

CSA NEWS[®]

OFFICIAL NEWS MAGAZINE OF THE CANADIAN SNOWBIRD ASSOCIATION | SPRING 2012 | ISSUE 82



**20 YEARS OF
SNOWBIRD
ADVOCACY!**

A Taste of
**LES ÎLES DE LA
MADELEINE**

A CULINARY CRUISE IN QUEBEC

BOND MARKET
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CSA NEWS

SPRING 2012 | ISSUE 82

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Two mothers, two dogs, Pat & me, lots of baggage, a new winter home and four months in Florida. We made it! We can now, officially, be called "snowbirds."

After visiting many places in Florida, Arizona, Texas and California over the past 25 years, for what we considered to be very short jaunts, we finally "bit the bullet" and decided that we would try to spend our winters on the Gulf Coast of Florida. As you all know, the U.S. real estate market has been suffering terribly over the past few years and we felt that properties on the water had finally reached the lowest they could possibly go. They may still go lower, but the values were too compelling to pass up. It took us approximately three years of looking and searching in our spare time to find that ideal spot. It turned out that the great search was actually fun, rather than a chore, and it has been an interesting and exciting three years.

To give you an idea of values, we ended up paying 68% of the asking price for our new home and both seller and buyer were happy with the result. So don't be afraid to offer a low price, if you are looking, but you should offer what you think is a fair value, too.

What has surprised me the most was that these were possibly the best four months of my life. We met dozens and dozens of new friends, explored many new restaurants, parks and events and had our kids and grandkids show up at the appropriate times to share in our happiness. We bought bicycles, walked the beaches and even played several games of golf. I have never quite believed snowbirds when they said that they were incredibly busy. How could that be? Snowbirds are retired - what could they possibly do with all that time? I now know what they meant. There is just not enough time to do everything you want to do. And the time goes by much too quickly.

All I can say to those people who are considering the snowbird lifestyle is, "Go for it." Take a chance. It's an exciting, rewarding and special lifestyle surrounded by friends and endless activities. My mother's words define it perfectly - "We are flourishing." And thanks to all of our readers who showed us the way.

Sincerely

J. Ross Quigley
 Editor

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SHOW YOUR SUPPORT!

Help to protect the rights and privileges of Canadian travellers by promoting the organization that works relentlessly to protect and defend your snowbird lifestyle.

Order your CSA licence plate today by contacting the Canadian Snowbird Association at 1-800-265-3200. You can also obtain the licence plates at any Driver and Vehicle Licence Issuing Office in the province of Ontario.

The continued success of the Canadian Snowbird Association depends on its continued growth. Help the association to flourish by proudly displaying your new CSA licence plate, thus encouraging others to support a worthy cause for travelling Canadians!

Only \$82.15

For further information about obtaining your CSA plates:

Call 1-800-AUTO-PL8 (1-800-288-6758)

or visit the Service Ontario website at

www.ontario.ca/en/services_for_residents/053272





2012 Federal Budget Raises Duty-Free Limit

Beginning June 1, 2012, travellers returning to Canada will be allowed to spend \$200 in a 24-hour period without paying taxes.

The current duty-free limit for **24 hours** is \$50.

The limit for 48 hours will be bumped up to \$800, which is double the current limit of \$400.

The limit after 7 days changed the least, going from \$750 to \$800.

Every year, Canadians take 30 million overnight trips outside of Canada, and the federal government says that it wants to streamline the cross-border process for Canadians who shop abroad.

24 Hours	\$200
48 Hours	\$800
7 Days	\$800

CRA Pinches Snowbird Budgets

The Canadian Snowbird Association has been receiving reports from individuals that their deduction for emergency travel medical insurance from their taxable income has been reversed by the Canada Revenue Agency. If this has happened to you, please advise the CSA immediately and write to your MP to express your dissatisfaction with this practice.

Closer Connection Form 8840 TO FILE OR NOT TO FILE

The Canadian Snowbird Association recommends that all snowbirds who consistently spend four (4) months or longer in the United States each year file an 8840 Closer Connection Form with the United States Internal Revenue Service.

The form, in essence, acknowledges that you meet or exceed the "substantial presence" test, BUT are not going to be filing a U.S. income tax return since you maintain "a closer connection" to a foreign country, such as Canada, where you will be paying annual income tax.

To determine if you are obligated to file the 8840 in order to be exempt from U.S. taxation, despite the fact that you qualify to pay taxes due to your status as a resident alien, complete the calculation below. It could save you a lot of grief at some point in the future.

Remember: If you are a current CSA annual or lifetime member, the new 8840 form for this year will be sent to you with your membership renewal in early May 2012.

If you are not a CSA member, you can visit the Canadian Snowbird Association website at www.snowbirds.org and click on the 8840 link to download the form on your own.

Filing deadline (mail to IRS, not to the CSA office):

April 15, 2012 – if you do have U.S. income

June 15, 2012 – if you do not have U.S. income

Note: One 8840 form per person, NOT one per couple!

Take the Substantial Presence Test!

A. Total days in the U.S. for 2011	
B. Total days in the U.S. for 2010 x 0.333 (1/3)	
C. Total days in the U.S. for 2009 x 0.166 (1/6)	
Total of A + B + C =	

If the sum of A + B + C is **less than 183**, then completing and submitting the 8840 form is optional.

If the sum of A + B + C is **greater than 183**, then the 8840 form **must** be submitted to the IRS.

The CSA AUTOCLUB™ is a roadside assistance program that allows you to hire the service provider of your choice anywhere in North America so you can get back on the road quickly and conveniently.

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All drivers of your vehicle are protected for \$54. Each additional vehicle is only \$33. Prices include tax.



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 Dear Bird Talk,

I have been unable to complete an application to get a Wal-Mart credit card because the computer insists on a social security number and, of course, I only have a Canadian social insurance number. Two weeks of trying to find some way around the computer and talking to senior staff at the local store have been useless. Are other Canadian citizens able to get a credit card while here in Florida, as I am for five months a year?

Bruce McLellan
Lakeside, ON

Ed: It is quite bizarre how, when you make a purchase at a store in the U.S., they often offer an immediate discount if you get their credit card. Usually, this comes to a grinding halt and wasted time when the credit department determines that you are a Canadian. I have applied for credit cards at three different banks and have been turned down three times. Oh, they say that they will fix it if I get a U.S. tax ID#, but I just have not bothered to do so. What I did do was to get a debit card from Wells Fargo. This was quick and easy. I then use CSA's Currency Exchange program to transfer money from Canada into my U.S. account. Everything I do goes on that debit card. The best part is that I have detailed access to my account balances and expenditures on both paper and online. This is far better than any cheque record that I would keep and I can easily see where every dime has gone. There are negligible fees, excellent currency exchange rates and no two-week or sometimes even two-month holds on my money.

 Dear Bird Talk,

We currently have a U.S.\$ account with Bank of Montreal and now are being told by our camp owner in Edinburg, TX that, effective January 1, 2012, all cheques issued on Canadian banks will be subject to a handling fee of \$20. We previously spent our winters in Arizona and have not encountered this before. Have you heard of this?

John Maunder
Sheguiandah, ON

Ed: This is a widespread practice and it is becoming more prevalent as banks look for new ways to recoup the money which they lost in the financial meltdown. We are also starting to see some businesses charging these fees and adding a percentage for themselves. The other thing to watch out for is the exchange rate that

your bank will give you, in Canada, when transferring money between your two accounts. This rate is often "padded" and could attract an extra fee. Try to transfer only large amounts, ask for a special exchange rate, and certainly request that they waive any fees.


 Dear Bird Talk,

Re: Canada-U.S. Border Deal

How is this deal going to affect us as snowbirds? Are we going to have to apply for a Nexus Card, or will it be pretty much as normal?

Dave
Nanticoke, ON


Ed: Things, so far, have been pretty normal at the border crossings as long as you have your passport. The Nexus card is more of a convenience if you cross the border a few times each year. If you fly, it can save you a great deal of time in the endless lineups at the airports, and we use it regularly.

 Dear Bird Talk,

I find Bird Talk enjoyable and useful. Thought you might like to hear what our border guard at Sarnia, ON said last September when we entered Michigan for a week of camping with friends. After he asked if we had fruit, etc. he waved us on with, "Thank you for coming." That was a 'Wow' moment.

Pat Holloway
Cameron, ON

Ed: There must be a virus going around. We had exactly the same comment and experience at the border when clearing U.S. customs at the Toronto airport (are they listening to us?). We have also had several people comment in restaurants and at events which we attended that they were pleased to see us and everyone has been very welcoming this year.


 Dear Bird Talk,

As I am a homeowner in Florida, I read with interest the article by Dave Hunter about his purchase in the Sunshine state. As he attests, there is a large number of "bargains" to be had during these times of economic uncertainty. It's almost like the saying, "if it seems too good to be true, it probably isn't." One of the major problems with trying to sell "double-wides" in Florida is the monthly rental on the leased property. These can range from the \$500 a month Dave pays, to upwards of \$1,000. In his case, that amounts

to about 3/5ths of the total price of the unit each year. I personally know of owners who would actually give their unit away. Since the owner must pay this amount as long as his unit is on the property, he is stuck with that yearly expense, even though he may for any number of reasons be unable to make use of it (age, illness, etc.). It doesn't take a mathematician to see that after a few years of paying and not using, the actual value of the unit lessens dramatically. The rates can increase and some unscrupulous park owners hope that they can force people out so they can build a more profitable development. A safer investment is to purchase a unit in a park where you also own the land on which the unit sits. You then pay only association fees to the park.

Robert Leatham
Ilderton, ON


Ed: This is excellent advice – heed it. There are many owners who have just abandoned their units and park owners are very, very interested in finding someone to "pay the rent." Like anything else, there are good parks and there are bad parks and there are also some great parks. Try to visit before making a purchase. Some people have rented for one month in several different parks to get a feel for each of them before making a decision.

 Dear Bird Talk,

If we go home to Alberta for two or three weeks, are we allowed to deduct this time from the amount of days we are allowed to be in the U.S.? People are telling us that nothing under 30 days is allowed.

Susan Wood
St. Albert, AB


Ed: We have been advised, in writing, that an absence of less than 30 days will be considered as part of the same trip, even if you were not in the U.S. A border guard has a great deal of discretion, so there are often stories which say that this does not apply. The people advising you are correct.

 Dear Bird Talk,

I understand that if I go to the U.S. in October and say that I am going for six months and then go home for Christmas for a week, that time is considered to be spent in the U.S. What if I go in October and tell them that I am going for two months, then go home for a week at Christmas and return to the U.S. for a second trip from January to April? Is my week at Christmas still counted as time in the U.S.?

Myrna Cashman
Battersea, ON

Ed: Yes! And the same thinking would apply to a cruise or a visit to Mexico. Remember that the border guard has your passport details in front of him so never, ever, tell a little white lie. Also let them ask the questions and give short, correct answers for best results.

 Dear Bird Talk,

We live in BC and winter in California. We purchased a used car here in CA and are planning on driving it back to BC this year. We do not want to land it in BC, as we will be driving it back to California in October. We have the title and proof that we paid California sales tax. Wondering if we will have any problems crossing the border.

Garry Evans
South Surrey, BC


Ed: You will definitely have problems. Canada Customs will assume that you are importing the car, period. Then there will be import fees and the evil HST (or PST and GST) will be applied, as well as duty of, usually, 6% if the car was manufactured outside of the NAFTA zone (Canada, U.S. and Mexico). It is very easy to import a car to Canada, but it does get expensive and you must notify the border at least 72 hours before crossing. You might get a customs officer who is asleep and who does not notice your U.S. plates, but I would not depend on that. It also gets tricky should you get the car in to Canada (by mistake), as provinces have very short time frames that require residents to register any vehicle in the province.

 Dear Bird Talk,

I've been trying to find out— when crossing the border from the U.S. to Canada, realizing that each person gets 40 oz of alcohol, how do you count it when you purchase the pre-mixed drinks that hold all the fruit juice and mix, as well as the alcohol?

Pat Gallagher
Yarmouth, NS

Ed: There is no difference; 40 ounces is 40 ounces if a bottle contains ANY alcohol. I enjoy the odd glass of red wine and would love to see them only assess the 7% alcohol content but, alas, no such luck.

 Dear Bird Talk,

While wintering in Mesa, Arizona and driving a car with Alberta plates, a friend was stopped by the local police for a routine traffic check. No traffic violation had occurred.

The driver was asked for her driver's licence, vehicle registration, car insurance and her passport. She provided the first three items to the officer, but explained that she did not carry her passport with her and that it was at her residence which was only five minutes away from where they were stopped.

The officer said that she should be carrying her passport with her at all times and that she was breaking a federal law and could be deported for not having it with her. She asked if she could go to her home and get her passport and he said "no." The officer then went back to his car to talk to the other officer who was with him. They talked for about 15 minutes and then he came back to the Alberta driver and said that he was issuing her a warning and that she must have her passport with her from now on. She asked if a copy would be sufficient and he said no.

Is this, in fact, required of Canadian citizens in Arizona? I am sure most of us keep our passport in a safe place, and do not carry it with us or store it in the glove box of the car!

Martha Prasse
Prince Albert, SK

Ed: There is a new law in Arizona requiring proof of residence, which is being challenged in the courts, and no one is certain what the real law is at this point. This is the first direct incident we have discovered, so thank you for your note. We believe that this will not become a big issue for Canadians, although we do recommend carrying some form of identification with you at all times.

 Dear Bird Talk,

I believe the provincial health insurance plans should be prepared to provide cost protection for medical services outside the home province up to what is assessed as the

**Featuring the letters
& concerns of our
members**

SEND YOUR LETTERS TO


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cost to provide the service within the province. This would significantly reduce the cost of insurance from private insurers. Snowbirds and others travelling outside the province are entitled to health-care cost up to the level that would be incurred for services within the province.

James W. Jones
Burlington, ON

Ed: And that IS the law as set out in the Canada Health Act. Most provinces are breaking the law and we are continuously trying to fix it for all Canadians!

 Dear Bird Talk,

I really enjoy reading issues of CSANews and get quite a bit of valuable information at the same time. I particularly like the Bird Talk section, where some members ask interesting questions that affect all winter travellers from Canada.

In the Winter 2011 issue, however, a writer took hostile issue with Michael Coren for one of his pieces and his "extreme right wing ranting." I am neither right wing or left wing and prefer to be the bird in-between, as in snowbird, and don't mind entertaining all points of view with an open mind. Another person wrote that they were NOT happy that you did not have a show in their particular area.

These types of letters are not constructive or informative to readers and it is too bad that some seniors, retirees or snowbirds have this feeling of entitlement to send demanding, rather rude letters to what is a magazine for us all. You have proven, however, that there is no bias or censorship in your publishing of these letters and thank you for that.

Alf Cook
Kamloops BC

Ed: Thanks, Mr. Cook. We do try our best.



President's message

Bob Slack
CSA President



Welcome home to Canada!

2012 marks the 20th anniversary of the Canadian Snowbird Association. That's right...in March 1992, 1,055 people gathered at the Lakeland Center in Lakeland, Florida and formed what was then known as the Canadian Sunbelt Association. In 1991, the Ontario government significantly reduced out-of-country emergency hospital coverage that led to a 300 per cent increase in supplemental insurance premiums for Ontario snowbirds.

Snowbirds were angry, and rightly so. They'd paid their taxes, saved their money and played by the rules for their entire lives. Canadians who embark on long-term travel still pay a full year of taxes to their federal and provincial/territorial governments. They must pay for infrastructure and other government services which they do not use for a full year and they accept this. The one thing that they expect and deserve is to have full, equal access to emergency health care, for which they pay taxes. Those founding members knew that if Ontario could get away with reducing out-of-country emergency hospital coverage, what was preventing Prince Edward Island, Manitoba or British Columbia from doing the same thing?

It became increasingly clear that federal, provincial and territorial governments of all political stripes were not living up to their obligations to travelling Canadians. Something had to be done to defend the rights and privileges of ALL travelling Canadians. Twenty years later, the 1,055-member Canadian Sunbelt Association has become the Canadian Snowbird Association and we are 70,000 members strong!

What have we achieved together? Snowbirds couldn't vote in federal elections when they were outside of the country...now they can. Saskatchewan

residents who spend six months outside of Canada every year may now take short trips within Canada during the summer months to visit friends and family. They couldn't do that before we got involved.

Prince Edward Islanders have seen their payment for emergency out-of-country hospital care increase from a maximum of \$576 per day to a maximum of \$1,055 per day. That would not have happened without our involvement.

Ontario residents can now access sufficient prescription medication to last them throughout their entire winter travels and, in 2002, we appeared before the United States Congress to fight the passage of a bill that would have limited Canadians to just a 30-day visit. Ten years later, we are again walking the halls in Washington, D.C. with bills in both houses of Congress that, if passed, would allow us an eight-month visit. These are just small examples of the political victories which we have achieved together and yet, there remains so much more work that still needs to be done. We couldn't do any of this without you and I sincerely thank each and every one of you for your continued support of the Canadian Snowbird Association.

Well it was yet another busy winter of Snowbird Extravanzas and Winter Information Meetings. Once again, these incredible, free shows of entertainment and information allowed me to meet many of our members in Florida, Arizona, Texas and California. These shows provide great opportunities for me and your Board of Directors to hear what's on your mind. The direct feedback which we receive is invaluable in assisting us in setting our goals for the upcoming year. I'm happy to report that we continue to sign up many new members at these winter events, which is obviously critical for our continued growth.

I would also like to thank all of the volunteers who assist us year in and year out with putting on these amazing events. This winter, I heard many positive comments about the job that Medipac International continues to do as our insurance provider. Not only do they do essential work keeping us safe on our travels, we simply could not bring you the Snowbird Extravanzas and the CSA Winter Information Meetings without them. They have been with us every step of the way for these past 20 years and they do a great job on our behalf.

Although we have been spending a great deal of time in Washington, D.C. these days working towards implementation of the "Canadian Retiree Visa," we still have many issues left to resolve right here in Canada. Many (almost all) provincial governments continue to ignore the portability principle of the Canada Health Act and many of their policies make it difficult to obtain the amount of prescription medication which many of us require in order to enjoy our winter travels. Disparity continues to exist from jurisdiction to jurisdiction regarding just how long travellers are permitted to remain out of their home province/territory every year without losing their government health benefits.

These continue to be critical issues; as a matter of fact, they are the very reason for the existence of this association. We have not lost sight of their importance. Soon, we will begin work on the latest edition of our Canadian Travellers' Report Card. This will provide us with another opportunity to sit down with elected officials from coast to coast during the next eight months and remind them of their obligations to tax-paying, travelling Canadians.

Spring is in the air! Lois and I wish all of you a safe and happy time at home visiting with friends and family.





Ron Steeves
First Vice-President

Government Relations report

I am pleased and honoured to have been elected first vice-president of the Canadian Snowbird Association and appointed chair of the Government Relations Committee.

In the last edition of *CSANews*, we were pleased to announce the introduction of the *VISIT-USA Act* in the United States Senate. After much lobbying, we were successful in convincing U.S. Senators Chuck Schumer (D-NY) and Mike Lee (R-UT) to include our proposal for a "Canadian Retiree Visa" in the bill. If passed by both houses of Congress, Canadians over the age of 50 (with derivative benefits to a spouse and minor children) would be permitted a visa that would last for 240 days a year and would be renewable every three years. Along with the age provision the individual must be a Canadian citizen who owns a residence in the United States or can prove that they have purchased rental or hotel accommodations for the duration of their visit. This would allow approved applicants to spend an additional two months in the United States, as most Canadians are now generally limited to a stay of six months in any 12-month period.

Again, this legislation must be passed by both houses of Congress. Both the United States Senate and the House of Representatives must approve the creation of this visa and it must also be signed by the President of the United States. So now that we have made some significant progress in the Senate, how are we doing on the Presidential and House of Representatives fronts?

Since the last edition of *CSANews*, we now have an identical bill introduced in the U.S. House of Representatives and, if that weren't enough, as with our Senate bill this one has also been introduced with bipartisan support. In November of 2011, Congresswoman Mazie Hirono (D-Hawaii)

and Congressman David Dreier (R-CA) introduced the *VISIT-USA Act* in the House of Representatives. This means that we currently have bills which would create our retiree visa in both houses of Congress which is remarkable progress, considering we started knocking on doors in Washington, D.C. in June 2011.

The list of third-party stakeholders who have formally endorsed this proposal continues to grow. There are now formal endorsements from some of the most influential groups in the United States. Supporters include the U.S. Chamber of Commerce, U.S. Travel Association, Americans for Tax Reform, American Hotel and Lodging Association, National Association of Homebuilders, National Restaurant Association, U.S. Olympic Committee and many more.

Both bills have been referred to their respective congressional judiciary committees for further debate and our short-term focus has now shifted to lobbying members of these committees to push these bills out for full votes in both the Senate and House of Representatives. We expect committee hearings to take place towards the end of May 2012.

President Obama has also indicated that increasing travel and tourism to the United States is a key priority in this election year and that's a good thing for Canadian snowbirds. In 2010, the U.S. hosted nearly 60 million international visitors, who then spent \$134 billion. Although that's a great deal of money, the U.S. market share of spending by international travellers fell from 17 per cent to 11 per cent of the global market from 2000 to 2010, more than a 30 per cent decrease in the U.S. share of the global market.

This decrease is the result of increased international competition, changing patterns in global development and stricter

security requirements after 2001. President Obama recognizes the importance of the travel and tourism industry to the U.S. economy and believes that a co-ordinated policy, consistent with protecting national security, is needed to support a prosperous and secure travel and tourism industry in the United States.

On January 19, 2012, President Obama signed an Executive Order establishing a task force on travel and competitiveness. Their job is to develop a new tourism strategy focused primarily on creating jobs by increasing the United States' market share of worldwide travel. The Secretaries of Commerce and the Interior serve as co-chairs of the taskforce. President Obama has also directed the Secretaries of State and Homeland Security to submit a report by the end of April 2012 detailing their progress on achieving goals that will increase travel and tourism to the United States.

The point is that President Obama is attaching deadlines to these reports which fall before the November 2012 election. In short, our proposal is just the sort of thing for which the president is looking to help him achieve his goal of getting more tourists to spend more money in the United States. In fact, he announced this new initiative at Disney World so that it would receive widespread media coverage. In his view, embracing proposals such as ours is a political win for him and that's a good position for us to be in during an election year. As evidenced by the bipartisan sponsorship which our bills have received in Congress, proposals that bring more tourism dollars to the United States have broad appeal on both sides of the political aisle. By the time you read this, we'll be back in Washington, D.C. continuing the fight.



2002

The CSA releases the inaugural edition of the Canadian Travellers' Report Card, an extensive publication that critically investigates the policies and practices of the federal, provincial and territorial governments regarding key issues impacting Canadian snowbirds. The latest edition will be released in early 2013.



2004

A policy is agreed upon between Manitoba Health and the CSA whereby residents who spend 183 days outside of Canada, and after they return to Manitoba, may be absent for up to an additional 30 days in order for them to enjoy more travel to visit family, attend weddings and funerals, etc.

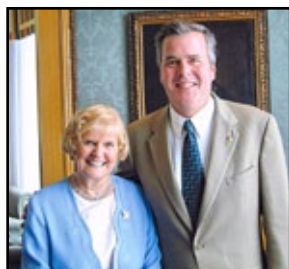
2006

The CSA appears before the Florida Property Tax Reform Committee to present the association's position on proposed property tax reform.



2003

A proposed rule which would reduce the amount of time that Canadian tourists are allowed to spend in the U.S. from 182 days to 30 days is rescinded after the CSA appears before the U.S. House Small Business Committee on Capitol Hill. Florida Governor Jeb Bush mentions the CSA in his press release, recognizing the efforts of the association in the successful withdrawal of the planned legislative changes.



2005

British Columbia becomes the first province to hold an election on a fixed date. This allows residents of British Columbia to better plan their winter trips without having to sacrifice their democratic right to vote.



2007

As a direct result of discussions with the CSA, federal Minister of Health Tony Clement communicates to every provincial and territorial minister of health, reminding them of their obligations under the portability criterion of the *Canada Health Act*.



Canadian Snowbird Association

20th Anniversary Milestones

The first 10 years of CSA milestones were celebrated in the CSANews issue 42 article "A Decade of Action".

2008

The creation of a new 10-year Canadian passport is announced in the federal budget. Currently scheduled for 2013, the new Canadian passport will not only have a doubled lifespan, it will also include enhanced security features to better protect travelling Canadians.



2010

Legislation is passed in the Legislative Assembly of Ontario to allow absentee ballots in provincial elections. This crucial success for the association serves to strengthen the democratic rights for all Ontario residents travelling abroad.

Victory!
ONTARIO SNOWBIRDS
CAN VOTE BY MAIL



2009

Thanks to legislative changes prompted by the persistence of the CSA, the government of PEI now reimburses out-of-country emergency in-patient services at up to \$1,055 CAD per day, a rate nearly double that of 2002.



2011

The CSA successfully lobbies the U.S. Congress to advance the Canadian Retired Persons' Visa through legislation introduced in both the U.S. House of Representatives and the Senate. If enacted as is, the *VISIT-USA Act* will increase the amount of time for which Canadian citizens over 50 years of age, who satisfy certain requirements, will be permitted to stay in the United States.



2012

Now in its 20th year, the Canadian Snowbird Association continues to passionately advocate on behalf of more than 70,000 members across Canada. With many past successes and many more to come in the future, the CSA will never wane in its commitment to actively defend and promote the rights and privileges of travelling Canadians.



**CANADIAN SNOWBIRD
ASSOCIATION**

How can anyone “forget” that they had cancer?

Here are some of the questions which you might find on a travel insurance questionnaire:

Have you **EVER** had cancer?

During the past **FIVE** years have you had cancer?

During the past **FIVE** years have you been diagnosed or treated for cancer?

Have you been diagnosed with an illness that has not been treated?

During the past **YEAR** have you seen, or been referred to, a specialist?

In the past **SIX MONTHS** have you taken any medication or had any treatment for any condition?

These are very simple questions and, I would think, very easy to answer.

I received an e-mail from Len Paulovich and he asked me to comment on a recent CBC television program called “Tripped Up.” Several other people have mentioned it, too. This half-hour program was intended as an “exposé” of the practices of insurance companies in dealing with

travel insurance policies. In particular, it was very critical of Manulife Financial in their handling of a medical claim that was declined.

I will provide my comments, but I must caution you that I am not privy to all of the information about the claim discussed and, by necessity, I have had to make some assumptions which may be incorrect. If they are indeed incorrect, then I would be happy to revise my comments.

From my understanding of the situation, it appears that the claimant provided very incorrect answers to at least three different questions on the questionnaire. One of the questions would be very similar to one of those previously mentioned. If this is the case, then the claim deserved to be denied. An insurance company should not be expected to accept a risk that has been misrepresented. If the insurer pays such a claim, then it is really you and I who must pay that claim through our increased premiums next year.

We must also understand why a person would not answer truthfully

on a travel insurance application, and that is really very easy to understand. If you tick one of those “Yes” boxes, your premium could go from \$700 to \$2,500; if it is one of the very important boxes, then you may not even qualify to buy the insurance at all. Most seniors are on very tight budgets and the cost of travel insurance is often the most expensive bill that they will pay this year. They know that they should not travel without insurance (some people still do), but they just cannot afford the high premium. It is an all-too-easy mistake to provide “wrong” answers to save money. The thought is that it is a big insurance company and they will never find out that I had cancer...or that I have a heart condition or...so, I should be OK if I have a claim. Heck, I’m not going to have a claim, anyway; I have been travelling south for 15 years and have never had a claim! I could buy a nice cruise for that extra \$1,800.

Our readers will know the result already. The insurance company will turn over rocks in Iraq to investigate a large claim. You do not want to put yourself in a position where

J. Ross Quigley
CEO

Medipac International Inc.



they can deny your claim – just tell the truth, the whole truth and nothing but the truth, so help you God. If you do, then you will be fine most of the time.

The first line of defence for these misguided people is to be outraged at their claim being denied. They ask for, and usually get, an appeal process and sometimes an ombudsman may be contacted. This, of course, goes nowhere as these reviewers find out that they “fibbed” on their application. The next step is to see a lawyer, but most lawyers will just tell them that they have no case and to not waste more money. In the rare instance, they may go to the media hoping that the bad publicity will force the insurer to pay the claim; the odd ill-advised company may even offer a partial settlement. But this is becoming a rare exception in travel medical insurance. I believe that this is probably what happened on this claim, or something very similar.

Now for the funny part. The CARP representatives were damning in their condemnation of Manulife

and other insurance companies in the travel insurance business. They appeared to be unaware of the details regarding how travel insurance works and they were presented almost as experts on the subject. CARP has their own plan of travel insurance, of course, and guess who the insurer is. Yep, you guessed it; it’s Manulife! So CARP, by inference, is condemning their own insurance company. I do not know, but there is a possibility that the claim may even have been on a CARP/Manulife policy. Why would the CBC call CARP to comment on this show about snowbird problems, rather than contacting the voice of the snowbird community – the Canadian Snowbird Association? Could it really have been a CARP policy?

Hopefully, everyone knows by now that CARP signed away any rights they had to the use of their name several years ago, to the Lombard Insurance Company, no less. I am not certain of who owns the rights to the CARP name now, but it is probably Zoomer Media, part of Moses Znaimer’s media empire. This is a public company and their

primary contracts are posted on the SEDAR website. For those so inclined, the contracts make interesting reading material. Do not misunderstand me on this part. I am very impressed with the way in which Mr. Znaimer has brought together many media entities, and he is one of the few who have successfully completed the often-talked-about “convergence” of media to fruition. That means print, radio, TV and Internet and it is, of course, the Holy Grail of advertising. I have no idea what he is doing in the travel medical insurance business with Manulife and Lombard, especially when Manulife has commitments to Medipac, but to each their own.

As we have said many times, Manulife has dozens of different travel medical insurance products. Most of them, I would not personally buy. Medipac, however, is the real deal.

And I also know that our readers won’t “forget”!

Have a wonderful summer and please help us out by completing our survey.



Gerry Brissenden
CSA Past President



Travels of Gerry and Joan



It was once again great to be in the sunny south. I hope everyone enjoyed the beautiful weather. This is what SNOWBIRDING is all about...getting away from the cold of the north and relaxing in the sun. Remember, we are healthier in the warm weather and are not a drain on the provincial health-care systems. Why do they discriminate against us?

I hope everyone ordered placemats for their events. Joan and I have been very busy putting the orders together and mailing them out. What a great service the CSA and Medipac provides. These placemats are provided FREE to anyone who orders them. If you need them for next season, please order early. Each year, 100,000 placemats are sent out.

During the snowbird season, Joan and I were guests at the following Canadian Clubs – Ocala, Homestead, Dade City, Stirling Shores Lakeland, Outdoor Resort Clermont, Live Oaks Acadia, Crystal Lakes Wauchula, Rainbow Village Zephyrhills, and the dinner-dance at Four Seasons Park Largo.

We also attended the Canadian Shuffle Tournament at Silver Springs St. Petersburg and the Can/Am Bocce Tournament at Harbor Lights St. Petersburg.

In addition, we were guests at the Toronto Police Retirees and the Ontario Provincial Police Veterans luncheons.

Together with our First Vice-President Ron Steeves and his wife Judy, we manned the booth at the following picnics – Nova Scotia, New Brunswick, Newfoundland, Prince Edward Island and Ontario. These picnics give everyone an opportunity to re-new acquaintances and make new friends. Plan to attend one of them next year.

At all of these events, I spoke to the attendees about border-crossing issues, currency exchange, auto club, auto insurance, travel insurance and the new proposed Retiree Visa.

Following my presentation, many questions were asked and answered. As you can see, it was quite a busy season.

I would like to thank the organizers of these events for inviting us. We met so many wonderful people and signed up many new members.

If you would like one of our directors to speak at your event next year, please call the office at 1-800-265-3200 and they will arrange it for you.

Have a wonderful summer in Canada. Keep healthy and we hope to see you all back in the sunny south next year.



CSA/Medipac Placemats – Order Now!

They are FREE and make wonderful table accessories for your Canadian event. To get your supply of placemats, choose one of the following options:

- Visit us online at www.snowbirds.org
- Send an e-mail to placemats@medipac.com

The phone number for placemat orders is

1-877-888-2505



1ST Annual Canada Day in Buckeye, AZ

More than 130 Canadians were in attendance for a party which featured a street hockey game complete with a mock Stanley Cup.



Canada Day Cake

Photo courtesy of the Canada Day Dinner at Fountain View RV Lot Owners Association in North Fort Myers, FL.



Four Seasons Canadian Club Dinner

Event organizers welcomed more than 200 attendees to this Canada Dinner at the Four Seasons Canadian Club in Largo, FL.



Can/Am Bocce Tournament

The U.S. won this friendly tournament held at Harbor Lights Mobile Home Park in North St. Petersburg, FL. Event organizers (L-R) Trudy Bingham, Dorothy Archibald, Priscella Jastremski, Joann Gray, Marilyn Lain.



Panama City Beach Canada Day

Canada Day Committee 2012, Panama City Beach (L-R) Noel McKinstry, Dave & Jill Price, Bill & Ginette Brown, Norma & Jack Elliott, Terry & Mary Naugler, Gus Cardon. (back) songbirds Kaye Potties and Jim Godin.

PROVINCIAL PICNICS



Nova Scotia

Despite the fact that it was (to date) the coldest day of the year, more than 400 Nova Scotians registered for the annual Nova Scotia picnic! (L-R) Gary Buck, Betty Fulton, Jeanne MacCana, Myrna Stewart (organizer) and Winston MacDonald.



Ontario

It was a perfect day for a picnic! Isabel and Stu Irvine and all of their volunteers put on a great Ontario picnic at Fort DeSoto Park. (L-R) Joan Brissenden and new Ontario CSA Director Karen Huestis enjoying the day.



Prince Edward Island

An estimated 675 PEI picnic-goers enjoyed lively music, singing, dancing, and prizes. (L-R) CSA Director for Atlantic Canada Ron Steeves, Organizers Nancy Bouchard & Alex Campbell, CSA Past President Gerry Brissenden.



Michael Coren on the set of his nightly television show.

White guilt is a terrible thing to waste. This is something that became profoundly clear during the trial of Mohammad Shafia, his wife Tooba Yahya and their son Hamed earlier this year. Although the case was shocking, it was in fact only the most recent of a dozen murders in the last 12 years, most involving Muslim patriarchs killing young girls who wanted to be horribly western by wearing nice clothes, doing nice things. This brings us to the greater point here, with more long-term consequences than this single repugnant case. The authorities – be they police, politicians, social workers, media – are obsessed with appearing to be non-judgmental when Islam is concerned, partly out of a fear of being accused of Islamophobia, but also because they genuinely believe that the white, Christian west has more to learn from Islam than the reverse. The Shafia girls had pleaded with their teachers for help and, while front-line social workers acknowledged that the situation was potentially disastrous, these concerns evaporated as soon as they reached middle management. So Mohammad Shafia, who had written of his daughters that he hoped “the devil shits on their graves” was, effectively, permitted to commit mass murder.

Even months later, commentators are embarrassingly, cringingly reluctant to link the crime in any way with Islam, and it is described as domestic violence. No! This was not domestic violence, but yet another example of an Islamic psychosis that has its epicentre in Pakistan, but extends to most parts of the Islamic heartland, and to many in the Muslim diaspora. It’s a self-evident truth that not all Muslims behave so brutally, but it’s also undeniable that Islam teaches that a woman is the property of a father, and then a husband. Most fathers and husbands are kind but, if they are not, they are empowered by Koranic teaching and the prism of Sharia law to behave pretty much as they like.

While it’s true that honour killings are not exclusively Muslim, Islam is the only faith that boasts textual defence and sacred justification for such grotesque acts. When 16-year-old Aqsa Parvez was murdered in a 2007 honour killing by her Pakistani father and brother, CAIR Canada told the gullible that, “it’s important not to generalize. There are cases of violence across all faiths and all cultures.” That was rubbish, but worse than Muslim extremists hiding the truth are non-Muslims embracing lies with-

out question. We saw this during the Parisian riots, when mobs of overwhelmingly Muslim youths beat and torched their way through the city, often screaming “Allahu Akbar.” Yet they were almost never described as being Muslim by the media. So different from when the Norwegian killer Anders Behring Breivik, a freemason who wrote that he had no relationship with God and had not attended a church in 15 years, was repeatedly defined as a “Christian fundamentalist” on international television.

Similar are gangs of young Asian men in England who groom women to be sexual commodities. The fact that they are invariably Muslim suddenly becomes irrelevant to journalists, who otherwise assume every background detail to be essential to a good news report. In the United States, President Obama played this game of obscene hide-and-seek when he dealt with Major Nidal Malik Hasan, the U.S. Army psychiatrist who killed 13 colleagues and wounded dozens more. Even though Hasan identified himself as a Muslim radical and told friends that it was the duty of a Muslim to wage war against the U.S. Army, Obama refused to refer to the man’s religion.

He has gone further. Under the current administration and, to a degree, even under his predecessor, moderate Muslims have been marginalized and almost excluded from the political establishment and halls of power. It’s the racism of lowered expectations. Fundamentalist organizations have convinced white liberals that only activists with beards or burkas are genuine Muslims, and that to think otherwise is colonial and patronizing.

Then we have the sugar-coating approach. The CBC produces *Little Mosque on the Prairie*. The imam is a handsome, progressive young man with a liberated, pretty wife. His fellow Muslims are fun-loving and tolerant, unlike the local Christian preacher, who is a bigoted ignoramus, or the conservative radio talk-show host, who screams all the time. The achingly bland show has been sold across the world but, oddly enough, no episode about honour killings or female genital mutilation has so far been made.

There will be more honour killings, and more wretched Shafia girls murdered merely for being who they are. The killers can be dealt with, but not their politically correct enablers. There’s something terribly unjust about that.



Longevity and Hobbies

Crafting a longer life

by Jennifer Cox

My grandmother loved making decorative bars of soap and, at Christmas, I would make holiday-themed soaps for all of my family members. We would wrap ribbon of varying widths and patterns around the fragrant bars and fasten them into place with decorative pushpins. Then we would attach small silk flowers, tiny acorns, red berries or jingle bells. Really, in the end, they were nothing more than dust-collecting paperweights, but she had them all over her bedroom, proudly displayed on shelves and table ledges.

She lived to be 88.

Is it possible that her soap hobby added to her longevity? According to various sources, the short answer is yes. While it may not directly add years to your life, having a hobby can definitely improve a person's overall quality of life by helping them keep their minds sharp. According to Changing Gears, a Canadian resource website for boomers and seniors, staying mentally active may actually help prevent Alzheimer's disease and other types of dementia. This could include doing anything that is stimulating to the mind, such as playing cards or board games, doing crossword puzzles, reading, and visiting the museum or art gallery, all of which can minimize age-related memory loss.

Further to this, according to American anti-aging doctor Dr. Terry Grossman, having a hobby that engages you physically as well as mentally is particularly beneficial. "Hobbies needn't be expensive either. Gardening, birdwatching and photography are examples of hobbies that will bring you outside and get you moving. Psychologist Michael Brickey, author of the book *Defy Aging*, [also] notes that hobbies reduce stress and provide a sense of accomplishment."

There's really no shortage of hobbies from which to choose –whether you're an avid outdoorsman and love leisurely walks, bike rides, games of tennis or golf, or prefer doing something with your hands, such as needlework, cooking, painting, wood-working or building, any activity that keeps your mind and body active is going to be of great benefit.

Another great way to get involved in a hobby of some sort is to join forces with other like-minded individuals – after all, there's more power in numbers. The book *The Longevity Project*, which



was published in March 2011, was written by two university professors who conducted 20 years of research in an unprecedented eight-decade study of 1,500 people over the course of their lives since 1921 (the study is still ongoing). Howard S. Friedman is a professor at the University of California and Leslie R. Martin teaches psychology at La Sierra University, as well as acting as a research psychologist at UC Riverside – together, they wrote *The Longevity Project: Surprising Discoveries for Health and Long Life from the Landmark Eight-Decade Study*. In an interview with Psych Central, one of the largest and oldest independent mental health and psychology networks on the web, author Dr. Friedman explained that, "...the best way to get yourself on a healthy pathway – one of healthy long-term patterns – is to associate with other healthy, active, involved individuals, especially those relevant to your desired healthy lifestyle. A key lesson of *The Longevity Project* is to join social groups and select hobbies that will lead you to a whole host of consequential and naturally healthy activities. It is heartening to know that embracing the lessons of *The Longevity Project* and persistently striving for a socially richer and more productive life will significantly increase the odds of a long and happy life as well."

It's hard to definitively say whether it was my grandmother's soap projects (and the fact that I did them with her) that kept her so sharp and active until such a ripe age. However, it's something that she loved, and it obviously had a positive impact on her. So whether or not we know for sure that a pastime such as sailing or cross-stitching will add actual years to your life is hard to quantify – but at least it's a fun experiment in the meantime.



Snowbird events

Snowbird Extravaganza is two days of fun and excitement in Lakeland FL, South Padre Island TX and Mesa AZ.

Exhibits, products and services for snowbirds and outstanding Canadian entertainment!

What a Show!



CSA "First Lady" Lois Slack and Lakeland Mayor Gow Fields cut the ribbon to open the event



Mickey and Minnie Mouse welcome you to the special new Epcot International Center Flower & Garden Festival exhibit!



There's always fun to be had at the Hockey Challenge Area!

Snowbird Extravaganza welcomes composer Frank Mills to the main stage in Youkey Theatre



The producers of Snowbird Extravaganza would like to extend their deepest appreciation to the following sponsors for making these world-class events possible!





Join us as we go through western Canada and into Ontario for this year's Snowbird Lifestyle Presentations tour! Box office details will be available in the summer issue of CSANews. The show is free and open to the public, so be sure to bring your friends!

- | | | |
|-----------------------------|--|---|
| • SEP •
10
Mon | CALGARY
ALBERTA | Deerfoot Inn & Casino
Chrome Showroom |
| • SEP •
12
Wed | VICTORIA
B.C. | McPherson Theatre |
| • SEP •
14
Fri | VERNON
B.C. | Vernon and District
Performing Arts Centre |
| • SEP •
17
Mon | SHERWOOD
PARK
ALBERTA | Festival Place |
| • SEP •
19
Wed | SASKATOON
SASKATCHEWAN | Broadway Theatre |
| • SEP •
21
Fri | BRANDON
MANITOBA | Western Manitoba
Centennial Auditorium |
| • SEP •
26
Wed | NEPEAN
ONTARIO | Centrepointhe Theatre
<i>Event is from 7 p.m. to 10 p.m.</i> |
| • SEP •
28
Fri | ORILLIA
ONTARIO | Orillia Opera House |
| • OCT •
1
Mon | NIAGARA FALLS
ONTARIO | Niagara Centre for the
Arts |

Events from 1 p.m. to 4 p.m. (doors open at noon) except **Nepean**.
Schedule subject to change.



Snowbird Extravaganza

The Lakeland Center

Lakeland, Florida

Tuesday and Wednesday

January 29 and 30, 2013

9:00 a.m. – 4:30 p.m.

Winter Texans' Snowbird Extravaganza

South Padre Island Convention Center

South Padre Island, Texas

Tuesday and Wednesday

February 5 and 6, 2013

9:30 a.m. – 4:00 p.m.

Snowbird Extravaganza Canadian Celebration

Mesa Convention Center

Mesa, Arizona

Tuesday and Wednesday

February 12 and 13, 2013

10:00 a.m. – 4:00 p.m.



2013 dates and locations to be announced.

A taste of Les Îles de la Madeleine

What are *croxignoles*, *bagosse*, sea wolves, *L'Ariel*, *Pied-de-Vent* and *Vieux Couvent*?

We didn't know these regional Quebec foods and drinks either, until we immersed ourselves in the culture and cuisine of **Les Îles de la Madeleine**.



THEMED CRUISES

To get there, we boarded *CTMA Vacancier* in Montreal. Weekly, between mid-June and late September, the ferry carries up to 450 passengers, 250 cars and 30 large vehicles to and from the fishhook-shaped archipelago. As we began our 1,190-kilometre cruise along the St. Lawrence River, passengers relaxed on deck chairs and lined railings to photograph La Ronde amusement park and Jacques Cartier Bridge.

You have to reserve early to get exterior cabins with double beds and private washrooms on *CTMA Vacancier*. Don't expect large cabins, balconies, mini-bars, in-cabin TVs and phones, formal nights, a casino or a spa. The ship has an exercise room with fitness equipment, a children's playroom and massage services. Although it lacks in luxury accommodations, *CTMA Vacancier* more than exceeds expectations for cuisine and ambiance.



Located in the Gulf of St. Lawrence, the 12 Îles de la Madeleine (also called the Magdalen Islands) are 95 kilometres northwest of Cape Breton Island and 105 kilometres north of Prince Edward Island. It takes less than one hour to drive Route 199 from the bottom to the top of six of the islands, which are linked together by skinny fingers of sand. The 12,975 Madelinots or inhabitants (95% French-speaking and 5% English-speaking) live primarily on fishing and tourism.

We booked a Taste of the Islands themed cruise. (Other one-week themed cruises include the wonders of nature and local history.) In addition, we selected the Flavours package, with three days of tours, lunches and dinners on Les Îles de la Madeleine. Cruises CTMA also offers art and culture, cycling and adventure cruise packages. Some passengers brought their cars on the ferry to the islands for an extended stay, returning on *CTMA Vacancier* at a later date. Children and passengers aged 60 and older pay discounted fares. Kids under five years old cruise for free.

We didn't have to wait until we arrived at Les Îles de la Madeleine to begin our culinary journey. Our cruise coincided with the early-May to early-July lobster season. Chef Denis Leblanc served passengers a mouth-watering lobster dinner on the first night. "I can't remember the last time I ate a lobster that large," exclaimed one diner.

Passengers select a 5:30 or 8:00 p.m. seating for dinner, but can dine with anyone they choose. Windows surrounding the linen-covered dining room tables offer views of the St. Lawrence River and coastline. In the ship's casual restaurant, window tables are also the most popular for served lunches and cafeteria-style breakfast buffets.

Most passengers were from Quebec, but we met others from Ontario, Alberta, France, Belgium and Scotland. Announcements, lectures, movies and tours were in French and English. Of the 110 crew, 73 are from Les Îles de la Madeleine. They are proud of their islands, *CTMA Vacancier* – which is a Madelinot-owned co-operative (CTMA stands for *Coopérative de Transport Maritime et Aérien*) – and the local foods and drinks served on board.



▲ Chef Denis Leblanc with a plate of cooked lobster.

ON-BOARD ACTIVITIES

Ariane Bérubé, Camille Jacob and Mylène Arseneau, the friendly and enthusiastic excursions team, organized on-board and shore-excursion activities. On a whiteboard near the reception desk, they posted times for port-of-call arrivals and departures, lectures, live entertainment, contemporary movies and films about seabirds and whales in the cinema.

We spotted orcas, minke and grey whales with Jonathan Mercier, the on-board naturalist, who gave an informative presentation about whales. During Jonathan's tour of the wheelhouse, we watched the helmsman and chief of ficer steer the ship, as whales spouted flumes of water along the coastline.

Guest chefs accompany Taste of the Islands cruises. Two of the best Îles de la Madeleine chefs joined our cruise. On the way to the islands, Chef Évangéline Gaudet from Le Réfectoire restaurant at Domaine du Vieux Couvent conducted a well-attended demonstration of how to make *croxignoles*. The tasty, braided, doughnut-like pastries are traditionally fried in seal oil and drizzled with a molasses and egg sauce.



▲ Évangéline Gaudet with a croxignoles recipe in *Le Gout des Îles* cookbook.

◀ Close-up of a chef making croxignoles.

SIX-COURSE FEASTS

One evening, Évangéline prepared a memorable six-course feast, made with Îles de la Madeleine seafood (scallops, mussels and halibut), artisan cheeses and chocolate. The highlight was a melt-in-your-mouth braised lamb shank cooked in maple syrup and local cranberry sauce. Évangéline's recipes are featured in the new (French) cookbook, *Le Goût des Îles*, sold in *CTMA Vacancier's* gift shop.

On the return trip from the islands, Chef Johanne Vigneault from Restaurant La Table des Roy conducted a scallops demonstration. We learned how scallops were cultivated, how to remove them from their shells and how to serve them with a squeeze of lemon juice and sea salt to enjoy "the taste of the sea." They were so good, one passenger ate a dozen. Johanne's six-course feast included scallops prepared three ways, Îles de la Madeleine veal and cheeses, and an exquisite stew of lobster, scallops, sweetbreads, wild mushrooms and lobster ravioli.

CTMA Vacancier docked at Cap-aux-Meules, the second largest of the Îles de la Madeleine, named after Grindstone (*meule* in French) Hill, which overlooks the harbour. We climbed 188 steps to the lookout platform on top of the hill to view *CTMA Vacancier* and the colourful fishing boats in the marina. More superb views awaited on the Coastal Trail, which begins near the hill. As we strolled along red sand beaches, surf crashed against rust-coloured sandstone

cliffs and clean, invigorating breezes stimulated our appetites.

Passengers on the Flavours package boarded a small bus driven by Hugh Petitpas, a knowledgeable Autobus Les Sillons guide. We drove north to Havre-aux-Maisons island, past wooden homes painted lollipop red, green, blue, yellow and purple, scattered helter-skelter across the green landscape.



Houses overlook the Gulf of St. Lawrence on the west coast, beside eroded red sandstone cliffs.

FISH SMOKEHOUSE

In Pointe-Basse, we visited Le Fumoir d'Antan. "Fifty years ago, every village had its own smokehouse," said Hugh. "This is the last one." Sylvia Poirier used a long pole to slide open a red door near the top of a grey-shingled building. Inside, rows of golden smoked herring glistened from wooden sticks over 18 small maple-wood fires. "We keep the fires small because we want to smoke the herring for three months, not cook it," she explained. The smokehouse is operated by three brothers, Daniel, Louis and Benoit Arseneau. Inside the shop, Daniel offered us flavourful samples of smoked marinated herring and smoked mackerel.

Below the racks of smoking fish, containers of malt absorb the smoke flavours.

On Cap-aux-Meules island, À l'abri de la Tempête brews a barley wine with the smoked grain. During our tour of the microbrewery, we saw the stainless steel tanks used to ferment seven other unique beers flavoured with island herbs, spices and flowers. (*CTMA Vacancier* serves three of these beers in its bar.) We sampled the beers in the microbrewery's pub. Our favourite was Vieux Couvent. À l'abri de la Tempête created this herbal wheat beer for Évangéline Gaudet's restaurant at the Domaine du Vieux Couvent boutique hotel on Havre-aux-Maisons. In the former convent, we enjoyed delicious mussels and frites. (Island residents farm blue mussels in the lagoon enclosed by the long, sandy arms of Dune-du-Nord and Dune-du-Sud.)



Smoked herring hang from wooden rods viewed through a window in the smokehouse.

ONLY-IN-QUEBEC FOODS & DRINKS

The lunch's highlight was a salad topped with Au Vieux Couvent raspberry vinaigrette. After receiving numerous requests, Évangéline bottled the salad dressing for sale. Like all of the wonderful foods and drinks that we tasted on Les Îles de la Madeleine, it is only available on the islands and at a few places in Quebec, including *CTMA Vacancier*.

A short drive away, at Fromagerie du Pied-de-Vent, Lucie Arseneau, her husband Jeremy and Paul Jomphe sell soft Pied-de-Vent and firm Tomme des Demoiselles raw cheeses and Le Meuleron cheddar. After tasting the delectable free samples, many passengers bought wheels and wedges of the cheeses, which the crew stored in the ship's fridge until we disembarked.



During the cruise, we enjoyed Évangéline Gaudet's yummy melted Pied-de-Vent toasts with a Miel en Mer island honey garnish, and Johanne Vigneault's scrumptious local veal carpaccio topped with Tomme des Demoiselles and organic sprouts.



▲ Co-owner Lucie Arseneau holds a wheel of Pied-de-Vent cheese in her shop.

◀ Carpaccio of island veal with organic sprouts and Tomme des Demoiselles cheese appetizer.

BERRY WINES & LIQUORS

At nearby Le Barbocheux, Sylvie Langford and her husband Léonce grow raspberries to make an intensely flavoured raspberry liquor. It's called L'Ariel after Léonce's grandfather's ship, which ferried passengers to Les Îles de la Madeleine in the 1940s. "This drink is so good, I'm not going to share it with anyone," said one passenger who bought a bottle after sampling the ruby-red liquor.

Le Barbocheux also makes Le Châlin, a blueberry-and-berry fortified wine, and bagosse, the islands' traditional home-brewed wine. The couple makes red bagosse from homegrown strawberries and raspberries, as well as "white" bagosse from island cranberries and dandelions. Passengers who were not on the Flavours

package tried bagosse during a complimentary tasting in the Salon-Bar (*CTMA Vacancier's* main lounge). Besides standard



Sylvie Langford holds bottles of Le Châlin blueberry and berry fortified wine and L'Ariel raspberry liquor.

drinks, the bar offers bagosse as an aperitif.

Dinner was at L'Auberge La P'tite Baie, a pink wooden house with yellow trim, located behind a white picket fence in Havre-aux-Maisons. At our table beside a lace-curtained window, we tried an appetizer of *loup-marin* (sea wolf), which is the local word for seal, a traditional source of protein for islanders. Stewed in rich, red wine sauce, it reminded us of tender liver and onions.

On Grande Entrée, the easternmost island, the Seal Interpretation Centre features a film and exhibits on sea wolves. Nearby, we watched fishermen unload crates of lobsters from their boats in Grande Entrée's harbour.

LOBSTER FISHING

Jean-Rock Déraspe, the lobster weighmaster, grasped one of the wriggling crustaceans and explained: "The best eating lobsters are 1.5 to three pounds in size. You cook them for 10 minutes a pound." He showed us the lobster's claws, restrained with blue rubber bands. "One is always bigger than the other. They grab prey with one claw and tear it apart with the other."

The names of the colourful fishing boats caught our interest as we walked back to the bus. "All Îles de la Madeleine boats are labelled with Cap-aux-Meules as home port, even if they dock in other islands," explained Hugh Petitpas. "If you see Lady before a woman's name, the boat is named after a fisherman's wife. If you see just female names, it's named after his daughters."

Near the wharf at L'Etang-du-Nord, in Cap-aux-Meules, the large *Les Pêcheurs* sculpture pays tribute to fishermen lost at sea.



We watched fishermen fill crates with their early-morning lobster catches and load them into trucks. "They're transporting the lobster to Boston," said Hugh.

Dinner at nearby La Table des Roy included lobster bisque and an ambrosial foie gras crème brûlée and cranberry chutney that was as appetizing to the eyes as it was to eat. Back on *CTMA Vacancier*, we relaxed in the Salon-Bar, listening to Jay Keating and Gordon Roach, two Îles de la Madeleine guitarists.

Each morning, while we were docked in the islands, *CTMA Vacancier's* breakfast buffet included delicious fresh muffins,

- ◀ Fishing boats in Grande Entrée harbour.
- ▼ Weighmaster shows a lobster to a visitor.



croissants and *pain-au-chocolat* from the Madelon Boulangerie in Cap-aux-Meules. The pastries were as delectable as the ones we've enjoyed in Paris.

HANDMADE CHOCOLATES

Equally luscious are the chocolates created by Martine Viens at nearby Les Saveurs de L'Art. Made from French and Belgian chocolate, her imaginative flavour combinations include honey-lavender, butter-apple cider and chocolate-enveloped L'Ariel raspberry liquor cream fillings.

Our group couldn't resist buying not only the filled chocolates, but also chocolate fish and crab-shaped chocolate lollipops.

At L'Anse aux Herbes in Fatima, on the island's opposite coast, herbalists Nouane Giguère and her husband Alain Lapierre grow savory, thyme, oregano, parsley and other herbs in aromatic gardens overlooking the ocean. They combine dry



Martine Viens



Nouane Giguère and Alain Lapierre



François Forest

herbs to make seasoning blends such as Mer & Terre (surf & turf) to flavour meat, vegetables and seafood. They also make basil mustard and delicious herb, tomato, sea parsley and lobster aromatic oils to flavour sauces, pizza and soups. Bottle labels depict Îles de la Madeleine's beautiful seascapes and red sandstone cliffs, eroded by wind and waves into pillars, caves and tunnels.

Our lunch of fish cakes and seafood chowder at Le Sablier in Havre-aux-Maisons fuelled us for an afternoon of exploring Îles de la Madeleine landmarks, such as L'Église Saint-Pierre de La Vernière. North America's second-largest wooden church, it was built from wood salvaged from shipwrecks. After strolling around Cap Hérisé Lighthouse – where locals and visitors gather to admire pink-and-orange sunsets – we visited some artist workshops. At La Méduse, we watched glass-blowers fashion whimsical glass jellyfish. In Tendance Boutique d'Art, François Forest showed us his stylish fusion glass plates and sand art.

PERCÉ ROCK & BONAVENTURE BIRDS

Ten hours after leaving Les Îles de la Madeleine, *CTMA Vacancier* arrived at Chandler, in Gaspésie. At the ship's excursion desk, we booked a boat trip for closer views of one of the world's largest

natural sculptures. Percé Rock towers over the water like an immense ship. The famous hole through the landmark is 20 metres wide.

The tour boat also circled Bonaventure Island, which is home to 250,000 birds including 120,000 northern gannets. Birds swirled above us as we photographed gannets perched on narrow cliff ledges and diving for fish.



MUCH TO SEE IN QUEBEC CITY

The day before concluding our cruise in Montreal, *CTMA Vacancier* docked in Quebec City for six hours. It was difficult to decide what to do. Should we explore the Citadel? Tour the historic district on the Écolobus? Discover the shops of Faubourg Saint-Jean and Quartier Saint-Roch outside Vieux Quebec's walls? View exhibits at Musée de la Civilisation, Musée National des Beaux-Arts and other museums? We decided to burn off accumulated culinary cruise calories with a walking tour.

In Place Royale, Sous-le-Fort and other picturesque streets, we discovered galleries, boutiques and restored buildings. Surprises awaited around every corner, like rue Notre-Dame's massive *trompe-l'oeil* Mural of Quebecers, depicting 400 years of Quebec City history. After riding the funicular to Upper Town, we strolled to Dufferin Terrace below the majestic Château Frontenac. Highlighting the panorama of the St. Lawrence River below us was the ship docked by the Old Port.

While the ship cruised back to Montreal, we enjoyed a final delicious dinner and a surprise cabaret in the Salon-Bar. As talented waiters, crew members and excursions staff presented a heartwarming farewell of Îles de la Madeleine songs and music, we recalled the tranquil beauty of the islands, their outstanding cuisine and the friendliness of the Madelinots. Les Îles de la Madeleine are undoubtedly the best-kept secret in Quebec.



Funicular and cobblestoned rue Sous-le-Fort with shops.

RESOURCES

CTMA Vacancier 1-888-986-3278
www.ctma.ca

Tourisme Îles de la Madeleine 1-877-624-4437
www.tourismeilesdelamadeleine.com

Le Quebec Maritime (418) 724-7889
www.quebecmaritime.ca

Tourisme Quebec 1-877-266-5687
www.bonjourQuebec.com

Barb & Ron Kroll publish the trip-planning site:
www.KrollTravel.com

Snowbirds on a Pilgrimage

Trekking the Camino de Santiago de Compostela

Story by Yasmin John-Thorpe

Photos by Rick Thorpe and Yasmin John-Thorpe

The Quest...

My husband Rick asked me how I would like to celebrate my 60th birthday, meaning what type of party did I want. I, however, did not want a "party." Instead I wanted to mark my 60th in a way that showed the age which I actually felt. Forty-five, maybe, certainly not 60! How about trekking a substantial distance, I thought.

The Path...

I had known for years about the Camino de Santiago de Compostela, the Way of St. James, a pilgrimage trek across Northern Spain. The history dates back to the Apostle Saint James who, after the death of Jesus Christ, travelled along this path, trying to convert the people to Christianity. There are many pilgrimage walks around the world, but this Camino covers more than 790 kilometres and sounded like a challenging way to celebrate turning 60. My family and friends were skeptical – I was not a hiker, nor a long-distance walker. I am a writer, an author of children's stories and I am enjoying tai chi and yoga. This trek would be challenging, beginning in southern France (the start of the "French Way" of the Camino) and crossing over the Pyrenees Mountains into northern Spain on just the very first day. I asked Rick if he would like to join me and he agreed, taking over the booking of the air travel, buying the right gear, ordering guide books and doing the

general planning. I began to read the guide books to plan our daily route from hamlet to hamlet, or to village, to town or to city. We would need to walk from 18-26 kilometres per day and the trek would take between 33 and 40 days. We would be on our own, making our way without the help of a tour group.

Training...

Rick and I began to seriously train for long treks, increasing our daily walks, at first from three kilometres, working up to 17 kilometres. We read up on what would be the best hiking gear and took heed of any advice which previous trekkers had to offer. We learned about using two pairs of socks and rubbing Vaseline between our toes and on our heels. However, within weeks, my walks up and down hills had done serious damage to my two big toenails. The doctor said that I had blood blisters under the nails from jarring my toes against the front of my boots, but that I was not to worry as they would reabsorb. They did not. About a year after I returned home, I lost both nails; thankfully, new ones re-grew.

Adding pressure....

As the date to set off for Spain neared, I added pressure to my trek by publicly announcing that I would raise funds for the South Okanagan Raise a Reader program, a program which I organized locally with The Penticton Herald



newspaper. Many kind people donated to the cause and I was happy to have their faith in my ability to complete the trek. Their belief would get me through some tough times ahead.

And, we are off...

September 8. Rick and I travelled from Penticton to Madrid, via Vancouver and Toronto. As we approached the Madrid airport on the morning of the 9th, from my window seat I saw wonderful views of large olive groves. I felt excited; below me was just one part of Europe steeped in history. We arrived at 11:10 a.m. local time. From the airport, we rode the Madrid Metro train underground to the hotel. The September weather was welcoming and the traffic was busy





Valcarlos (Valley of Charles)

and non-stop. We found a sidewalk restaurant selling pizzas, where we enjoyed our first Spanish pizza. On September 10, Rick and I took the fast train (Renfe) south. Our plan was to rest with family in Marbella, along the Costa del Sol, for a few days to get used to the time change. This proved useless for me, as jet lag continued to plague me for many days.

Repositioning...

We returned north via train on Sept. 13, taking a bus from Pamplona to Roncesvalles on the Spanish side of the Pyrenees. We booked two nights at Hotel Roncesvalles. After reading several Camino stories, I decided that I wanted us to stay only at Casa Rurals (B & B), or hotels. There were many horror tales of bed bugs, crowded conditions and loud snoring (and other noises) in the Albergues (the Pilgrim's hostels). Roncesvalles was the first stop along the Camino after the first day's trek, when trekking the "French Way," which we had decided to walk. By staying in Roncesvalles for two nights, we took only one backpack for the first day's trek, leaving the other at our hotel, where we also spent the second night.

We met other pilgrims that first night after they finished their first day. We celebrated with them, drank ice-cold beers, ate our first pilgrim dinner and even attended the most touching mass at the Roncesvalles Church, held each night just for the pilgrims.

Day 1 on the Camino de Santiago de Compostela...

September 14 was our first day on the Camino. We travelled to St. Jean Pied de Port (France) by taxi. We were to cross the Pyrenees Mountains, trekking up 23 plus kilometres between the two countries. St. Jean proved to be a lovely quaint town, with very friendly people wishing us *bonjour*. We had Camino passport books, which we got stamped. We were required to get stamps in every hamlet, village, town and city to prove to officials in Santiago that we walked the entire Camino. We had a quick breakfast, before we purchased pilgrim walking sticks. Along with our pilgrim shells on our backpacks, a symbol that told all we were pilgrims, our sticks would become our souvenirs of walking the path.

Route to trek...

There are two routes over the Pyrenees

Mountains. Most pilgrims take the Napoleon Route, but there is another route, one less travelled, which I wanted to take because of its historical significance. I was on the Camino to trek, but also to witness first-hand some history. I wanted to see the fields of Valcarlos (Valley of Charles), where King Charlemagne of France camped on his return campaign from sacking Pamplona, during the Moors occupation. Valcarlos was a steady climb away from St. Jean, up the Pyrenean Mountains. We passed by picturesque villages and fields hugging the mountainsides, where sheep and cows grazed. We almost missed the valley, but a friendly resident pointed it out to us. Here the countryside is beautiful. It abounds with majestic mountains, rolling hills and green plateaus. The sounds of bleating sheep and cows with tinkling bells hanging off their neck echoed across the valley. All went well until, on the final big climb of switch backs, I pulled a muscle in my right leg. We were about eight kilometres from the top.

Learning my first Camino Lesson...

I wanted to die in the middle of a lovely beech tree forest, with the sounds of the river far below. On the steep mountain, there was no place to stand level. Rick could do nothing to help me. We had seen no other pilgrims for hours. We were in the middle of 'nowhere', with no entrance or exit to get help to take me off the mountain. And I recalled all of the people believing in me. I could not call it quits on the first day out. I prayed,

CONTINUED ►



Road sign in Roncesvalles



- Roland's monument ■ Spanish hero El Cid - played in the movie by Charlton Heston
- Vineyards of the Rioja Region Spain ■ Old fresco on the walls of the Samos Monastery
- Last standing Knight's Templar Castle - Ponferrada
- Monument to pilgrims donated by Japan to the town of Molinaseca.

from Roncesvalles to Santiago for between five and 11 hours a day – about 11 to 25 kilometres. One day, we actually experienced a 48-kilometre trek over one of the highest mountains on the Camino in rain. But we made our pilgrimage. The Spanish and French people were welcoming, giving us pilgrims safe passage through their country. The Spanish custom of eating dinner late at night was difficult for most of us on the path. We were up early each day, trekked for many hours and were so tired that we did not wait up for dinner most nights. Instead, many times we ate a bite during the early evening visits to the local bars, or we purchased bread, cheese, salami or ham and drinks at the local grocery stores, to eat in our room.

Along the way, we discovered wonders which we will remember forever, such as the village of Burguete made famous by Hemingway in *The Sun Also Rises*; or the endless hay fields and the picturesque *mestetas*; the vineyards in the Rioja region; the olive groves; the potato fields being harvested; the mountaintops filled with wind turbines; the numerous monuments for fallen heroes or murdered victims of the Spanish Civil War; the memorable structures such as the astounding cathedral in Burgos, home to the famed Spanish hero, El Cid, where I went a little crazy taking photos;

► and here I had my first insight. I learned my first Camino lesson. I had believed that trekking the Santiago path gives pilgrims life lessons, that is why the path is still popular after hundreds of years.

My newest mascot...

My newest totem animal...

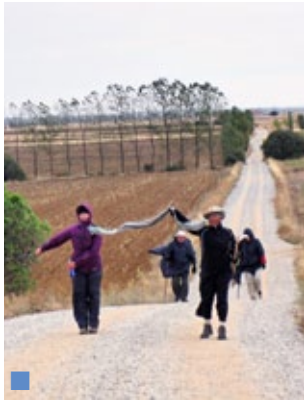
All day, snails had crossed my path. Now I used this lesson to go on with my pain. I became the snail. Climbing slowly, I finished the day's trek, still hurting but doing a little painful happy-dance in front of the Roncesvalles church. We performed what would become a nightly ritual. We washed our clothes, soaked our tired feet, showered and changed for dinner. Rick and I celebrated with the other pilgrims at the pilgrims dinner of squash soup, grilled lake trout, french fries and yoghurt (exactly what we had the previous evening). The signpost across from the Hotel Roncesvalles reads 790 kilometres to Santiago by road, while the guide books say 788 kilometres by foot. We headed off to bed; there was still a long way to go to reach Santiago!

Discovering history, new friends and ME along the Camino...

Our daily routine was to wake, shower, Vaseline our feet, don two pairs of socks and our clothes, have breakfast (usually white toast, jam, butter and tea) then head out by 8 a.m. During the following 36 days and three rest days, we trekked



- Stone coffins - Monasterio Museum Carrion de Los Condes ■ Trekking above the clouds - El O'Cebeiro ■ Saint James - Church of Pardons - Villafranca del Bierzo
- Monastery Hotel in Carrion de Los Condos ■ Magical old growth forest - province of Galicia
- Marker to announce we are 12 kms from the Cathedral in Santiago.



■ Celebrating crossing the half-way point with Marcella and Japanese pilgrims
■ Crossing La Puente de Reina - with Korean pilgrims ■ New friend Marcella and I being rained on and blown away ■ Dining with Dr. Bob and wife Teresa from Cape Breton
■ Julie from Vancouver picking up garbage along the Camino.

the cathedral in León, home to the most wondrous stained-glass windows and the magnificent cathedral in Santiago, where I got to hug the bust of Saint James for taking me safely across the Camino without injury. We viewed awesome art, such as the hanging Rubens tapestries in Castrojeriz and the fresco paintings on the walls at the Montasterio in Samos; the stone tombs in the museum at the Montasterio in Carrion de Los Condes and at the Templar's Cloister in Najera. Each day, we visited several churches along the way, giving thanks and saying prayers for ill friends and relatives. We placed tiny stones for each ill relative and friend at the Iron Cross on top of the mountain above Manjardin. We spent nights in historical monasteries turned into luxurious hotels in Carrion de Los Condes, León and Santiago. We spent nights in freezing hostels, the worst atop Alto do Poio where we slept in our clothes, trying to stay warm. We

slept in a one-street village, Hornillos del Camino, population 19. At times, we were windblown, rained upon or sun-scorched, as we trekked across mountains, river beds, concrete roads, rock-filled ravines, steep mountains and busy roadways. But, we also walked through some of the most magical forests, hamlets, villages, towns and cities. We knelt in historical churches to give thanks. Through it all, we remained healthy, with no blisters on our feet and no serious injuries, luckier than many on the Camino.

Friendships forged...

Rick kept a record of the people whom we met along the way. There were pilgrims from 47 countries, 17 of the United States and seven provinces of Canada. Many had begun the trek in the own countries and had been on the path for months. We met young pilgrims such

as Eugene from the U.S., Vanessa from Quebec and Tanya from Ireland, each searching for answers on the Camino. Some pilgrims were quite remarkable, such as Julie from Vancouver, who spent her entire trek picking up garbage, and Cathrine, a children's author like me, who walked the entire Camino in a body brace. We have kept in touch with several of our new friends, including Dr. Bob and his wife Teresa from Cape Breton; Joan and Louise, teachers from Peterborough, and Marcella from Vancouver.

Although many walked each day on the Camino, even with Rick along, for me it truly felt like "a lone pilgrimage." I was not alone, nor was I lonely, but I was "the lone pilgrim" with my thoughts and feelings. On the *mesetas*, the flat prairie-like region, I had my most spiritual experiences. In the wide-open spaces, which many pilgrims choose to skip by taking a bus forward, I found ME on the Camino and I liked who and what I found. When I returned home, I compiled a coffee table book of my daily trek, titled *The Lone Pilgrim*, with insights and photos which I used as a fundraiser for the Raise a Reader program. Finally, as mentioned, there are lessons given and learned on the Camino. I am grateful to have taken this pilgrimage with Rick and for all of the lessons given and learned.

Best Camino Lesson learned...

There is a saying about the path of El Camino de Santiago de Compostela – the first third is to build your strength, the second third is to find your inner peace and the final third is to let your spirit soar. I can attest to the fact that this is all true. And I had the best and most rewarding birthday gift for my 60th.



To learn more about my book, *The Lone Pilgrim*, contact me at yasie1@shaw.ca. I had so many people show up to my lectures and presentations, that I also posted an online day-by-day book, without photos, at www.a2zbooks.ca for those wishing to download and read, or to use as a guide on their trek.

BOND BASICS *AND BEYOND*

What you need to know about this fundamental asset class

By James Dolan

Many investors hold bonds within their portfolios, but very few understand the financial workings of this core investment.

And that's a shame. Bonds are complex investment vehicles, with features and benefits that make them distinctly different from other investments, such as equities and cash. Getting to know what bonds are (and, just as important, what they *aren't*) will help you manage your investment portfolio more effectively, both now and in the future.

With that in mind, here are a few basic things – and some not-so-basic things – which you need to know before you invest in bonds.



What are bonds?

First things first: when you invest in bonds, you are in the business of lending money. At the most basic level, a bond is simply a loan which you make to a government or a corporation for a set period of time. By lending your money to them, the government or corporation can deliver essential services, build infrastructure, fund corporate growth and expansion into new markets, and so on.

Just like a bank loan, a bond entitles its holder (that's you, the investor) to pre-set interest payments for a specified term (this is called the bond's "coupon"). At the end of that term, the bond "matures" and the issuer must repay bondholders the face value of the bond. This is why bonds are called "fixed-income" investments; when you buy a bond, you know exactly *how much* income you're getting, *when* that income will be paid to you, and for *how long*.

Why invest in bonds?

Generally, investors have two main reasons for investing in bonds. The first is stability. While the stock market can fluctuate wildly over a given year (and, indeed, even over one day), that generally doesn't happen with bonds. While stocks generally outperform bonds over the very long term (i.e. more than 10 years), bonds are generally much less volatile. This is an exceptionally important feature for those who need to depend on their portfolios, such as retirees or anyone saving for short-term investment goals.

The second reason for investing in bonds is the income which bonds provide. As noted above, bond income is guaranteed and fixed at the time you purchase the bond. That's different from stocks, some of which don't pay any income at all. Those that do

can sometimes cut back their dividend in times of extreme financial duress (remember what happened to U.S. bank stocks a few years ago?). Once again, that certainty of income is an exceptionally attractive feature for those who live off of their portfolios.

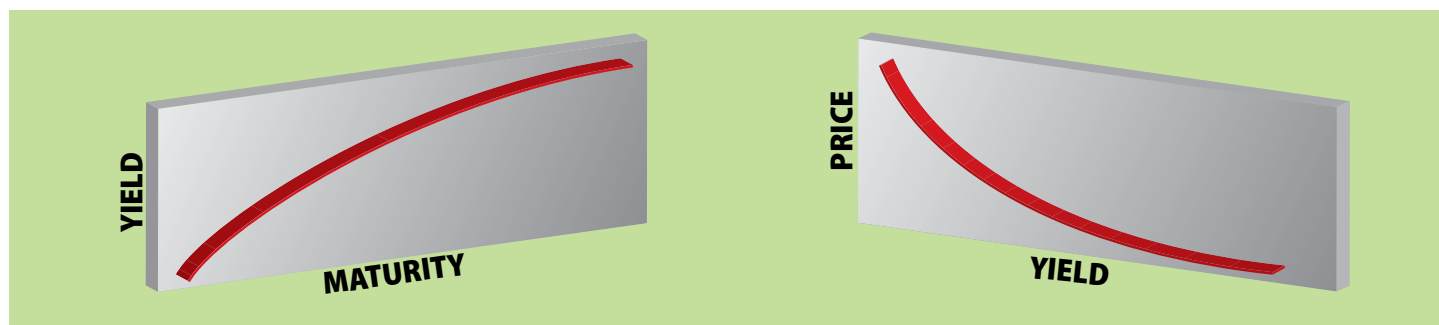
Bond yields

Turn on the TV or read through the financial section and you'll see that much of the financial discussion about bonds centres around a bond's "yield." Yield is a simple calculation of the amount of interest which a given bond generates in a year, divided by the bond's price. It's an important measure of the return that the investor will enjoy if he or she holds the bond to maturity.

So, for example, if you purchase a bond issued by XYZ company with a coupon of 10% at a face value of \$1,000 (this is called buying "at par"), the bond's yield will be its interest rate, 10% ($100/1000 = 0.10$).

But if the bond's price goes up or down – a fairly common occurrence – then the yield will fluctuate as well. Assume that the price of XYZ's bond goes down to \$800. If you bought at that price, your yield would be 12.5% – you are getting the same guaranteed \$100 on an asset that is worth \$800 ($\$100/\800). Conversely, if the price of the bond goes up to \$1,200, the yield would then shrink to 8.33% ($\$100/\$1,200$).

Keep in mind that for most people, yield only matters at the moment they *buy* a bond; fluctuations in yield are largely academic once you've already purchased. So, for example, if you bought an XYZ bond for \$1,000 and its price goes up to \$1,200, you'll have a nice \$200 capital gain, but your yield will still be 10%. For new investors, however, the yield on an XYZ bond will be 8.33%.



Why bond prices (and yields) fluctuate

Many people assume that because a bond's principal is guaranteed, the price of a bond doesn't change over time. Not true. Bond prices (and therefore, yields) do indeed fluctuate for a variety of reasons. Understanding these mechanics can help you make better investment decisions with bonds.

► Central bank interest rates

When a government's central bank (the Bank of Canada, the U.S. Federal Reserve, the European Central Bank, etc.) raises interest rates, the prices of *existing* government bonds from that country generally tend to fall. The reason: because investors are able to buy *new* bonds with a higher interest rate, old bonds are slightly less valuable than they were before.

An example will make the point clear. Let's assume that you purchased a five-year Government of Canada bond. To keep things simple, we'll assume that the bond has a 5% coupon. If interest rates rise, your bond will probably be worth *less* because, in the near future, investors will be able to buy five-year Canada bonds offering, say, a 6% coupon. (What would you rather earn on your investment: 5% or 6% a year?) If rates drop, on the other hand, you'll know that your bond would be worth *more*, because now investors will have to settle for a bond with, say, a 4% coupon.

► Liquidity

Small bond issues are not as actively traded as large issues. Fewer buyers mean less demand; less demand generally means lower prices. To compensate for this lack of activity, these bonds are often sold at a lower price which, in turn, generates a higher yield. If you didn't expect to hold your bond to maturity, you would seek a bond that offered high liquidity. But if you expected to hold your bond to maturity, you'd benefit from investing in an illiquid bond, because you'd earn a higher yield.

► Term to maturity

Nobody can predict the future. That said, most of us are more confident in predicting what the world will be like six months from now than we are in predicting what it will be like 10 years from now. And that, in a nutshell, is the reason why the price of longer-term bonds can often fluctuate greatly: the more time between today and a bond's maturity, the more financial uncertainty investors have to accept. Conversely, as time progresses and a bond comes closer to its maturity date, its price and yield will move closer to its face value and coupon.

► Issuer's credit rating

The quality of your bond is illustrated by the issuer's credit rating, as judged by one of the world's major credit rating agencies (Moody's, Standard and Poor's, and Fitch Ratings are considered the "Big Three" agencies globally). The higher the rating, the "safer" your bond is considered to be; the prices it will command in the open market will be higher and the yield will be lower. As credit ratings change over time, so too will the value (and yield) of the government's or company's bonds.

► Unique features

Some bonds come with special features or privileges (for either the issuer or the holder) which may make them more or less attractive than bonds with otherwise comparable yields. Be sure that you're familiar with how these options can affect your bond in the future.

CONTINUED ►



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Different types of bonds

We often talk about bonds as if they are one big, monolithic asset class. In reality, there are many different types of bonds and each type has different investment features. Not all investors will find these features attractive, so it makes sense to review the basic types of bonds and investigate which ones belong in your portfolio.

► Government bonds

Bonds issued by national or provincial/state governments to fund the “business” of government. Generally considered to be the highest-quality bonds, they therefore command the highest prices and lowest yields. Historically, governments have been considered to be better credit risks than corporations (governments can tax their citizens to make their bond payments).

That said, throughout history, there have been many examples of governments defaulting on their debts. The recent financial crisis has cast doubt on the ability of some governments to pay their bond obligations – Greece is one of the most notable examples here.

► Real-return bonds

Sometimes called inflation-linked bonds, these bonds have fluctuating interest payments based on the rate of annual inflation in a given jurisdiction. Typically, the yield on such bonds is expressed as a percentage above an officially recognized cost-of-living index (for example, CPI+1.5%). These are popular with retirees because they offer a defence against the gradual erosion of an investor’s purchasing power.

► Investment-grade corporate bonds

A bond issued by large corporations (usually blue-chip global companies with publicly traded stock) with strong balance sheets and good business prospects as determined by one of the major rating agencies. They are generally considered to be riskier than government bonds and, therefore, often trade with higher interest rates and/or lower prices than comparable government bonds.

► High-yield (“junk”) bonds

Bonds issued by corporations that are deemed at significantly higher risk of default than “investment grade” corporate bonds. Because of this higher risk, these bonds come with significantly higher coupons, which results in higher yields. The derogatory term “junk” is often applied to such issues, and is an expression of the relative credit quality of these kinds of bonds.

► Strip bonds

Sometimes known as “zero coupon” bonds, strip bonds are high-quality federal, provincial or municipal bonds that have been “stripped” of their interest-bearing segments. In other words, if you own a strip bond, you won’t receive interest payments. Instead, you will buy the bonds at a discount from the face value. That discount works out to a specific rate of return by the time it reaches maturity.

► Municipal bonds

A bond issued by an American city or other local government. They can also be issued by a specific agency of that government – for example, a school district, a public utility, an airport or seaport, etc. These are very popular in the United States, because their interest payments are generally exempt from federal and state taxes. Sorry, such favourable tax treatment is only available to U.S. citizens.

► Emerging market bonds

A general term for bonds issued by less-developed countries from around the world. Such bonds are often issued in major currencies (U.S. dollars, yen, euro) rather than local currencies, although that has changed somewhat over the past few years, largely due to fears of the devaluation of major currencies such as the U.S. dollar and euro.

Generally, such bonds are often perceived as a higher credit risk than bonds issued by the governments of more fully developed countries. Because of a higher credit risk, they are often offered with higher yields than bonds from developed countries.

The best environment for bonds

When should you invest in bonds, and when should you not? Good question. While no investor has a crystal ball, there are macroeconomic conditions and events that can have a big influence on the bond market. Understanding those conditions can sometimes give you a clue about when to put your money into bonds (and when not to).

► Low (or no) inflation

Generally speaking, bonds do better in times of low (or no) inflation. Why? Because in most cases, a bond’s interest payments are fixed at the time you buy the bond, while inflation is a moving target. An example will make the point more clearly. Let’s say that you have a bond which pays a coupon yield of 7% in a world of 3% inflation. By subtracting inflation from the yield, your *real* rate of return is 3%. If inflation rises to 4%, that diminishes your rate of return to 2%, because the interest payment on your bond is locked in. The big exception to this rule is real-return bonds (see above), whose interest payments move higher as inflation moves higher.

► Bonds like stable or falling interest rates

As discussed above, rising interest rates will make your bond worth less, compared to more recent issues. When interest rates fall, your bond is comparably more attractive to buyers. Generally speaking, if interest rates are poised to move up, you don’t want to bet the farm on bonds. And vice versa; if rates are expected to move lower, this may be a time at which to consider overweighting bonds in your portfolio.

► Responsible fiscal policies

When governments run surpluses, they don’t need to finance their spending with bonds. That causes the overall supply of bonds to decrease, which causes the prices of existing bonds to move higher. This isn’t the situation now, as both the Canadian and U.S. governments have borrowed heavily in order to stimulate the economy out of recession. But it was the situation in Canada before the 2008 financial crisis, when the federal government was paying down its debt.

Investing in high-yield bonds

Over the past few years, high-yield corporate bonds have emerged as an increasingly popular alternative to government bonds. This is in large part because they offer much higher yields – something that’s hard to come by in the current low interest rate environment. But they should never be considered as a substitute for low-risk government bonds.

All corporate bonds are rated by industry credit rating agencies which group corporate bonds into *investment grade* and *below-investment grade* categories. The latter, high-yield bonds, carry higher interest rates to compensate investors for the risk which they’re taking on when they buy these. The difference between a given high-yield issue and an investment-grade corporate bond is often called the “risk premium,” and is usually a good indication of the likelihood of potential default.

High-yield bonds are considerably more volatile than either corporate issues or government bonds. However, that volatility often has more to do with changes in the fortunes of the issuing company (for the good or for the bad) than with interest rates, inflation, or many of the other factors that affect government bonds. For example, if a company reports solid quarterly earnings, and increases its revenues and pays down its debt, its high-yield bonds will often increase in price because the risk of default is now considered to be much lower. The opposite will happen if the company’s fortunes sink.

Probably the best way to consider high-yield bonds is to think of them as *equity* alternatives, rather than as *fixed-income* alternatives. Their risk profile is considerably higher than government and investment-grade bonds, but so is the possibility for gains. Then again, if what you’re looking for is gains, perhaps it’s best to focus on a company’s equity, rather than its bonds.

Building a bond portfolio: the bond ladder

One of the main risks in investing in bonds is *interest rate risk*. This is the tendency for bond prices to rise or fall depending on central bank interest rates. Because the movement of interest rates is notoriously difficult to predict (even for professionals), it’s important that the investor take steps to mitigate this problem.

One way to do this is by building a *bond ladder*...a portfolio of bonds with different maturity dates. Each “rung” of the ladder consists of a bond with a specific maturity date, while the “height” of the ladder is the difference between the bond with the shortest maturity date and the bond with the longest. Essentially, it’s a way of putting your eggs in different baskets: by spreading your bonds across different maturity dates, you minimize the risk of having a large portion of your portfolio mature at the wrong time.

A simple example of a bond ladder would involve purchasing an equal number of bonds due to mature in one, three, five, seven and nine years. This method allows you to build an average maturity of five years for the portfolio: $(1+3+5+7+9)/5 = 5$. The following year, when the first set of bonds matures, you invest that money in new, 10-year bonds. Each year, as bonds mature, you continue to purchase 10-year bonds. This method maintains an average maturity of five to six years for the portfolio.

A bond ladder takes the worry out of fluctuating interest rates. If rates rise after you’ve purchased your bonds, you’ll take comfort in knowing that you have bonds approaching their maturity soon. If rates fall, your gains are already locked in with your longer-term bonds. It’s a win-win situation that protects you against falling rates, while giving you the potential to lock in gains with increased rates.

Investing in bonds: general tips

Interested in adding bonds to your portfolio? Here are some general tips to keep in mind as you research bonds:

► Diversify

Diversification is the first rule of successful investing – that’s true whether you invest in stocks or bonds or cash. Don’t make big bets on a single bond issue, whether it’s a government or a corporation, or a single maturity. Spread your holdings among different bonds of different duration, from different issuers. That way, if something doesn’t work out, it won’t be the end of the world.

► Don’t overemphasize long-term securities

Speaking of duration, make sure that you understand the relationship between duration and risk. Always remember: loading up on longer terms may give you higher interest payments in the here and now, but it also exposes you to a good deal of volatility, should interest rates rise. And if you’re investing in bonds, volatility is probably the one thing that you’re trying to avoid. For most people, building a bond ladder (see above) is the best way to go.

► Buy quality

Unless you’re a short-term speculator looking for a quick flip, it’s usually best to stick to quality when investing in bonds. This is not to say that you should never put your money into investment-grade corporate bonds and high-yield bonds. But by no means should they be the core component of your fixed-income portfolio.

► Consider bond funds and ETFs

Don’t have the time or the resources to research whether an individual bond issue is appropriate for your portfolio? Don’t have a super-sized portfolio? Not to worry: a bond fund or ETF can be a viable alternative to individual bonds. Such funds reduce risk by investing in a diversified basket of bonds at a very reasonable cost. That makes them the perfect bond investment for those with modest portfolios.

► Be mindful of taxes

If your goal is to hold bonds for the income, keep in mind that the interest which income bonds produces is normally taxed at your marginal tax rate. Holding bonds in an RRSP, RRIF or TFSA will shelter such interest from tax until you decide to withdraw it.

► Don’t chase returns

This is a good rule of thumb for all investments, not just bonds. It’s always dangerous to chase past performance, so be careful about throwing your money into bonds just because everyone else is. It’s something to keep in mind as more and more people are turning to bonds as a way of escaping stock market volatility.

Like equities, cash, gold and other assets, bonds can play an important part of your overall wealth management strategy. If you’re interested in investing in bonds, make sure to contact your wealth advisor. Working together with your advisor can help you determine what kinds of bonds belong in your portfolio.



Living Longer Living Healthier

When I read recently that Canadians are living longer than they used to and that we share such longevity with only a few other countries in the world, I decided to pursue this information and determine the reasons for our good fortune. Statistics Canada reports that, as a result of its census of 2007, the Canadian life expectancy was 80.7 years, 78.3 years for men and 83.0 years

for women. At age 65, seniors, having escaped the health and safety risks of their youth, had a life expectancy of another 20 years.

I never knew my grandfathers. Both died at about the time of my birth. But then that wasn't unusual. At the time of their deaths, the life expectancy of Canadians was only about 60. I can

now probably look forward to seeing my grandchildren going to university.

With our expectations of a longer life, we can also expect an increased risk for the pain and disability that can come with age-related chronic conditions such as arthritis, visual and hearing impairments, certain cancers, vascular diseases and dementia.

Medical Discoveries In Our Lifetime: 1930-2012

1930-1940

Beginning in the decade of the 1930s, *insulin*, which was discovered in 1922 at the University of Toronto by the young Drs. Frederick Banting and Charles Best, was now being used throughout the world for Type 1 Diabetes, saving millions of children and adolescents who otherwise would have died from their disease.

Until the 30s, there was no effective drug to treat infections. *Sulfa* (sulfonamide), discovered in 1932, was the first drug used to treat and prevent infections in humans.

Scottish bacteriologist Sir Alexander Fleming's work during the 1930s in discovering *penicillin*, a product of mould which had antibiotic properties, finally led to its production as a medicine during the Second World War. More than 10 million persons had died during the First World War, many of them from wound infection for which there was no cure.

Also during the '30s, vaccines for *diphtheria*, *pertussis* (*whooping cough*),

tetanus, *yellow fever* and *typhus* were in common use. In 1937, the first *blood bank* was established in Chicago, leading the way to modern collection, storage and use for donated blood.

1940-1950

In 1943, microbiologists Albert Schatz and Seiman Waksman discovered the antibiotic *streptomycin*, which was used in the treatment of tuberculosis and other infections. The first commercially produced vaccine for *influenza* was used in 1945.

Autism was first identified by Leo Kanner and research began regarding this common disorder.

New medical technology for diagnosing and treating many diseases using radioactive byproducts, as well as the increased availability of plasma and blood for surgical cases, led to many saved lives.

Fluoridation of water supplies is instituted in many North American cities, reducing dental decay.

1950-1960

Although adult *seatbelts* were first installed in a few vehicles beginning in 1952, most countries did not require mandatory use until the 1970s, and child restraint not until years later. Ontario was the first province to enact the law for adults in 1976.

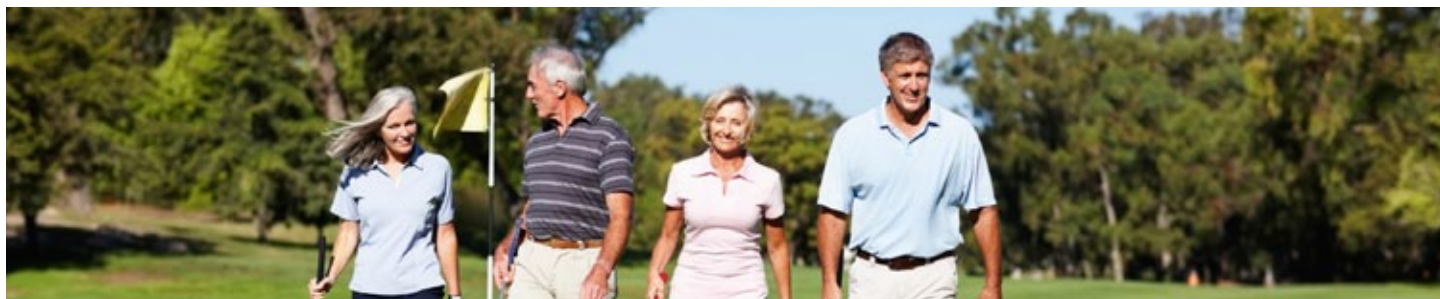
In 1952, Paul Zoli developed the first *pacemaker* to control irregular heart conditions. Researchers in Great Britain first described the structure of the *DNA molecule*.

The first *kidney transplant* was performed in 1955.

Jonas Salk in the USA developed the first *polio vaccine*.

1960-1970

The *Sabin oral polio vaccine* was discovered in 1962 and, over the years, polio has been eradicated in North America and in most developed nations. Rotary International continues its successful aim of eradicating the disease entirely,



The reasons for our increased chances for longevity are attributable to a number of factors. There have been many environmental and public health measures that have reduced the risk of ill health and death. Improvements in education, housing, water supply, motor vehicle safety, and preventive health, as well as regulations for clean air have been important measures.

Reduction in smoking, especially among older persons, has been effective in reducing certain cancers and cardiovascular disease. Our health-care system, including modern hospitals and well-trained health professionals, although always under attack, has been profoundly responsible for improving the overall health of Canadians.

In addition to these factors, I looked back upon the advances in medicine over the period during which most of us who are seniors have been living and was truly amazed at the medical breakthroughs in our time. Here are some of the major advances.

just as was accomplished with small-pox vaccination.

Measles vaccine was developed in 1964 and *mumps vaccine* in 1967.

Dr. Christiaan Barnard performed the first human *heart transplant* in 1967, and the first dilating angioplasties were performed in the USA.



1970-1980

By the 70s, three more important vaccines were developed; *rubella* (german measles), *pneumonia* (caused by pneumococcus) and *meningitis* (caused by menningococcus).

Laser treatments were introduced and CAT (coaxial tomography) scans were first used for more accurate imaging of tissue and organs.

MRI (magnetic resonance imaging) was first used on humans in 1977.

Near the end of the decade, hip and other joints were being replaced for joint disease and fractures.

1980-1990

In 1982, Dr. William DeVries implanted the first *artificial heart* and the first implantable cardiac defibrillator was developed.

A vaccine for *hepatitis B* was discovered.

1990-2000

During this decade, three more important vaccines were developed for *hepatitis A*, *varicella* (*chicken pox*) and *lyme disease*.

2000-Present

Human skin cells were used to create *stem cells*, a major breakthrough which may help to regenerate lost tissue in various parts of the body.

Final complete mapping of the human genome was accomplished, leading the way for new treatments for diagnosing certain cancers and other conditions. During this past decade, there has been an explosion in medical technology allowing health professionals to more accurately diagnose and effectively treat medical conditions.

CONTINUED ►

► What You Can Do

The other important factor in achieving better health and longer life is the contribution we make in modifying our own lifestyle. We are all aware of the need to take certain actions as we mature in order to maintain or improve our health status, but many of us need reminders of just how important these behaviours are. Failing to adhere to some of these important principles not only may shorten our lives, it may seriously impair the quality of our life.

Public Health and Safety

Over the decades, the vaccinations, water and food safety regulations, automobile safety regulations, smoking education and regulations and industrial safety measures have contributed greatly to healthier and longer life. There remains much which we can do for ourselves. Proper food selection and preparation are our responsibility. In the area of safety, prevention of falls and other accidents are a priority as we age. Driving at night, in inclement weather and during peak urban traffic conditions should be avoided. For snowbirds who travel away from home, particular attention should be paid to strange environments. Night motion lights should be used in both hotel rooms and home locations. We need to be continually observant for any safety hazards in all that we do.



Medical History and Medications

Over the decades, many of us accumulate a significant amount of information regarding our past and present health conditions and medications. It is important to document these details in the event that medical care is needed other than at your own doctor's office. Record and



carry with you details of all of your past illnesses, surgeries, allergies and present conditions including the name, strength and dosage of all medications taken. The names of your Canadian-prescribed drugs may not be the same in the USA or other countries and this accurate documentation will allow foreign health professionals to determine your exact treatment.

Annual Health Examination

Seniors in particular should be certain to arrange their annual health assessment by their physician. For snowbirds, this should be scheduled in the spring or early summer in order that any new investigation, treatment or change in medication will not affect the 90-day stability period which most insurers require for travel health insurance policies.

Modern diagnostic tools, as well as a careful physical examination by your physician, may lead to an early diagnosis often allowing for more effective treatment. Screening tests may pick up early abnormalities. Seniors should always get a flu shot, and they should also ask for and receive the vaccination for pneumonia (pneumococcus) which is presently recommended every five years. The shingles vaccine, approved by the government of Canada just three years ago, is 75% effective in preventing shingles.

Avoiding Excesses

We are all aware of the need to avoid excessive unprotected exposure to sun. However, too many of us forget to use sun block and protective eyewear and clothing. Snowbirds can enjoy the sunny southern winter vacations, but should remember the increased number of skin cancers, including melanoma, associated with excess skin exposure. We should avoid

excess physical exertion and fatigue and, if suffering from significant lung or heart disease, areas of high elevation should be avoided. Alcohol use in moderation may even be good for your health, but excess consumption can be harmful.

Dietary Measures

Our health is very much dependent on the quality and quantity of the foods we eat. As seniors in particular, we need to be very cognizant about the amount of calories, fat and salt in our diet. Excess calories add to obesity; excess fat threatens our cardiovascular health; excess salt in our foods (or added at the table) is known to increase the risk of hypertension (high blood pressure). There is abundant research to support the fact that controlling your weight reduces the problems associated with hypertension, arthritis, Type 2 diabetes and heart disease. Maintaining a normal weight helps with agility, as well as improving lung and cardiac functions. The most important decisions you make in managing weight are when you shop.

All prepared and processed foods in both Canada and the USA are labelled with the contents of all nutrients. Be a wise shopper. Learn to read and understand food labels. Don't buy foods that you know will not be good for you. We can't do very much when eating out, but we can certainly manage a healthy diet when at home. For snowbirds, most have the advantage of fresh fruits and vegetables in their diet year-round.





Many have recommendations from their doctor regarding supplemental vitamins. For most healthy seniors, taking vitamin D3 1000 I.U., vitamin C 1,000 mg, calcium 1,000 mg (women 1,500 mg), magnesium 325 mg and omega-3 (if not eating fish twice a week) are all the vitamin and mineral supplements needed. Multivitamins and other health-food supplements are not recommended by most physicians. Ask your doctor about Aspirin. There is increasing evidence that it's helpful in reducing cardiac events and some cancers in select groups.

Exercise

Probably the most important effort which you can make in improving your health status is to exercise. The Canadian Heart and Stroke Foundation recommends at least 30 minutes of exercise most days of the week. For most of us, that's brisk but comfortable walking. If incapacitated by arthritis or other ailments, learn to participate in other activities such as pool exercises, tai chi, yoga and Pilates, or have a professional trainer show you how you can keep in shape. Exercise helps us with many positive outcomes. By improving our stability and aiding in reducing osteoporosis in our hip bones, the risk of a fractured hip is probably reduced. It helps to control weight and blood pressure, reduces the risk of heart attacks and strokes, lowers blood sugar cholesterol levels and gives us an improved feeling of "well-being."



Keeping Mentally Active

Research has shown the importance of keeping mentally as well as physically active. Not only is there an overall improvement in mental acuity, there is evidence that the risk of dementia is lessened. Whether it's playing cards, socializing, doing crossword puzzles, reading, participating in hobbies, church work or volunteering, such mental stimulation is important to your health.

Maintaining good health is important as we look forward to more years than our ancestors. Aside from the debt which we owe to those whose efforts are giving, and have given, us the chance we have for a longer life, let us not forget the importance of lifestyle choices which are necessary to help make our added years enjoyable.



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Our Grand Circle Tour

*I go to nature to be soothed and healed,
and to have my senses put in order.*

— John Burroughs

The American Southwest is famous for incredible scenery, red-rock pinnacles, brilliant sunsets and deep canyons. It is uncommon land for an uncommon experience, and it's all within a stone's throw of Utah. Few states can boast of so much!

Several years ago, we spent four weeks during the months of October and November completing our version of the Grand Circle Tour.

It was grander than we could ever have imagined. During this time, we visited five national parks – Bryce Canyon, Capitol Reef, Arches, Canyonlands and Mesa Verde; five national monuments – Grand Staircase Escalante, Cedar Breaks, Hovenweep, Natural Bridges and Aztec Ruins; Valley of the Gods and Monument Valley; and drove Utah Highway 12 Scenic Byway.

From Salina, Utah, we drove to Fish Lake at an elevation of more than 2,740 metres. The area was an absolutely awesome sight, with golden aspens and blue skies and the lake.

The magnificent and ever-changing salmon-pink and red-coloured pinnacles and spires and brilliantly coloured hoodoos of Bryce Canyon may just be the most awesome scenery we have seen anywhere! On our fourth visit to Bryce, I got my wish...to see Bryce in the snow. When we reached Yovimpa Point at noon, the temperature was a chilly -5 degrees C with a dusting of snow – more than 20 degrees colder than during our first visit just five days earlier. It was even warmer back home in Alberta!

One of the most spectacular driving highways in the West, Utah Highway 12 Scenic Byway, winds along the northern border of Grand Staircase Escalante National Monument. We found it to be

a beautiful drive with numerous interesting places to explore. It twists. It turns. It curves. It climbs. It has been designated an All American Highway.

At Cedar Breaks National Monument, we admired the spectacularly coloured cliffs and breathtaking views of the Great Basin. The red cliff formation, aptly named the Amphitheater, is a fantastic display of eroded cliffs with all sorts of hoodoos and sculpted shapes. This expansive area of rock walls, spires and columns spans three miles across and runs more than 600 metres deep. The temperature at 3,154-metre Cedar Breaks was several degrees above freezing, with strong blustery winds and blue skies.

Capitol Reef National Park is the overlooked sibling among Utah's five "national parks." Centred around a late-19th-century agricultural community, the park captures a portrait of settler life as well as an outdoor cathedral of red-rock landscape. Capitol Reef encompasses a 160-metre natural upheaval in the earth's crust known as the Waterpocket Fold. The Navajo call the area the "Land of the Sleeping Rainbow," an apt description of the many hues of the landscape here. The "capitol" comes from the white domes of Navajo sandstone that resemble capitol-building rotundas, and the "reef" comes from the rocky cliffs that are a barrier to travel, like coral reefs.

One of our favourite national parks, Arches, located north of Moab, is a red-rock wonderland containing some of the most scenic and inspiring landscapes on Earth. Although more than 2,000 arches are located within the park, Arches also contains an





Cedar Breaks National Monument, Utah

astounding variety of other geological formations. We marveled at the colossal sandstone fins, massive balanced rocks, soaring pinnacles and spires that dwarfed us as we explored the park's viewpoints and hiking trails.

Canyonlands, Utah's largest national park, is composed of three distinct districts: The Island in the Sky, The Needles and The Maze. Island in the Sky, the most popular section of Canyonlands, is an elevated mesa where we viewed the canyons of the Green and Colorado rivers 670 metres below. Whichever direction we looked, we noticed the incredible beauty of Canyonlands National Park. Since the canyons follow a north-south direction, I found Island in the Sky fraught with challenges for photography. However, my polarizing filter saved the day!

On another day, we visited the Needles section of Canyonlands – only 24 km south of the Island in the Sky, but 220 km by road. Here, the massive red-and-white eroded sandstone pillars extend for many miles, forming a jumbled landscape.

Dead Horse Point State Park, on the way to Canyonlands' Island in the Sky district, shouldn't be missed. Located atop a mesa, the point of the park provides stunning views of the Colorado River some 600 metres below, and the surrounding cross-section of geology.



Arches National Park, Utah



Capitol Reef National Park, Utah

The gateway town of Moab with its many RV-friendly campgrounds, restaurants and shops is powered by muscle...mountain bikers, climbers, river runners. Some of the best mountain biking in the country lies within the Slickrock Mountain Bike Trail system. Take a day off from visiting the parks and instead, take a float trip down the Colorado River or learn how to canyoneer.

The nearby La Sal Mountains southeast of Moab are threaded with a nice loop drive that takes you out of the red-rock desert and up into evergreen-thick forests and turnoffs to lakes and a U.S. Forest Service campground.

In a wild, remote and somewhat forgotten part of the Southwest, Hovenweep National Monument contains six separate prehistoric ruined villages dating from the Pueblo period of the mid-13th century. The land is flat with bushy mesas split by steep-sided, quite narrow ravines, and the settlements consist of small ruins on or just below the rim around the head of a canyon.

On a loop route out of Bluff, in southern Utah, we visited Natural Bridges National Monument, Mokee Dugway and Valley of the Gods. Natural Bridges National Monument is rather remote and not close to other parks, so it is not heavily visited. We hiked down into the canyon and walked under Owachomo Bridge, the oldest bridge in the park, for some spectacular views. Natural Bridges far exceeded our expectations and we would return in a heartbeat!

CONTINUED ►



Canyonlands National Park, Needles, Utah



- We continued south to Mokee Dugway, a 335-metre drop. It looks innocent enough on the map. Sure, there's a squiggly part and it's marked as "unpaved," but it's a state highway, right? Actually, it's not so bad, but it is definitely an interesting ride. You look wa-a-a-y down, directly at the desert floor below as you drop into the Valley of the Gods.

At first glance, you might mistake this Utah destination for Monument Valley, which spans from southern Utah across the Arizona border. And you'd be very close to right. The formations are so similar because, in fact, from Valley of the Gods, the spires of Monument Valley can easily be seen in the distance. So, in effect, the same forces of nature that shaped the Navajo-owned Monument Valley created this area, which is administered by the Bureau of Land Management (BLM).

We toured the area via a 27-km dirt road that winds among the eerie formation; since the road is rather steep, bumpy and wash-board in parts, we put our Suzuki in four-wheel drive.

Monument Valley boasts sandstone masterpieces that tower at heights of 120 to 300 metres. The angle of the sun accents these graceful formations, providing scenery that is simply spellbinding. The landscape overwhelms, not just by its beauty, but also by its size. The fragile pinnacles of rock are surrounded by miles of mesas and buttes, shrubs, trees and windblown sand, all comprising the magnificent colours of the valley. All of this harmoniously combines to make Monument Valley a truly wondrous experience. We enjoyed this beautiful land.

At Aztec Ruins National Monument in northwestern New Mexico, we took the self-guided 0.8-km walk through rooms built centuries ago. What remains today is a walled village with almost 400 rooms on three levels and more than a dozen kivas (circular ceremonial areas) in a very good state of preservation.

With the unseasonably warm weather still hanging on, we decided to stay at Farmington (New Mexico) for another day to do a day trip to Mesa Verde National Park in southwestern Colorado. With more than 4,000 archeological sites, Mesa Verde provides visitors with a great window into the past, to when the Ancestral Pueblos built cliff dwellings and coaxed a life from what today

we see as a harsh landscape.

The first word that came to my mind was "stunning." And that was just the moment we entered the park. The road into Mesa Verde is steep, narrow and winding. As we wound our way up to 2,500 metres, we began to realize that this isn't a place to do in a day. A World Heritage Site, Mesa Verde offers a spectacular look into the lives of the Ancestral Pueblos who made it their home for more than 700 years, from A.D. 600 to A.D. 1300. Today, the park protects more than 4,000 known archeological sites, including 600 cliff dwellings. These sites are some of the most notable and best-preserved in the United States. After walking down the cliff to the Spruce Tree House, we did a ranger-led tour of Cliff Palace, the largest and best-known of the cliff dwellings in Mesa Verde. The site has 150 identified rooms and 23 kivas.

This park has a surprisingly large campground – 435 camp sites – and park officials say that they rarely fill. Each site has a table, bench and grill.



Story and photos by
Rex Vogel

I'm looking forward to seeing you again in the next issue. Until then, check out my website for more on snowbirding and the RV lifestyle: [Vogel Talks RVing.](http://VogelTalksRVing.com)

Feel free to e-mail me at vogelontheroad@gmail.com with your comments, issues and topics that you'd like to see addressed on this page.

Seniors may benefit from bypass surgery over angioplasty

A recent study shows that patients over the age of 65 who have severe coronary artery disease may benefit more from bypass surgery than from angioplasty.

The study, which included about 200,000 patients with more than one blood vessel blocked, found that those who underwent the bypass surgery had a 21 per cent reduced risk of dying after a four-year period, compared to those who received angioplasty.

Minimally invasive angioplasty has been the current trend in cardiology. Bypass surgery, however, may become a better option for certain patients. Says study author Dr. Weintraub, "People will give surgery another thought, especially for sicker patients."

Sun exposure hurts your eyes

We all know the effects of UV rays on our skin. But our eyes are susceptible to harm as well. On bright days, excessive exposure to the sun's rays can damage the eye's surface. Long-term UV exposure contributes to the development of several eye disorders, such as cataracts. Certain cancers associated with chronic UV exposure can develop on the eye's surface.



And new research suggests that the sun's high-energy visible (HEV) radiation — also called blue light — may increase the long-term risk of macular degeneration.

Sunglasses and wide-brimmed hats can offer protection against the sun's harmful rays. Choose sunglasses that block 100 per cent of UV rays and that absorb most HEV rays. An eye specialist can help you choose the right lenses.

Swimming lowers blood pressure

A small study published in the American Journal of Cardiology shows that older adults who swim a few times a week may lower their systolic blood pressure.

The study group consisted of 43 older adults, with an average age of 60, who had high blood pressure or pre-hypertension. Participants were divided into two groups; one group received supervised swimming sessions, while the other group learned relaxation exercises. Over 12 weeks, the swimming group swam in the pool three to four days a week, gradually working their way up to 45 minutes of swimming at a time. At the end of the study, researchers found that the participants in the swimming group reduced their systolic blood pressure by nine points. In contrast, the relaxation participants experienced no change in their blood pressure.

Swimming is promoted as a good exercise for older adults; it does not involve bearing of body weight and is easy on knee and ankle joints.



Poorer mental skills in obese seniors

Obese seniors between the ages of 60 and 70 have reduced thinking skills, according to a recent study published in the journal *Age and Ageing*. Researchers found that a high body mass index (BMI) was associated with increased risk of reduced cognitive performance. Participants with the highest level of abdominal fat tended to have poorer thinking skills than those with the least amount of abdominal fat.

"Our findings have important public health implications," says study author Dae Hyun Yoon. "The prevention of obesity, particularly central obesity, might be important for the prevention of cognitive decline or dementia." The study did not show that obesity caused people to have reduced memory skills.

Check up on Canada's health (2010)

Heavy drinkers – **17.3%**

Current smokers – **20.8%**

High blood pressure – **17.1%**

Overweight or obese adults – **52.3%**

Physically active – **52.1%**

Has a doctor – **84.8%**

Source: Statistics Canada

Willa McLean is a
freelance writer who
lives in Kitchener.



RV Snowbirding 101

Marsha Spink

Trafford Publishing - 241 pages

Many retirees from The Great White North dream of making an annual "Great Escape to Where the Sun Spends the Winter." RV Snowbirding 101 is the quintessential budget guide for prospective vagabonds, and it's also a compelling insight into the unique culture of folks following the sun, and interesting to anyone.

With our hosts, Marsha and Paul Spink and their faithful dog Simba, we vicariously cruise the snowbird circuit from the beaches of Florida to the deserts of California, Arizona and the southern tip of Texas. They share their expertise gained

from 10 years of travelling in three different motorhomes and years of reading and Googling.

RV snowbirds not only have a unique culture, they have a unique language. I'd seriously suggest that before you start reading the book, you turn to "RV Talk" on page 228. You'll learn that "Boondocking" is camping with no hookups, that "Full Hookups" include water, power and sewer, that "Black Water" is toilet sewage, and that a "Honey Wagon" is a truck which serves as a mobile dump station. This guide really gets down to basics.

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Author Marsha Spink extols the benefits of RV travel. "You can go where you want, when you want, with all the comforts of home. A clean washroom is always close at hand... and you can take your pet." She also addresses the challenges and complexities of customs, clubs and campground memberships, and choosing a "rig." For snowbirds, room for six for cocktails, four for dinner, and two for sleeping is considered ideal.

An interesting feature describes the flight paths to the sunbelt from different areas of Canada, with details on rest areas, supersize gas stations, Wal-Marts (snowbird-friendly) and even casinos. From Vancouver, it's I-5 to California. From Alberta, I-15 is an extension of Alberta's Highway 14. I-75 and I-95 are the main escape routes from the eastern states and provinces to Florida. Spink strongly recommends that prospective travellers buy "Along Interstate 75" by our old friend Dave Hunter. It truly makes "getting there" a pleasure.

The RV snowbird community is described as former doctors, teachers, plumbers, farmers and sanitation engineers from across Canada and the northern U.S. Retired RVers rarely talk about their occupations in their previous lives. They put out the awning, patio mat and folding chairs and become part of a community with frequent happy hours and potluck

dinners. It's a classless society.

I particularly enjoyed Marsha's hand-drawn maps and pithy observations about each of the snowbird sunbelt destinations. She's not an alarmist, but she does advise Canadians to be aware of the American gun culture, where little libraries post a "No Firearms" sign on the door, and bumper stickers read, "I'd rather be judged by 12 than carried by 6" or "If this is snowbird season, can we shoot them?" You should consider this before you give an incompetent driver the finger on a U.S. highway. There's also a serious warning about overnighting at highway rest areas and other isolated locations. Canadians are particularly vulnerable, as their licence plates indicate "well-to-do" tourists with no firearms on board."

In addition to the U.S. snowbird hotspots, the Spinks describe their RV adventures in Mexico, New Zealand and the two years they spent in Canada's winter tropics – Parksville, B.C.

RV Snowbirding 101 is a compelling read and a must for the prospective RVer.



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Reading on the go

What to know when buying tablets and e-readers

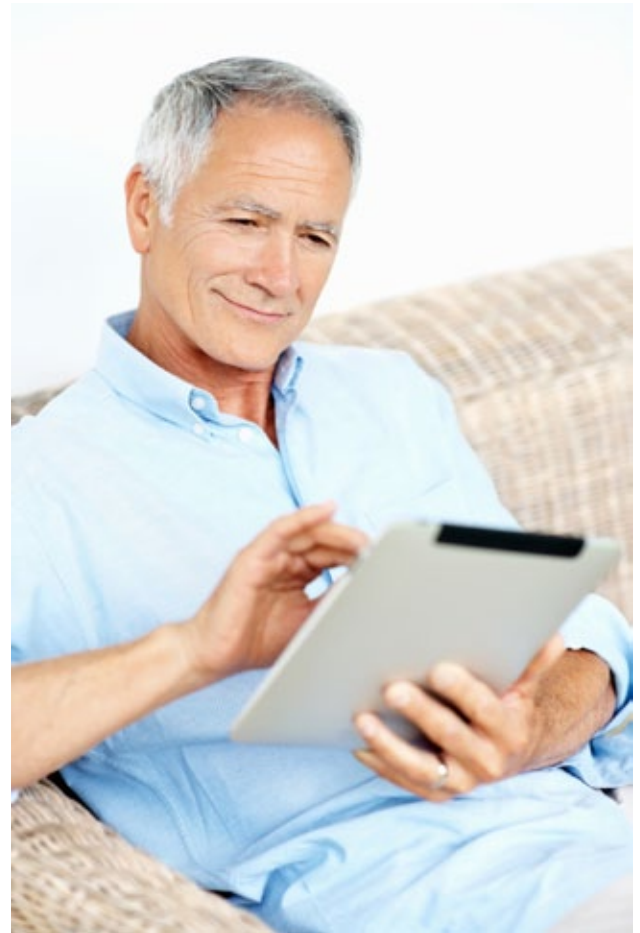
by Jennifer Cox

Tablets and e-readers are portable devices that are primarily used to read books and other publications, however, many of today's models also have additional functions and features.

Reading-on-the-go has become a popular trend and, as one CNN article pointed out, the number of adults who owned such gadgets increased from 10 per cent in December 2011 to 19 per cent in January 2012 (according to a report from the Pew Internet & American Life Project). A large percentage of those switching from hard-covers to screen-covers are baby boomers and, in fact, 47- to 56-year-olds are more likely to own an e-reader than any other age group (DigitalTrends).

So what exactly is a tablet and an e-reader, what's the difference between the two, and who carries these?

Well, let's start with the basics. There are two types of electronic reading devices, which are basically any little machines that can display words on a screen. You can get a tablet, which allows you to do more than just read on it, and then there's an e-reader, whose main job is to display books and other reading materials. Which one reigns supreme? Depends on what you're looking for.



Tablets

You will find tablets like the Amazon Kindle Fire, Apple iPad, BlackBerry PlayBook and Barnes & Noble Nook Color to be the biggest carriers of such tools, which are portable computers that can be used to download and read books, magazines, newspapers and other periodicals. They come with easy-to-use touch screens and can be used for a number of other applications beyond just reading – they usually have most of the capabilities of a computer too, such as web-browsing, camera and video functions, GPS navigation, and can even be used as a cell phone.

These devices will cost you a bit more than an e-reader and, given the large (and delicate) screens, there's more of a risk of damaging such gadgets. They don't necessarily offer the best reading quality (given their myriad other abilities) and they've been known to work a bit slower than their e-reader counterparts. Yet they're easy to use and incredibly multi-functional.



E-readers

The main brands of e-readers or e-book readers include the Sony Reader, Amazon Kindle, Kobo and the Barnes & Noble Nook. Applications can also be downloaded for PCs, Macs, iPads, Androids and Blackberrys, so that e-reading is an option. A poll by Silver Poll found that e-book readers are more popular with the 55+ crowd because reading is such a major pastime for that age group. Further to this, e-readers are relatively easy to use and they often connect directly with e-book stores, so buying reading material is a breeze.

E-readers are also designed with reading specifically in mind, meaning that more emphasis has been placed on perfecting the screen so that there's no sun glare when being used outside. E-book readers typically have longer battery lives as well.

However, every good thing has a downside. The main complaint about e-readers is the fact that titles are a bit more limited with this type of gizmo. It's been said that users have been dissatisfied with the lack of available authors and different genres of writing. However, manufacturers are working tirelessly to bring increased selection

to customers – Amazon currently boasts the largest number of e-titles on the market, and other companies have joined forces with local libraries, who are offering their own electronic books.

Any way that you look at it, both tablets and e-readers are convenient – they make staying well-read quick and easy and, given the increase in popularity, it seems that e-reading is here to stay. It's all about finding the device that meets your needs, whether it's just straight reading or being able to do more, such as browse the Internet. Do your homework, try some of the devices first-hand at a big-box store, and choose the gizmo that's right for you.



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BEEETS



by Shari Darling

Beets are enjoyable year-round. My husband loves them, so beets are an integral part of our year-long diet. In the spring and summer, we relish in beet salad with oranges and walnuts or with goat cheese and pistachios, or simply buttered and tossed with feta and fresh chives, parsley and tarragon. In the winter, I steam beets as a side dish to sit alongside the chicken or fish.

I was delighted to find two of my favourite ingredients working together on the menu of Fulford's dining room – beets and barley! They are partnered in a dish called Beet and Barley Risotto. Fulford's is the in-house restaurant operated by the culinary students at Fleming College in Peterborough under the direction of chef and professor Brian Henry. The students work in teams to create the menus, which change every few weeks.

Culinary student Andrew Lecky created the Beet and Barley Risotto recipe that I've included.

Beets should be considered a super food. A member of both the Chenopodiaceae and Amaranthaceae families, beets detoxify the blood and are loaded with vitamins A, B1, B2, B6 and C. Beet skin is edible, if scrubbed clean and grated. It can be added raw with the flesh to fresh greens. The most desirable part of the beet is the root, the flesh. The flesh is a remarkable source of choline, folic acid, iodine, manganese, organic sodium, potassium, fibre and carbohydrates in the form of natural digestible sugars. To keep the beet from bleeding, leave two inches of the stem when cutting it from its leaves. Beet greens possess a higher content of iron than spinach. It's the quality of the iron offered that

counts here. These greens are also an excellent source of calcium, magnesium, copper, phosphorus and sodium.

Due to all these vitamins and minerals, beets are highly effective in treating a whole plethora of ailments, such as high cholesterol, colon cancer, osteoporosis, asthma, constipation and anemia, to name a few.

When pairing beet dishes with wine, consider the primary tastes and flavours. Beets are sweet and earthy. If you prefer to pair them with white wine, choose one that has a hint of sweetness to match, such as Riesling or Gewurztraminer. Refrain from pairing beets with bone-dry white wines unless other predominant flavours are added, such as toasted walnuts for bitterness. Red wines with forward fruitiness and low tannin are the best partners, such as Zinfandel, Shiraz and Merlot.

This is probably one of the tastiest bowl-loving recipes I've ever tried. Here is the Beet and Barley Risotto recipe from Fulford's dining room in Fleming College. The flavours are earthy and bright and deserving of any red wine offering similar characteristics.



Beet and Barley Risotto

(Serves 8-12)

2 cups pot barley

6 cups vegetable stock

2 tbsp butter

2 shallots, minced

1 cup white wine, dry

4 cups cooked beets, peeled, small-diced

1/2 cup feta, crumbled

1/2 cup walnuts, chopped

1/2 cup beet greens, julienned

2 tbsp parsley, chopped

salt, kosher

pepper, freshly ground



Rinse barley in a fine mesh strainer. Drain well and reserve.

Melt butter in heavy-bottomed saucepan over medium heat. Add shallot, sweat.

Add barley, stir and coat well with butter. Cook two minutes.

Deglaze pan with wine and cook until reduced.

Add stock one cup at a time and allow the pot barley to absorb.

Once all stock is added to barley, stir and cook until tender.

Fold in diced beets, julienned beet greens and walnuts.

Season.

Finish with crumbled feta.

To roast beets:

Trim beets of their roots and greens.

Toss in olive oil, salt and pepper and roast in oven at 400 F until fork tender.

Remove from oven, let cool slightly and peel.

Small dice.

Suggested wine:

Choose an earthy Zinfandel from California, Baco Noir from Canada or Shiraz from Australia.

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The CSA is constantly looking for new members, just like you. Sign up five new members and get your next annual membership FREE. Download five applications from our website at www.snowbirds.org or photocopy the application below. Have five of your travelling friends become new and valued members of your association.

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City _____	State _____	Zip Code _____
Telephone () _____	Referring Member Name or Number _____	
Payment: <input type="checkbox"/> Cheque <input type="checkbox"/> VISA <input type="checkbox"/> MasterCard <input type="checkbox"/> Cash (Please make cheque payable to: Canadian Snowbird Association)		
Credit Card # _____	Expiry _____	
I/we hereby apply for membership in the Canadian Snowbird Association (CSA) and, if accepted, acknowledge and/or agree as follows:		
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THE CSA MEMBER HANDBOOK: BENEFITS & SERVICES



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The CSA provides members with information booklets such as The CSA Travel Information Guide, The CSA Member Handbook and The CSA Travellers' Checklist. Within these publications, you will find information pertaining to border crossing, tips to help you plan a lengthy trip and the various benefits of being a member of the CSA.



CSANews

The official news magazine of the Canadian Snowbird Association is filled with valuable advice, timely tips and informative articles regarding issues that impact travelling Canadians. As an active member of the CSA, you will receive four complimentary issues a year.



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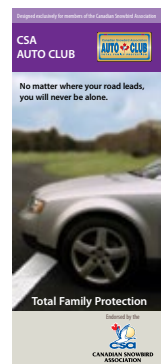
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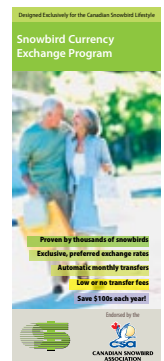
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The Canadian Snowbird Association offers its members a hassle free service to convert their Canadian currency into American funds, and it has never been better. Every month we will deduct the funds from your Canadian financial institution, exchange the currency and deposit the funds directly into your U.S. based bank account. No paperwork, no phone calls. Just convenience.

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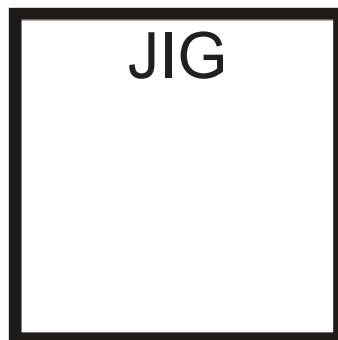
1.



4.



2.



5.



3.



6.



Answers on page 54

Things are looking UP!

There is a two-letter word that perhaps has more meanings than any other two-letter word, and that is 'UP'.

It's easy to understand UP, meaning toward the sky or at the top of the list, but when we awaken in the morning, why do we wake UP?

At a meeting, why does a topic come UP?

Why do we speak UP and why are the officers UP for election and why is it UP to the secretary to write UP a report?

We call UP our friends.

And we use it to brighten UP a room, polish UP the silver; we warm UP the leftovers and clean UP the kitchen.

We lock UP the house and some guys fix UP the old car.

At other times, the little word has real special meaning.

People stir UP trouble, line UP for tickets, work UP an appetite and think UP excuses.

To be dressed is one thing, but to be dressed UP is special.

A drain must be opened UP because it is stopped UP.

We open UP a store in the morning, but we close it UP at night.

We seem to be pretty mixed UP about UP!

To be knowledgeable about the proper uses of UP, look the word UP in the dictionary.

In a desk-sized dictionary, it takes UP almost one-quarter of the page and can add UP to about 30 definitions.

If you are UP to it, you might try building UP a list of the many ways UP is used.

It will take UP a lot of your time, but if you don't give UP, you may wind UP with a hundred or more.

When it threatens to rain, we say that it is clouding UP.

When the sun comes out, we say that it is clearing UP.

When it rains, it wets the earth and often messes things UP.

When it doesn't rain for a while, things dry UP.

One could go on and on, but I'll wrap it UP, for now my time is UP, so...it is time to shut UP!

Now it's UP to you what you do with this information.

Well, we made UP our minds to show it to you and cheer you UP!

Submitted by CSA Director John Foster



"... AND IS THE DOG CANADIAN TOO?" RON BELLAMY
 "NO, HE'S A GERMAN SHEPHERD!" ©

Since You've Been Gone

What's been going on in Canadian politics while snowbirds have been in the south

By Mark Kearney and Randy Ray

► Liberal MP Justin Trudeau stepped into the boxing ring on March 31 and easily defeated tough-guy Tory Senator Patrick Brazeau in a bout to raise money for charity.

► Thomas Mulcair is the new leader of the official Opposition after winning the job as leader of the federal New Democratic Party at a March 2012 leadership convention. Mulcair is an NDP member now but, when he first entered politics in Quebec in 1994, he was a Liberal representing the riding of Chomedey.

► CBC TV News Network show Connect with Mark Kelley and CBC Radio One's Dispatches foreign-news program were canned due to cuts in the March 2012 federal budget.

► By eliminating the penny in the budget, Ottawa expects to save taxpayers \$11 million a year. Penny production ended in April. It costs \$11 million to manufacture and distribute \$6.9-million worth of pennies.

► Thanks to changes in the budget, if you were born in August 1958, you will be eligible for Old Age Security when you are 65 years, three months old. If you were born on Feb. 1, 1962 or later, you will be eligible for OAS when you turn 67.

► MPs qualify for a pension after six years and can start collecting at age 55.

► If Stephen Harper, now 52, stays in office until 2015, he will be eligible for a pension of at least \$223,500 a year.

► The Conservatives want 65 F-35 Joint Strike Fighter jets at a cost of about \$15 billion, but critics say that the cost will be at least another \$10 billion.

► Election results in seven federal ridings are being challenged in court because of a series of robotic calls that tried to misdirect voters in last year's election to incorrect polling stations.

► After a federal byelection on March 19, Toronto-Danforth, the late Jack Layton's riding, easily stayed in the NDP fold when Craig Scott won almost 60 per cent of the vote.

► Stephen Harper appointed seven people to the Senate in January, including Ottawa police Chief Vern White, top cop in the nation's capital since 2007.

► The new Ontario budget in March proposed 25 new or larger LCBO stores.

► The budget also proposed a means test for seniors to qualify for the Ontario Drug Benefit based on net household income.

CSA President's Award Honourees

Instituted in 2003, the association has created an annual president's award – to be presented at the annual general meeting or other suitable event – to recognize members who have served the association in an outstanding volunteer capacity, thereby making a significant contribution to the success of the association.

The award is a beautiful etched-glass sculpture.

The award winners for 2012 are:

Sharon and Ken Bulmer
Spring Bay, ON & Lakeland, FL



Morris and Barbara Hand
Meaford, ON & Lakeland, FL



Belinda Harris
Paris, ON & Lakeland, FL



Ray Borlee
Edmonton, AB & Yuma, AZ



Rex Vogel
CSA News columnist



Answers from page 52

1. In the doghouse
2. The jig is up
3. Love is blind
4. Pot calling the kettle black
5. Close-knit community
6. Keep me posted

Snowbird Currency Exchange Program



The **Snowbird Currency Exchange** Program is designed specifically for the snowbird lifestyle. It's that unique!

Join ranks with thousands of satisfied snowbirds who transfer money from Canada to the U.S. at exclusive, preferred exchange rates with little or no fees. It works with all major financial institutions, and the transfers are automatic.

The Snowbird Currency Exchange Program is the ultimate in cross-border banking for Canadian snowbirds. The program enables you to transfer money automatically from your regular Canadian chequing account to your U.S.-based bank account. The rest is up to you!

You can specify which months and what amounts you want to transfer, or you can have the same amount transferred every month on a continuous basis.

Proven by thousands of snowbirds

What makes this program really unique is that we pool the funds of every enrolled snowbird and complete a single bulk transaction. This grants us access to bulk exchange rates otherwise unavailable to the consumer, and we pass the savings on to you.

Unlike most exchange programs, the Snowbird Currency Exchange Program will not subject you to additional fees when your funds are transferred to your U.S. bank account. It's that good!

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