to do before opening the front door to visitors.

BY JACQUELINE SIMONEAU

01 Prepare your property

First impressions can have a great impact on prospective home buyers and help expedite a sale. “An impeccable home gives buyers a feeling of confidence, encouraging them to pay close attention to the space, the finish and other positive attributes,” says Martin Desfossés, a real-estate coach and spokesman for Du Proprio. “On the other hand, if the property is dirty and cluttered, their eyes will be drawn to those precise elements and they’ll quickly move on.”

So to attract takers, it pays to make your home spotless and inviting. Carol Bergin and Pierre Bergeron agree. They’ve sold six properties and credit their success to how each of the houses looked – clean, uncluttered (which made the house appear more spacious), and with neutral-coloured walls. “Our goal was to help visitors envision living there amid their own belongings, without being distracted by clutter or decor elements.”

Desfossés cites two key steps when preparing a home for sale: eliminating the eyesores and enhancing its appeal.

Eliminating the eyesores

It pays off to complete any unfinished or neglected repairs, for example, as Lise Bélanger and her husband can attest. Last spring, the couple sold their house in less than three weeks – they held an open house on May 1, received a purchase offer on May 16 and finalized the sale on May 19! “Once we made the decision to sell,” Bélanger says, “we proceeded to complete all the



necessary repairs and other chores, spent money on some renovations to make the house more attractive, inside and out. Everything was shipshape and the house was in move-in condition. We sold it for a very good price.” According to experts, staging your home before putting it on the market is a worthwhile investment. The cost of about 1 percent of the house’s market value can easily be recouped from the sale proceeds. So be sure to walk around your property, locate the defects that need fixing (crooked doors, leaky faucets, cracks, worn shingles, faulty doorbell and other such imperfections) and get them done.

Enhancing the eye appeal

“The house should be in good condition, of course, but it must also be neat, tidy and cozy so visitors can visualize living there themselves,” says Desfossés.

“Put yourself in the buyers’ shoes and try to imagine how they see your property with their own eyes. What will they like or dislike?” There are three golden rules: de-clutter, clean and freshen up, which is exactly what Bélanger, Bergin and Bergeron did. Each had carried out a major cleanup before showing the house, including every closet and cupboard, which they knew visitors would inevitably inspect. Other actions certain to arouse a potential buyer’s interest: Give the walls a fresh coat of paint, preferably in neutral colours; pack away surplus furniture and other portable items so visitors can picture themselves in your home; change knobs on doors and cupboards; replace outdated faucets and light fixtures; remove family photos and collectibles; wash the windows and their coverings; air out the rooms to dispel unwelcome odours (tobacco, cat litter), and so forth.

And because the property you’re hoping to sell comprises more than just the living quarters, it’s essential you also amp up its so-called curb appeal. That’s the first thing prospective buyers see when they drive by or ring your doorbell. So, mow the lawn, trim trees and shrubbery, remove weeds, eliminate driveway stains, fill in all cracks, tidy up the yard (put away the shovels, trashcans, etc.), paint window- and doorframes, stain the fence or the patio, clean the pool, hose exterior walls, etc. And finally, don’t forget to tidy the garage and shed.

02 Have a pre-sale inspection

Bélanger and her spouse arranged a pre-sale inspection of their house to decide what repairs were needed. “Thanks to all the repairs and renovations, everything was shipshape, and we got a good price for the house,” she says. “There were many other properties on the market, so ours needed to stand out.”

Jacques Gobeil, an architect and head of CAA-Quebec Residential Advisory Services, shares this opinion. “The inspector will pinpoint all defects and identify potential problems. Depending on the results, you can decide to carry out the necessary repairs or disclose the observed defects and negotiate the sale price accordingly.” Report in hand, you can confidently answer questions from potential buyers and back up your sales pitch. A warning: It’s important to choose a building inspector who’s a member of an appropriate professional order (a technologist, architect or engineer).

03 Keep a file on the property

Be sure to have all useful documents on hand for the sale: property and school tax bills, utilities bills (heating, hydro), renovation receipts, transferable warranties, sales deed, valid location certificate, condominium agreement, etc. “By doing so, you can easily back up your claims, which will reassure the potential buyer,” says Desfossés. “It will also save time when you have the necessary information readily available.”

04 Determine your property’s market value

A property’s best selling point is its asking price, which must be attractive and fair at the same time. Overpricing will drive away potential buyers but you don’t want to lose money by underpricing it. “If you ask a realistic price you won’t have to keep lowering it later on,” Bergeron suggests. Whether you work with a broker or not, it’s in your interest to do your own research and determine the real market value of your property. “The vendor’s goal is to obtain 100 percent of the real value, whereas the buyer’s goal is to pay no more than what the property is worth,” Desfossés points out. One way to establish market value is to use “comparables,” whereby you compare your home ▶

▼ A pre-sale inspection will let you know the detailed condition of your property before you put it on the market.



with similar properties that have sold recently in the same neighbourhood. A fair comparison takes into account factors like prices, house conditions, inclusions, exclusions, and so on, all of which are liable to affect the value of your property.

The website duproprio.com has a list of comparables complete with detailed descriptions of the sold properties. Or you might want to call on a certified member of the Ordre des évaluateurs agréés du Québec, the only organization authorized to appraise real-estate properties in the province.

05 Take tempting pictures

More and more buyers look for their dream homes online, so eye-catching pictures are a formidable selling point. Be sure to show high-quality photos of all the rooms in the house, as well as the exterior, in bright daylight. If necessary, hire a professional photographer. “I also recommend including photos taken at different seasons of the year, especially if the surroundings are a selling point” says Carol Bergin. If your house features beautiful

landscaping, or has breathtaking views of a lake or mountain ski trails, be sure to bring out the pictures if your sale season prevents such features from being appreciated in real time. /

Eye-catching online pictures are a great help in attracting future buyers.

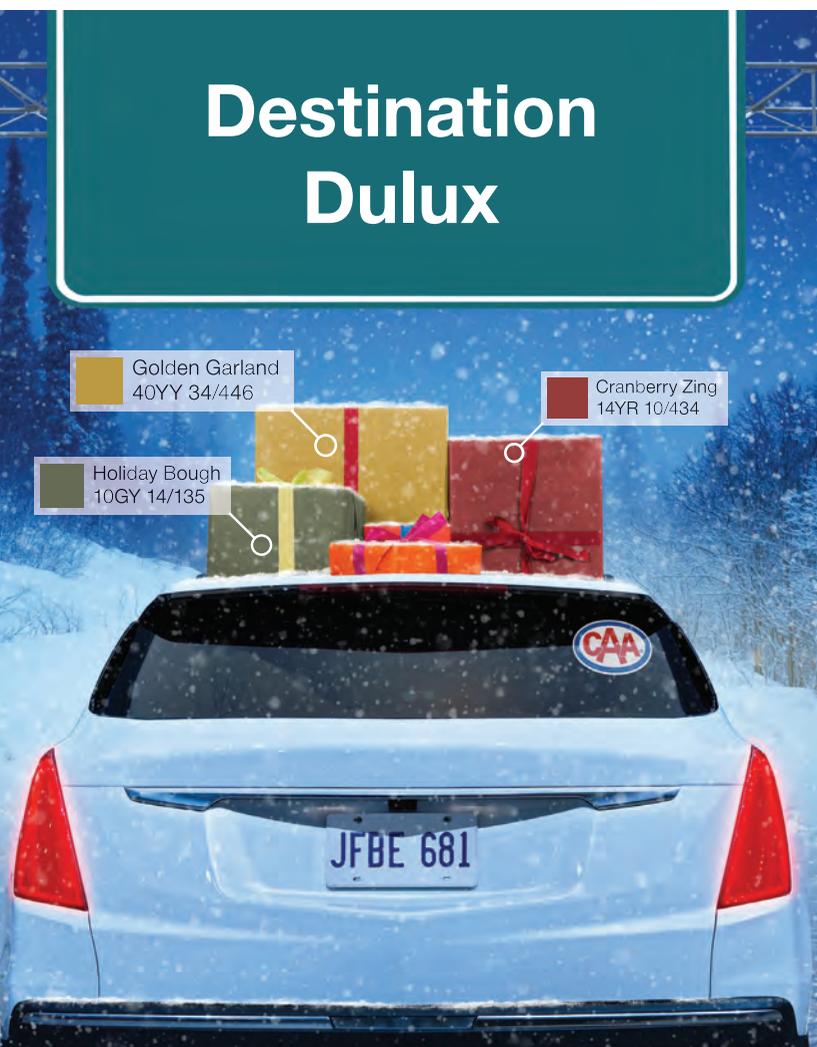


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THE ABCs OF LIABILITY INSURANCE

Liability insurance equals peace of mind. But what exactly is it for? Here's an overview.

BY JACQUELINE SIMONEAU

What is liability insurance?

This insurance protects you – and those living under your roof – against bodily injury and material damage that you may have involuntarily caused to a person and his assets, possibly leading to claims or lawsuits. Coverage includes all damage, whether sustained in Canada or elsewhere in the world. And if you are sued for damage covered under the policy, the insurer has a duty to defend you at his own expense.

What does liability insurance cover?

You are covered if: You collided with and injured another skier; you accidentally caused a fire in a hotel room abroad; a child was injured while under your care; your dog bit a person and caused serious injury; your washing machine malfunctioned and water flooded the apartment beneath yours; a fire that started in your home damaged the house next door; you accidentally hit another golfer with your club or ball; you spilled red wine over a host's brand-new carpet; your son broke a neighbour's window while playing hockey on the street; and so on. On the other hand, injuries sustained by yourself or your family members are excluded, as are injury and damage resulting from intentional or criminal acts. Because exclusions and conditions vary from one insurer to another, it's recommended that you read every clause in your contract carefully so you'll understand what's covered and what's not.

What is personal umbrella liability coverage?

It provides an extra level of protection against risks that are excluded from your primary liability insur-



ance coverage, like defamation caused by written or spoken statements (example: you've spread gossip about a colleague on social media), material damage to borrowed or entrusted property (example: your daughter broke expensive ski equipment she'd borrowed from a friend). Personal umbrella liability coverage is essential if you're in the habit of renting or borrowing property or if you do a lot of volunteer work in your community. Remember that the liability coverage included in your homeowner insurance refers to primary – as opposed to umbrella – liability protection.

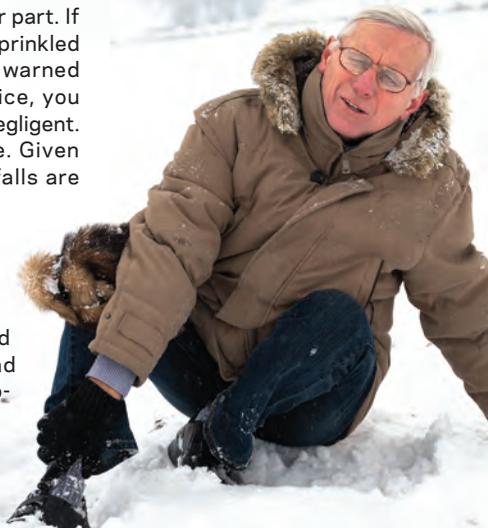
Who is covered under your liability insurance policy?

The policy will cover the following residents in your home: You yourself, your spouse and the children; your relatives and your spouse's relatives; under-18 individuals who are in your care or that of the afore-mentioned people; individuals 18 years of age or older who are in your legal custody or that of the afore-mentioned people and who suffer from specific illnesses (example: your mother dealing with Alzheimer's); dependents who are temporarily living away from home to attend school; authorized guardians (except in the course of their professional

A HOUSE GUEST SLIPS ON MY ICY DOORSTEP AND BREAKS A LEG. WILL MY LIABILITY INSURANCE PAY FOR THE INJURY?

Not necessarily. To get compensation from your insurer, your guest must prove:

- ▶ that there was negligence on your part. If you had removed the snow and sprinkled salt on the doorstep, as well as warned your guest of the presence of ice, you would not have been considered negligent.
- ▶ that the fall was unforeseeable. Given Quebec's weather conditions, falls are often foreseeable in winter.
- ▶ that the broken leg was the direct result of the fall. This would be a difficult thing to do if, for example, the guest was wearing a splint following a ski accident that had already weakened his leg or had consumed a large quantity of alcohol when he arrived at your home.



duties) of your pet animals; household employees while on duty. It is always advisable to check with your insurer to understand the precise terms of your contract.

Is liability coverage automatically included in a homeowners-insurance policy?

Yes, whether you are a tenant, owner or co-owner. Note that coverage and premium rates may vary widely from one insurer to another. It's therefore important to shop around for the policy that best suits your needs.

Is coverage of \$1 million enough?

The most common amount suggested for liability coverage is \$1 million. While the amount sounds like a lot of money, it may be inadequate in a number of situations. For example, you're making french fries in your apartment and the hot oil suddenly catches fire, sending flames throughout the building. Here again, should the landlord and other tenants decide to sue you, the liability amount could easily escalate. That's why more and more insurers recommend liability coverage of at least \$2 million – precisely what excess liability coverage typically offers – although you can also increase your basic protection coverage up to a maximum of \$5 million. Note that excess liability covers the same risks as the primary policy.

I am self-employed. If a client sustains injuries in my home, will he be compensated?

No, unless your homeowners policy includes an endorsement covering business property and liability. If not, then be sure to add the endorsement without delay.

- ▶ Our thanks go to Suzanne Michaud, CAA-Quebec Vice President - Insurance, for her assistance.



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No one should use his laptop to surf on public Wi-Fi without antivirus or firewall protection, right? Yet, most of us systematically drive off in our ultra-connected cars without thinking about whether or not they are protected.

Modern cars are replete with wireless technology, including Bluetooth, Wi-Fi, navigation devices, insurance telematic “black boxes,” keyless ignitions, key fobs and tire-pressure monitoring systems. And the list lengthens every day, especially with the emergence of self-driving cars. In fact, there are so many portals through which malicious hackers can infiltrate our vehicles that it’s already too late to think about eliminating them.

Hackers could gleefully toy with our “computers on wheels” from remote locations. They could activate the air-conditioning and infotainment systems, the heated seats, sunroof, and more. Interestingly, the phenomenon hasn’t yet made the headlines.

Except once before, in the summer of 2015, when Wired.com ran an article by journalist Andy Greenberg entitled “Hackers Remotely Kill a Jeep on the Highway – With Me in It.” Greenberg was cruising at 110 kilometres an hour along a highway near St. Louis, Mo., when he lost control of his Jeep Cherokee in-car systems. The journalist was taking part in a car-hacking experiment conducted by two U.S. cyber-security researchers, Charlie Miller and Chris Valasek. For the first time ever, they demonstrated beyond doubt that with a computer and an internet connection, it was possible to take over wireless control of a car without physical access to it. Yes, that’s correct: without physical access! Note, however, that hacking the Jeep Cherokee was not an easy task. Miller and Valasek had spent more than a year probing the vehicle for vulnerabilities and the means to exploit them. They discovered a hackable hole in its UConnect infotainment system and eventually found a way to gain access: via the Sprint cellular network whose TCP/IP port (6667), connecting the Jeep to the internet, had not been blocked. (For more details, see the digital version of the magazine.)

The menace of car hacking

When asked how many more portals remain vulnerable to telematic attacks, Miller replies, “Chrysler has patched this particular bug on the Jeep Cherokee, but there are probably others, unknown for now but which would potentially leave all vehicles vulnerable.”

In fact, the issue was front and centre at the inaugural Billington Global Automotive Cyber Security Summit held last summer – in Detroit, appropriately enough. Some 500 participants heard presentations by cyber-crime experts and representatives of relevant U.S. government

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agencies like Homeland Security, the FBI, the Federal Trade Commission and the National Highway Traffic and Safety Administration (NHTSA).

According to the NHTSA, modern vehicles have on average some one hundred microprocessors, dozens of electronic command units (ECUs), eight kilometres of cable and 100 million lines of computer code. (For the sake of comparison, that's 700 times more code lines than the Apollo 11 space-flight, which took three men to the moon almost a half-century ago.)

As if that weren't enough to tempt hackers, most automotive components are interconnected. Think of all those sensors that communicate with one another as they deliver crucial data to an on-board computer that oversees the operation of very diversified systems – taking care of safety, comfort, fuel economy, and so on.

Reassuring facts

Automakers, who at first were slow to even investigate cyber-protection measures, have begun to tackle the problem. Dale Peterson, founder and CEO of Digital Bond Labs, states “we’ve already worked on creating protocols as well as authentication and segmentation software for different in-car networks so as to limit communications between the modules.” According to the crypto-analysts and the security technologists we interviewed, this is one of the most effective lines of defence. Effective enough, at least, to assure us that whoever infiltrates a vehicle’s nerve centre cannot possibly affect its vital parts and influence the steering, activate the brakes, trigger acceleration or shut down the engine.

MODERN VEHICLES HAVE ON AVERAGE SOME ONE HUNDRED MICROPROCESSORS, DOZENS OF ELECTRONIC COMMAND UNITS (ECUs), EIGHT KILOMETRES OF CABLE AND 100 MILLION LINES OF COMPUTER CODE.

Car-theft risks are real

In light of the following developments, it’s safe to assume that car manufacturers are reviewing a number of sophisticated in-car mobile apps.

An Australia-based ethical hacker managed to activate the climate-control system inside a Nissan Leaf located in England. Sounds funny, doesn’t it? Well, not exactly if you consider that in the process the hacker also spied on the on-board computer revealing the driver’s private data, including his recent journeys.

Several reputable organizations like Allgemeiner Deutscher Automobil Club – CAA-Quebec’s German counterpart – now recommend that drivers keep their car key fobs in the fridge or microwave oven, or wrap them in tin foil. So far, it’s one of the rare effective methods of shielding the devices from electronic jammers and interceptors.

It’s now easy for a tech-savvy criminal to make a device that will unlock your car – after finding instructions on the internet – and steal it whether it’s parked in the street or in your driveway.

DRINKING AND DRIVING

Alcohol-detection systems

The Driver Alcohol Detection System for Safety (DADSS) program is a research partnership between major automakers and the U.S. Department of Transportation. The organization has been hard at work for almost a decade, testing and assessing a number of passive alcohol-detection technologies before narrowing it down to two main sensor types using infrared light – one is breath-based, the other touch-based.

The breath-based system, developed by Swedish company Autoliv, is similar to the ignition interlock devices currently used by law enforcement or those imposed on previously convicted drunk drivers. But the DADSS is asking for a device that analyzes the driver's natural breath, instead of requiring the driver to blow directly into a "balloon." For the time being, the technology is only effective if the device is located a few centimetres from the driver's mouth. The steering wheel – a logical location – would still be four times too far away.

The touch-based system, developed by Japanese firm Takata, is based on fingerprint-scanning technology. Mounted on the vehicle's start button or gearshift, the touch-based sensor uses near-infrared spectroscopy to measure alcohol molecules in the blood.

In all cases, the DADSS requires user-friendly systems capable of delivering fast, incontestably accurate readings. It must also be proven reliable regardless of in-car temperatures.

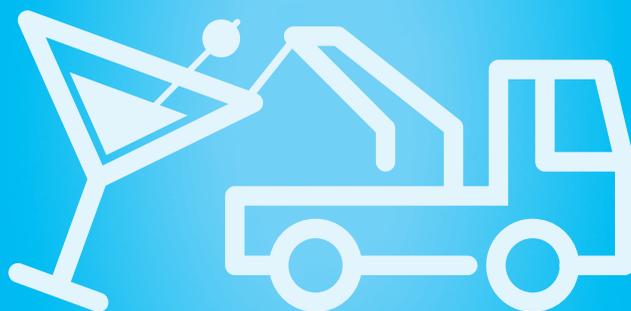
And then there are the challenges of calibration, personal-data protection, and making sure that the driver – and no one else – is the one being tested. It could be at least another decade before such alcohol-detection systems start appearing in new automobiles.



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SUBCOMPACT SUVs

BEWARE OF CONFLICTING PROMISES

Subcompact SUVs promise the practicality of a larger SUV and the fuel economy of the smallest sedan. But before opting for such a vehicle, be sure that the concessions you've agreed to won't come back and haunt you each time you sit behind the wheel. / BY ALAIN MCKENNA



Honda HR-V:
usually considered
best-in-class

Every carmaker these days has at least one subcompact SUV to sell, or so it seems. This segment is comparable in size to subcompact sedans, and in specs to sport utilities or even to those imposing 4x4s, the ones that are associated (rightly or wrongly) with enhanced road safety and versatility, designed as they are for snow conditions and off-road driving.

As auto-industry analyst Dennis DesRosiers notes, subcompact SUVs target baby boomers and millennials – Canada’s two most important consumer groups – even though they have little in common when it comes to buying cars. As a result, there are many choices and the vehicles are marketed to meet conflicting needs, with all the compromises that such strategy inevitably entails.

Young buyers drawn to the look of these cute little SUVs could be disappointed by the limited back-seat and trunk space. Older buyers, who prefer a higher driving position, won’t appreciate the ground clearance or the handling, both of which are comparable to those of a small sedan and, therefore, not so effective in winter.

For trips to the hardware store or the golf course, some subcompact SUVs could cause headaches, says Jesse Caron, CAA-Quebec automotive expert. The Nissan Juke is a perfect example: Its cargo capacity is 297 litres (1,017 litres with the rear seats folded). This is about half the cargo capacity of the Nissan Versa Note, which holds 532 litres (1,084 litres with rear seats folded).

Compromise – but full price

Space compromise inside a small vehicle is to be expected. But you would also expect some savings – whether in the purchase price or at the gas pump. That’s often another unrealized expectation of owning a subcompact SUV.

The price of the Jeep Renegade, for example, starts at \$21,495, which can rise to \$40,000 if you decide to customize it. At that price, you could easily move up to a roomier, more versatile model. (The Jeep lineup includes four other SUVs, all under \$30,000.) That said, a mid-level Renegade North is still less expensive than the MINI Cooper Countryman. The latter may have the edge thanks to its prestigious brand, but here again, that’s a lot of money for a tiny SUV that provides less than perfect ride comfort.

YOU’LL FIND A GENEROUS LIST OF AMENITIES AND EQUIPMENT, INCLUDING LEATHER SEATS, ON-BOARD CAMERAS AND THE LATEST INFOTAINMENT SYSTEMS.

Nissan Juke: fun to drive, but less roomy than the much cheaper Nissan Versa Note



Fuel consumption is not as low as one would hope either. The reason is simple: In almost every case, engines and transmissions are borrowed from

another model – some larger, others smaller – in the same lineup. A larger engine will consume more fuel than necessary, while a smaller unit will have to work harder, thereby eliminating any potential energy saving.

Take Mazda, for example. The diminutive all-wheel-drive CX-3 averages 7.3 litres per 100 kilometres on highways, compared to 7.9 litres for the slightly roomier and more muscular CX-5, also with all-wheel drive. If you clock 20,000 kilo-

metres a year, you’ll save approximately \$200 in gas with the CX-3. Would that kind of annual savings really make it worth forsaking the space and comfort offered by the larger model?

Trendy vehicles

Subcompact SUVs typically offer a distinctive design, cutting-edge technology and reassuring handling. Automakers target young families with these entry-level models, but older buyers also find them appealing.

“Automakers like Mazda or Honda have found a niche for themselves, quite distinct from the more upscale brands like BMW or Mercedes-Benz. Their vehicles are in the \$30,000–\$35,000 range and are as well equipped as models priced twice as much,”

says Denis Leclerc, president of the Albi Group, one of the largest automobile dealership networks in Quebec. You'll find a generous list of amenities and equipment, including leather seats, on-board cameras, the latest infotainment systems, not to mention safety features that are reassuring for buyers, young and old alike.

Leclerc believes that buyers won't necessarily be deterred by limited space and comfort. He envisions an even more compact SUV line on the market in the future, and in a lower price range to boot. "There's still room for under-\$20,000 models," he says.

To sum up, subcompact SUVs are not perfect. Buyers will quickly notice their limitations, and more than one buyer will likely look for something more spacious at roughly the same price. But for those who are content with such limitations, there is a wide range of models from which to choose.



Subaru Crosstrek: among the roomiest mini SUVs on the market. But the Impreza, Subaru's compact hatchback, offers as much practicality for less money.



MINI Countryman: a very steep price tag



► See more on mini SUVs in the magazine's digital version.

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WARNING! SLIPPERY ROADS

When driving on ice and snow, how do you avoid losing control of your car? Below are some safe-driving tips from Jesse Caron, CAA-Quebec automotive expert, and Sylvain Légaré, CAA-Quebec automotive-industry analyst and a former ice car racer.

BY NADINE FILION



01 / Install winter tires (mandatory from December 15 through March 15). Ideally, you want tires that can perform on both snow and ice, though they are expensive. For tighter budgets, our experts recommend tires designed for icy conditions, especially dangerous and more prevalent in urban areas where snow is removed more frequently. Studded tires are another solution.

02 / Adjust your speed according to road conditions and keep a comfortable distance from vehicles ahead of you. Remember that the anti-lock braking system (ABS) helps to keep your car in a straight line but it also increases the required stopping distance.

03 / In case of a skid, the golden rule is to look in the direction you want to go, not at the obstacles you want to avoid.

04 / If you encounter black ice, never slam on the brake. That's the worst mistake you can make in a front-wheel-drive car. Instead, ease off the accelerator, brake gently then accelerate carefully once again to engage the tires. And as you carefully counter-steer, keep your eyes in the direction you want to go. Counter-steering is trickier if your car has rear-wheel drive. You need to maintain some degree of acceleration, and then counter-steer as gently as the situation warrants; otherwise, the car will spin. But rest assured: Technology has advanced a great deal in recent years, both in terms of tires and

traction-control systems, not to mention the range of all-wheel-drive (AWD) and four-wheel-drive (4WD) systems that are now fitted into a number of rear-wheel-drive vehicles (like SUVs, among others).

05 / Is the risk lower with all-wheel drive? Unfortunately, too many drivers believe that, once in their SUVs or AWD vehicles, they're ready to face any challenge. But while those systems can help with vehicle control during a blizzard, the laws of physics are constant: Behind the wheel of a big SUV, you're higher up and don't feel the road as much, so it's harder to tell if the vehicle is on the verge of skidding. And when such a big SUV starts skidding, not even AWD can come to the rescue.

HOW TO CONTROL A SKIDDING CAR ▶ In performance-driving courses, we're told over and over again not to look at obstacles; otherwise, we'll hit them. But keeping our eyes firmly on the solution doesn't sound instinctive. That's why our experts recommend that you repeat the manoeuvre until you master it. You can practise in an empty parking lot, or take a winter-driving course at one of the CAA-Quebec driving schools. The four-hour program – including theory, training in a simulator and two hours of driving on a closed track – will teach you the ABCs of the technique.



2016 FORD EDGE

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PROS: Excellent handling, good choice of engines, roomy interior, comfortable seats, simpler controls (finally), meticulous finish.

CONS: 4-cylinder engine just adequate, transmission sometimes slow, poor corrosion protection, frequent oil leaks from front differential.

► The Edge has enjoyed a successful run from the time it was launched 10 years ago. So Ford pulled out all the stops for a first full redesign in 2015, with a new platform, larger dimensions, refreshed cabin and a review of the mechanicals. With three engines, a choice of front- or all-wheel drive and a cascade of options, there is no lack of models to choose from. However, the Edge remains strictly a five-seater, like the Jeep Grand Cherokee and Nissan Murano, its two closest rivals.

Ford has done a good job with the second-generation Edge. Smooth, composed and quieter than ever at highway speed, it displays uncommon agility for the class. The well-finished, comfortable cabin enhances the pleasure behind the wheel of the Edge, one of the rare of its class to actually deserve to be called a “sport utility,” especially when equipped with the fiery twin-turbo V6.

TEST MODEL

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

TRANSMISSION: 6-speed automatic with manual mode

DRIVETRAIN: All-wheel drive (AWD)

TEMPERATURE: 0°C to 23°C

OBSERVED FUEL ECONOMY: 10.7 L/100 km

2016 HONDA PILOT

PRICE: \$37,315 to \$52,515

PROS: Much-improved soundproofing, updated all-wheel drive, reasonable real-life fuel consumption, excellent crash protection, affordably priced safety equipment, cavernous cabin.

CONS: Anesthetized handling, expensive Touring model, unpleasant 9-speed transmission, needlessly complex controls, still some cheap-looking plastics.

► The Honda Pilot has always been one of the roomiest and most well-balanced, reliable and durable midsize SUVs on the market. Appearing for 2016, the third generation adds new driving assistance and technology features that finally move it to the fore. It also morphs from its former boxy shape into a large tall wagon with softer tunings bringing it into the urban-vehicle fold.

It’s undeniable that fans of the former distinctive shape and truck-like handling will no longer recognize *their* Honda Pilot, but if they get past that, they’ll find that the transformed third generation is a winner by any measure, including power, safety and fuel economy. All that’s left is to hope that Honda will rethink and eliminate the frustrations of the nine-speed transmission and touch screen as quickly as possible.

TEST MODEL

ENGINE: 3.5-litre direct-injection V6 (280 hp)

TRANSMISSION: 9-speed automatic with manual mode

DRIVETRAIN: All-wheel drive (AWD)

TEMPERATURE: -8°C to 8°C

FUEL ECONOMY, CITY/HIGHWAY COMBINED: 10.7 L/100 km





2016 KIA OPTIMA

PRICE: \$25,255 to \$39,555

PROS: More stable ride, improved silence, very spacious cabin, roomy trunk, clear controls, wide choice of models.

CONS: Underpowered 1.6-litre engine, irritating dual-clutch transmission, uncomfortable rear bench, artificial steering feel.

► With so little change in shape and size, it takes a sharp eye to notice there's been a new Kia Optima on the road for a year now. However, beneath the discreetly updated exterior are improved mechanicals, a redesigned cabin and additional safety features. A hybrid model is still listed but without a plug-in version, unlike its cousin, the Hyundai Sonata Hybrid.

What was lacking in the old generation of the Optima? First and foremost, a good dose of refinement. The new model takes care of that with a more serene ride and a quieter, more comfortable cabin. Best, however, to avoid the LX Turbo Eco model; the small gain in fuel economy from its powertrain is not worth the trade-off in driving enjoyment.

TEST MODEL

TEST MODEL: 1.6-litre direct-injection turbocharged 4-cylinder (178 hp)

TRANSMISSION: 7-speed dual-clutch automatic with manual mode

DRIVETRAIN: Front-wheel drive (FWD)

TEMPERATURE: -25°C to -5°C

FUEL ECONOMY, CITY/HIGHWAY COMBINED: 8.3 L/100 km

2017 MERCEDES-BENZ GLC

PRICE: \$47,145 to \$83,435

PROS: Larger interior, luxurious materials and finish, powerful engine, stable and controlled ride, secure handling, very comfortable seats.

CONS: High price, numerous and expensive options, transmission sometimes hesitates, tight cargo area, complexity of certain controls.

► The GLC isn't exactly new; it's more a second generation of a compact crossover that Mercedes-Benz originally called GLK. Like its predecessor, the GLC is closely based on the C-Class, as evidenced by the rounded shape, increased dimensions, new turbocharged engine and similarly inspired cabin. A diesel engine is expected to return under the hood in early 2017.

The GLC eliminates the principal problem of the old GLK by finally offering enough room in the back for normally-proportioned adults. Finish, comfort and ride quietness more than meet Mercedes-Benz's reputation, but the price is high: Several popular-brand SUVs offer much more flexibility and, in some cases, nearly as much luxury and refinement as the GLC, for a lot less money.

TEST MODEL

ENGINE: 2.0-litre direct-injection turbocharged 4-cylinder (241 hp)

TRANSMISSION: 9-speed automatic with manual mode

DRIVETRAIN: All-wheel drive (AWD)

TEMPERATURE: 9°C to 31°C

FUEL ECONOMY, CITY/HIGHWAY COMBINED: 8.9 L/100 km





2017 GMC SIERRA

PRICE: \$32,120 to \$76,735

PROS: Stable and quiet ride, well-tuned suspension, well-suited 8-speed transmission, comfortable seats, simple controls, vast choice of models and options.

CONS: Slow 6-speed transmission, hard-to-modulate brakes, high fuel consumption, certain popular features not available.

TEST MODEL

ENGINE: 5.3-litre direct-injection V8 (335 hp)

TRANSMISSION: 8-speed automatic with manual mode

DRIVETRAIN: All-wheel drive (AWD)

TEMPERATURE: 6°C to 26°C

FUEL CONSUMPTION, CITY/HIGHWAY COMBINED: 14 L/100 km

► General Motors renewed the GMC Sierra and its Chevrolet Silverado clone three years ago. Both still received several changes in 2015 and 2016, including revised styling and an eight-speed transmission for the high-end models. Optional low-speed forward automatic braking is the main new feature for 2017. The lineup still includes a choice of two- or four-wheel drive models, three distinct cabins and as many engines.

The Sierra is perhaps less visually striking as certain of its rivals, but it more than holds its own in terms of comfort. Fortunately, there is no real need to opt for the very expensive Denali we tested – nor its Magnetic Ride Control suspension – to obtain good, sound handling. Hopefully, GM will offer the eight-speed transmission across the lineup, so that all Sierras and Silverados can enjoy the flexibility and vivacity missing with the six-speed tranny.

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