

CSA NEWS[®]

OFFICIAL NEWS MAGAZINE OF THE CANADIAN SNOWBIRD ASSOCIATION | FALL 2012 | ISSUE 84



FINANCIAL STRATEGIES

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Thank you for a great response to our survey. We received literally thousands of replies and your special comments will keep us busy for some time.

The primary shifts in snowbird habits were what you would expect with all the new technology which we are slowly adopting. Eighty-five per cent of snowbirds are now online and using e-mail to communicate with friends and family. Surprisingly, Skype also has 30% of snowbirds as users; I will have to try it myself. The snowbirds completing our survey online had a 99% response to "Are you online?" and I am wondering about the other 1%.

Your journey south takes a leisurely three to four days for 54% of you and about the same 50% spend six months at their winter destination, which is an increase over prior surveys. Eighteen per cent plan to stay longer this year and it would be nice if our family can do that too. The border does not seem to present much of a problem and the economy and the dollar exchange rate are really not relevant to our plans. We simply adapt as best we can.

It was a bit disturbing to discover that 8% had crossed the border without insurance protection and I would like to reiterate how dangerous that can be. Please, please, buy something. More than 50% of snowbirds made a claim in the past 10 years. What pleased us at Medipac was that 92% of claimants had a satisfactory – or better – claim experience; 48% even said that it was excellent. When dealing with the complex and convoluted U.S. medical systems in emergency situations, these results are spectacular. We still have work to do in order to help that other 8%, however. Sixty-eight per cent have family come to see them and you should ensure that they are properly covered for their visit. In our situation, it would probably be me that ended up paying for uninsured medical issues, as the kids are not rich. Just a word of caution for you.

Changing of currency by snowbirds is showing trends towards doing it just once, before they leave. This has increased from 14% to 26% and implies that people may be watching the exchange rates and buying when our Canadian dollar is strong. The CSA's Currency Exchange Program is also showing a steady increase every year for regular monthly transfers, which helps spread the currency risk. Many snowbirds are changing money "as needed," and "at the bank" is still the top choice at 63%. This must be the convenience factor at work because banks certainly do not have great exchange rates and their fees can add up too.

An incredible 95% of us state that we are in good to excellent health. But, hey, we are snowbirds; what else would we expect?

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What you should know before launching a consumer complaint

Deciding to make a complaint against a company or organization that you feel has done you a disservice can be worthwhile if you enter into the process with the right knowledge and expectations. It can be time-consuming and yes, frustrating. But the more preparation you put into it up front, the more you'll get out of the process in the end.

There's a new tool available online that can help you take a more methodical, step-by-step approach to preparing your claim. The Complaint Roadmap, created by Industry Canada, walks you through everything you need to know to make an effective consumer complaint; from preparing your initial complaint to accessing municipal, provincial, and federal bodies that can help you get redress. The roadmap is a valuable resource that guides you through the formal process from beginning to end.

The first step of the roadmap gives a good overview of what you need to know and do before launching your complaint. For example, make a file and keep it in a secure place. Store every piece of correspondence you have – receipts, faxes, e-mails, notes from telephone conversations, reference numbers – in the file and keep adding to it as you move along.

You can also check out some of the main issues affecting consumer protection by visiting step one of the roadmap online at www.consumerinformation.ca and opening the following windows for information on specific topics. For example, under refund and exchange policies, you will find information on:

- ▶ Items that go on sale after purchase;
- ▶ Basic contract terms;
- ▶ Contract cancellations;
- ▶ Defective products;
- ▶ Private sales, and;
- ▶ Claims or holds against property.

Some complaints may involve specific provincial, federal or territorial legislation that you need to know about in order to successfully pursue your complaint. Step one of the roadmap also has a link to summaries of consumer protection laws.

Once you've done your initial preparation, you're ready to move on to the rest of the steps. Steps two through six help you decide what to say and how to say it, how to write a complaint letter (there's a downloadable template in step four), how to elevate your complain to a higher level and finally, what you need to know about going to court. Each step allows you to customize your search by topic and where you live. You can find the Complaint Roadmap at www.consumerinformation.ca.

Source: www.newscanada.com

Device will diagnose medical conditions on Earth and in space

In the movie Iron Man 2, billionaire-turned-super-hero Tony Stark uses a pocket device to instantly measure his toxicity levels caused by the fictional reactor core in his chest that gives him super-powers.

In real life, such instantaneous personal medical technology doesn't exist, yet. But soon, a new device, funded by the Canadian Space Agency, could pave the way for real-time analysis of everything from infections to stress, blood cells to cancer markers.

The device – called Microflow – is a miniaturized version of a flow cytometer (commonly used for a range of bioanalysis and clinical diagnoses). Microflow can spot cells and biological molecules rapidly in a stream of liquid as they pass single-file in front of a laser—all within 10 minutes.

It can then analyze the physical and chemical properties of molecules or cells in the sample.

Weighing less than 10 kilograms and roughly the size of a toaster, Microflow's small size and light weight make it ideally suited for space, since it costs much more to launch heavier objects into space, and bulky objects are more difficult to stow.

Making it Micro

Miniaturizing flow cytometer technology, and making it work in space, required the Quebec City-based INO to find a way to keep the fluid stream small and from becoming unfocused in weightlessness.

Led by principle investigators Dr. Ozzy Mermut from INO and Dr. Luchino Cohen from the Canadian Space Agency, the Microflow team built a device that suspends particles in just a tiny amount of liquid. Once the particles are detected in this structure, the device transfers the data to a USB key for analysis.

Uses in Space

Microflow will be put to the test on the International Space Station during Canadian Space Agency Astronaut Chris Hadfield's six-month mission in 2012-13. If the technology proves successful in space, it could revolutionize how astronauts are able to diagnose and treat themselves and others throughout long-duration missions by allowing the crew to test for medical conditions without having to send samples back to Earth for analysis.

Uses on Earth

Microflow could allow people in remote communities to be tested quickly for things like infectious disease, thereby reducing health-care costs and putting hospital-level care into the hands of more Canadians. It might also help reduce the travel required for medical analysis by testing people in their home communities. The technology could also allow food and agricultural processing plants to run on-site quality control inspections and tests.

Source: www.newscanada.com

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!

*The **Snowbird Currency Exchange Program** – it's convenient, secure, trusted by thousands and worry-free.*

1-800-265-3200

For information please call the CSA or download the application from www.snowbirds.org


 Dear Bird Talk,

I always enjoy the articles and timely tips, but must admit that one article in the recent Bird Talk section raised huge red flags. I refer specifically to the one from V.C. in Lloydminster, AB, where he suggested how to adapt your SIN to facilitate a U.S. credit card application.

Having been the victim of identity theft, I have learned through Phone Busters (RCMP) and even Human Resources Development Canada that we should never divulge our SIN to anyone other than an employer, our banking institution or an investment firm, as they issue T-4s, T-5s, etc. I realize that the American credit card company may not issue the requested card without it, however I can assure you that the loss of the perks from not having the card would be more than outweighed by the aggravation of having to deal with all the frustration of identity fraud.

Carolyn Hepburn
London, ON


Ed: Huge red flags is correct. This letter is to caution people again to never, never try to use their Canadian SIN number as U.S. ID or on any kind of U.S. form. It can be interpreted as fraud, misrepresentation, identity theft and impersonation. These are all serious crimes anywhere. You could possibly circle it and write beside the number that it is a Canadian SIN, but I would not do that either. Placing "Not Applicable" in the box is best.

 Dear Bird Talk,

Per page 37 from Border Guide, and confirmed by Regional Consultant, Investigative Services, Belleville, Ont., it is illegal for Canadians to give their SIN # to any U.S. entity. But get an IRS-ITIN # to use when you have to pay tax or do banking in the U.S. Go to a U.S. library or go online to get a W-7 form and complete it to get this IRS-ITIN #.

Alf Andrews
Leamington, ON

Ed: The best solution and very simple.

 Dear Bird Talk,

This past winter, I had the misfortune of contracting GBS (Guillain-Barre syndrome). I, like many others, had never heard of this debilitating autoimmune disorder. If you want a scary read, Google it on the Internet. With the accompanying pain and lack of sleep due to the pain, I ended up in the ER four nights in a row, and on each occasion, the doctors were unable to correctly diagnose this medical problem. Those visits translated into a bill from the hospital and doctors of \$35,000. Now that's really scary. Thank God I had travel insurance and, in particular, Medipac coverage. Every staff member with whom I dealt was kind, courteous and most understanding. With four doctors in Texas being unable to determine my medical problem, Medipac flew me home. I then spent 10 days in the Ottawa Civic Hospital, where after numerous tests which included a spinal tap, the doctors verified GBS. A followup examination two weeks after being released determined that the immune system had become stable and that I could return to Texas. Once again, without any hesitation, Medipac made it possible for me to fly to my southern winter retreat. I have always recommended Medipac to my fellow snowbirds. Now, armed with first-hand experience unfortunate though it may be, those recommendations will only be stronger. Thank you, Medipac!

Don Kannon
Williamstown, ON

Ed: Out of interest, our first such case of GBS at Medipac was with Don Slinger, one of the CSA's early and finest presidents. The details of his case were almost identical to yours, although his did take longer to clear up. We evacuated him to the University Hospital in London, Ontario and, by coincidence, they had special programs and were doing research on GBS. A very fast diagnosis with immediate treatment saved his life, I am sure, as the paralysis had already progressed before the doctors got it under control.

Mr. Slinger totally recovered and lived for many more years without any reoccurrence. Thanks for your kind words; I will pass them on to Medipac's assistance staff.

 Dear Bird Talk,


I just want to impress upon everyone how important it is to have good insurance before entering the U.S.

On Jan. 1, 2011, we were in a bad accident on I-75 in Kentucky. Our van was demolished by a big motorhome while we were stopped in front of a police car with flashing lights. My passenger was critically injured. We were taken to a hospital in Corbin and, after I insisted, they phoned Medipac.

Medipac took over and airlifted us home. Thanks to Medipac, my only expense was a hotel room. Two-and-a-half days' bills were over \$100,000. I had a doctor stand at the foot of my bed in emergency and, when I insisted on a call to Medipac, he said to me, "do you want to live poor or die rich?" I guess he was ticked off because he couldn't run up a bill. Medipac is not the cheapest insurance on the market, but I believe they are the best. "You get what you pay for." Thank you, CSA.

Donald Post
Woodstock, ON


Ed: Please note that Mr. Post was billed \$100,000 anyway, plus the \$15,000 cost of an air ambulance. This is a reminder to those people who believe that, if they get sick, they will just get on a plane and go home; this almost never happens. By the way, if you send in those hotel bills, we will pay those, too. With Medipac, we try to give you more than you pay for.

 Dear Bird Talk,

The same day I read your article about efforts to have the CRA approve travel medical expenses, I received notice of reassessment as they had rejected my claim for the premiums paid. However, your article gave me strength and I am appealing. Thanks for your efforts.

John Caird
Oakville, ON


Ed: CSA strikes again. You WILL win.

 Dear Bird Talk,

I am pleased to inform you that we have received a full refund of the extra tax we had to pay because CRA originally rejected our Medipac travel insurance premium cost for the 2010 tax year. Thank you for all your help and good luck helping snowbirds in the future.

Ann and Cliff Dakers
Burlington, ON

Ed: And again. And we will, and we do need luck and your support.


 Dear Bird Talk,

I will never endorse CSA as long as they endorse discriminatory insurer, Medipac. The first question on the Medipac application involves HIV, ARC and AIDS. They use this highly discriminatory question to deny coverage and to deny claims. Shame on everyone at CSA for endorsing a company with such overtly discriminatory practices. Shame on everyone at CSA for endorsing a company that uses false advertising to gain clients, sell insurance, collect premiums and then deny claims. Shame, shame, shame.

John Lawrence

Ed: Well, not quite correct. We can't deny your claim because we do not allow people that have these diseases, or many other diseases that are "terminal" in nature to purchase Medipac, at all. We believe that this cost should not be shared among all snowbirds as rates would have to drastically increase.

We are, however, reviewing many individual situations, such as yours, in an attempt to find a way to insure you in our underwritten plan and we are hoping to even cover your unexpected AIDS related issues. We feel no shame at all, as we are very likely the only company in Canada trying to find you a solution. Please apply and we can use your information to assist us, and others.

 Dear Bird Talk,

As usual, I read CSANews from cover to cover for its valuable information and advice concerning travel and medical

insurance during our annual stay in Florida for the winter months. The current issue, however, contains two items of personal opinion, which I feel deserve a response.

In your editorial, I was naturally pleased to learn that CSA's executive director Mike MacKenzie had won a point for our side by convincing treasury officials in Canada to allow "the portion of a travel insurance policy premium relating to medical benefits to be fully deductible." On the other hand, in view of the appalling record of government in terminating the long-gun registry, discontinuing the use of the long form in census-taking, and limiting parliamentary democracy on the dreadful omnibus bill, I could hardly agree with your words, "What a pleasure it is to deal with this government!"

Again, on the OPINION page, while Michael Coren critically commented on "the false paradise of Tommy Douglas medicine," he is surely aware that a poll conducted a few years ago voted Douglas the greatest Canadian ever, most likely due to his introduction of publicly funded health care in Saskatchewan – followed by its extension to all of Canada under P.M. Lester B. Pearson. Its popularity is still so unquestioned that journalist L. Ian MacDonald in the *Montreal Gazette* (July 4) stated that "no politician or political party...with any thought of being elected would propose to dismantle publicly funded health care..."

On the practical side, please note that as Medipac clients for the past 12 years, my wife and I are grateful for enabling us to make our annual sojourns to Florida, with financial protection from the American system in the event of serious illness.

Samuel Levy
Côte Saint-Luc, QC

Ed: The other side of any opinion is always valuable information. This government, though, has been very helpful to our members in many areas of concern and they strongly support us as we try to get the provinces to obey the Canada Health Act. Better access to our health-care system would also be of help to many Canadians, many of whom cannot even find a doctor. I can get a full, very expert medical screening in the United States on a bus parked in a mall parking lot. The cost


Featuring the letters & concerns of our members

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or by e-mail: csawriteus@snowbirds.org



– \$149. They found that I had an aneurysm which could have killed me. I should be able to do that in Canada, shouldn't I? I highly recommend that everyone see a bus at your earliest opportunity.

 Dear Bird Talk,

I have been a subscriber for a long time and have not seen any articles or letters inquiring about the technicalities of marrying an American. We all enjoy our winters in the U.S. and sometimes, romance happens. I am one of the lucky ones and am contemplating marriage in the future. As a Canadian marrying an American, what advice can you offer? Your help and information would be greatly appreciated.

Olivia
Ontario

Ed: My advice is to get married and have a great life and may the governments be your only hassles. Part of the answer depends, of course, on where you want to live. If you plan on living in Canada, you can easily bring in your spouse, but the process will take about six months. You do not need a lawyer, as you can simply call the Canadian immigration people and they will help you through the process and the many forms. Your new spouse will qualify for health coverage three months after admission to Canada, but your trips to the U.S. will be limited to a maximum of six months when he becomes a Canadian resident. We cannot be certain of all the details of U.S. regulations, should you wish to live in the U.S., but it can be done quite easily. CSA's lawyer Wallace Weylie can certainly advise you. He has dealt with many situations just like yours and he has had many successes as a top-flight immigration lawyer. Call the CSA office and they will put you in touch with him. Our best to you both.





Bob Slack
CSA President

President's message

I hope that everyone is enjoying a safe and relaxing summer. It is hard to believe that it's almost time to prepare for our journey to warmer climes.

This summer, CSA staff have been hard at work laying the groundwork for the fourth edition of *The Canadian Travellers' Report Card*. This publication is a national evaluation of federal, provincial and territorial government policies of importance to travelling Canadians. We research these policies and practices and then give each government an opportunity to comment on our work before it is published. After receiving the feedback from government ministers and senior ministry officials across Canada, we retain an independent consultant to evaluate our findings and assign a grade to each category. The final report is issued to our members, governments throughout Canada and the media. It is a vital weapon when we sit down with our elected officials and it is important that we keep it as current and relevant as possible. We will be releasing the fourth edition of *The Canadian Travellers' Report Card* at Snowbird Extravaganza in January 2013.

On September 4, 2012, voters in Quebec will go to the polls to elect a new provincial government. In order to ensure that our issues are prominently featured during the campaign, we have issued to our Quebec members a Quebec Election Handbook prior to voting day. This publication outlines the

limitations of Quebec's provincial reimbursement rates for out-of-province emergency medical care, allowable time permitted out of the province and information about prescription drug allowances for travellers. The publication is also a great resource that contains important information regarding election times, dates and polling information. We publish these handbooks for every province and territory across Canada whenever there is a provincial or territorial election. If you have yet to ever read one, you're curious and you're not from Quebec, you can log on to our website at www.snowbirds.org, where you will find a copy of this latest publication in both French and English.

This fall's Snowbird Lifestyle Presentations are right around the corner and this year, we are headed west before finishing our shows in Ontario. We are visiting Calgary and Sherwood Park in Alberta and both Victoria and Vernon in British Columbia. We'll also be visiting Brandon, Manitoba and Saskatoon, Saskatchewan. If you live in Ontario, you'll be able to join us in Nepean, Orillia or Niagara Falls. These shows are always a great opportunity to catch up with old friends or make new ones. The entertainment is second to none and you'll have an opportunity to hear the latest updates on issues of importance, such as our Canadian Retiree Visa initiative currently before the United States Congress. You'll also have a chance to learn more about

what our friends at Medipac are doing for you this winter. As always, the shows are absolutely free so please bring your friends. You don't have to be a CSA member to attend...everyone is welcome.

Florida property taxes are back on the state ballot in this November's upcoming election. Amendment 4 proposes, among other things, reducing the 10 per cent cap on increases in property values for non-homesteaded properties (snowbirds) to five per cent. Not exactly property tax equality for snowbirds, but at least it's on the radar. Florida TaxWatch has projected that the amendment would result in the creation of about 20,000 jobs and boost home sales by more than 320,000 properties over the next 10 years. Amendment 4 had strong support in the Florida legislature; the House vote was 105-11; the Senate, 25-12. To become law, it will need the support of 60 per cent of voters this November.

I would like to thank all of our members who have renewed their CSA membership, as well as those who have made donations to our Special Action Fund. If you have not yet renewed your membership, I would encourage you to do so right away. We need everyone to join this wonderful organization! We are the only association working on behalf of all travelling Canadians and there is definitely strength in numbers when dealing with our elected officials.

Safe and happy travels!



Ron Steeves
First Vice-President



Government Relations report

In the summer edition of *CSANews*, Editor Ross Quigley outlined how one of the largest Canada Revenue Agency offices in Canada had decided that, if any part of a travel medical insurance policy contained benefits that were not of a medical nature, then a tax deduction would be denied for the entire policy premium. This obviously caused a great deal of concern for CSA members and, quite frankly, many travelling Canadians whose trips outside of Canada were about to get more expensive.

This interpretation was grossly unfair, particularly to Medipac clients, whose premiums were almost entirely medical in nature. If 5% of a policy is deemed to be “non-medical” and 95% medical, how is it fair to disallow the entire tax deduction? It would seem to me that, in this example, the common sense approach would be to allow a tax deduction for 95% of the premium, provided that the insurer supplies a breakdown of the relevant premium.

CSA officials took this concern directly to the federal government. In May and June, we sat down with senior staff in the offices of federal Finance Minister Jim Flaherty and Minister of National Revenue Gail Shea. They were initially unaware of these tax rulings and agreed with our position on this issue. They agreed to immediately investigate and I am happy to report that the Canada Revenue Agency has instructed their auditors to ensure that

purchasers of travel medical insurance remain eligible for the medical expense tax credit. As a matter of fact, because most travel medical insurance plans are primarily medical, the Canada Revenue Agency has agreed to simply accept all travel insurance medical travel plans as 100% eligible, to avoid the hassle of having to go back to your insurance provider and request a detailed breakdown.

If you have already received an unfavourable ruling from the Canada Revenue Agency, please appeal the decision and you should have no problem with getting the initial decision overturned. If there is a problem, please contact us at the CSA office in Toronto and we will be happy to assist you.

This is a big win for the Canadian Snowbird Association and it's a big win for all travelling Canadians. I would like to thank federal Finance Minister Jim Flaherty and Minister of National Revenue Gail Shea for listening to our concerns and taking action in such a timely fashion. I would also like to thank the members of their staff and the people at the Canada Revenue Agency who helped fix this problem for travelling Canadians.

So, what's happening with our “Canadian Retiree Visa”? Well, not a lot since our update in the summer issue of the magazine, but don't panic, that's not bad news. All of our bills are presently before both the House and Senate judiciary committees, which are taking

a break during the month of August. I have had many people express concern that, as this is an election year, there is a fear that our bills will not be passed prior to November. Quite honestly, that is a very realistic possibility.

Although our proposal enjoys bipartisan support, there are many things in our bills that benefit both parties and there's no hurry for either side to help the other this close to an election. Having said that, our proposal is an ideal candidate to move in a “lame duck” session of Congress.

A “lame duck” session of Congress occurs whenever one Congress meets after its successor is elected, but before the successor is sworn in. Members of Congress who lose in the 2012 elections can freely vote to raise or lower taxes, increase or cut spending, or even increase the debt limit without ever having to face the voters again. Many things can happen during such a session...some good, some not so good. The point is that many political considerations go out the window for two or three months and the gridlock can ease temporarily. From what we're hearing, this is shaping up to be a potentially “world-class, lame duck session.” We will be back in Washington in September and I'm confident that we'll get this done.



Western Canada Initiatives

What's happening in Western Canada?

CSANews representative, Jim Sherb, has spent several busy months out west educating eager retirees about how to make the most of the unique travelling lifestyle of a snowbird. Jim, a former director of the Canadian Snowbird Association, recently spent some time at the RV Owners Lifestyle Seminar in Kelowna. The annual seminar touches on topics that are important to RV travellers, such as vehicle and appliance maintenance, towing tips, propane use, personal safety and overnight camping, just to name a few. During the four-day event, Jim presented a slide show and lecture about snowbird travel tips, which encompassed everything from buying travel insurance to crossing the border. The presentation also included a question-and-answer component, during which attendees had the opportunity to pose questions related to the slide show.

Jim has taken his presentation on the road and has also shared it with the Kamloops Probus Club, of which he has been a member for several years. Probus clubs cater to the interests of retired or semi-retired professional business people; currently, there are more than 4,000 clubs worldwide. Many of the Kamloops Probus Club members travel frequently and were quite interested in learning more about the snowbird lifestyle.



Jim is now preparing for a second presentation to a local Probus club, as well as for the annual Snowbird RV Show and Sale in Abbotsford, which will be held in early fall. Jim is anxious to continue spreading the good word about long-term southern living and creating a forum in which people can share ideas and advice concerning snowbird travel.

To reach Jim and request a presentation in your community, e-mail us at communications@medipac.com.

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(A Florida not-for-profit corporation)

NOTICE OF ANNUAL MEETING

The annual meeting of the CANADIAN SNOWBIRD ASSOCIATION INC. (Canadian Corporation) and CANADIAN SNOWBIRD ASSOCIATION INC. (Florida Corporation) will be held at the Lakeland Center, 701 West Lime Street, Lakeland, Florida on Wednesday, the 30th day of January, 2013 at 10:00 o'clock in the forenoon, local time, for the following purposes:

- To receive the annual report and the financial statements of the corporations for the year ended October 31, 2012 (and the report of the auditors thereon);
- To appoint officers and directors in accordance with procedures, as determined by the bylaws;
- To appoint auditors for the ensuing year and to authorize the directors to fix the auditors' remuneration; and
- To transact such further or other business as may properly be brought before the meeting or any adjournment thereof.

Dated at Toronto this 9 day of August, 2012.

BY ORDER OF THE BOARD

Karen L. Huestis

Karen Huestis, Secretary



Snowbird Extravaganza

The Lakeland Center
701 West Lime St.
Lakeland Florida
Tuesday and Wednesday,
January 29 and 30, 2013
9:00 a.m. to 4:30 p.m.

NEW LOCATION

Winter Texans' Snowbird Extravaganza

McAllen Convention Center
700 Convention Center Blvd.
McAllen, Texas
Monday and Tuesday,
February 4 and 5, 2013
9:30 a.m. to 4:00 p.m.

Canadian Snowbird Celebration

Mesa Convention Center
201 N. Center St.
Mesa, Arizona
Tuesday and Wednesday,
February 12 and 13, 2013
10:00 a.m. to 4:00 p.m.



Join us at a CSA Winter Information Meeting!

Hundreds of people and sometimes even thousands attend these one-of-a-kind meetings. Join us for a taste of Extravaganza entertainment, hear presentations from the Canadian Snowbird Association, get a Medipac insurance update and pose questions to the panel right from the audience.

CASA GRANDE, AZ

Friday, February 8
The Property Conference Center
1251 W. Gila Bend Highway

INDIO, CA

Friday, February 15
Fantasy Springs Casino Resort
84245 Indio Springs Parkway

YUMA, AZ

Tuesday, February 19
Yuma Civic Center
1440 Desert Hills Drive

PORT ST. LUCIE, FL

Tuesday, February 26
Port St. Lucie Civic Center
9221 S. E. Civic Center Place

PUNTA GORDA, FL

Thursday, February 28
Charlotte Harbor Event & Conference Center
75 Taylor Street

All events start at 1:00 p.m. (doors open at noon). For more information or to volunteer, call the CSA at 1-800-265-3200 or visit www.snowbirds.org.



J. Ross Quigley
CEO
Medipac International Inc.

Dollars and Cents: Why Every Penny Counts

Did I see par? Yes, I did. It was the Canadian dollar romping through that magic inflection point at which one U.S. dollar is the same as one Canadian dollar. Almost everything we do as snowbirds will now be more affordable while we are away; and I believe that the dollar will stay there.

From an insurance perspective, a par dollar is very helpful to offset the dramatic cost increases in the U.S. medical system. We are still trying to figure out the Obamacare factor, but does it really matter with presidential elections coming up in November? These are very difficult times during which to properly assess risk and to predict costs. This year, we added a modest increase to our Medipac travel insurance rates – partially in anticipation of a better dollar value – but we are finding that medical prices, especially in the U.S., are still running far above the “normal” inflation rates issued by the U.S. government. Hopefully, you all took advantage of the *Medipac Early Bird* pricing and are enrolled in the *Snowbird Currency Exchange Program*.

Travel Insurance: Make Sure You Buy the Right Kind

It always bothers me when I come across people who have no idea about the dangers of improper health insurance while travelling. There are still many, many people, especially younger snowbirds, who think that their provincial government health insurance plan will pay all of their bills. Wrong! The government normally pays 4-9% of your bills while travelling and the rest is your problem. In the case of a \$100,000 bill, this means that you will have a \$90,000+ problem.

We at Medipac routinely monitor our competitors and often purchase their policies in order to get a proper look at what they are selling. Some of the results are pretty scary if you find yourself having to depend on them, and many of us do. One in particular (from the Internet) really upset me. I decided to buy “travel medical insurance” from this very impressive new travel medical insurance site using myself as the guinea pig. I clicked on the “Travel Medical Insurance” button, then I clicked on the “Buy Now” button and then I completed all of the questions

advising them of my cholesterol pill and my baby aspirin and my travel plans. After a short delay, up came the rate of \$731. Wow, I said to myself, that is much lower than the Medipac price of \$855 (before our discounts and credits); there must be something wrong. No one can charge that little for real travel insurance at my age and trip length. After digging much deeper, I determined that they were, now, only selling me trip cancellation insurance. Nowhere along the way did they tell me that they switched me to a different thing. How can they switch me from what I was buying to a different product altogether? It was reassuring to know that they advised me to “read my policy carefully,” because they would cover nothing! By the way, that phrase – to read the policy – was for their lawyers, not for you. I am a very sophisticated buyer of travel insurance and I was almost duped. How many seniors are duped in a similar way?

We have talked about the many cases in which a plan will not cover heart and lung problems, or it will



THE INSURANCE POLICY

Read the Policy: Don't Take Your Coverage For Granted

have a woefully inadequate limit of \$50,000 in coverage, or it has a "treatment" clause which basically states that your pre-existing condition is covered UNLESS you are taking a medication. That last one, of course, means that you have NO coverage for your pre-existing condition even though they state otherwise. These are all very misleading plans and I would call them fraudulent, but they still exist out there and people still buy them. I should not forget the plans, including several credit cards that cover you for multiple things but, after age 65, provide no travel medical coverage. You have been advised of this, of course, in a very long, very small-print document. It is usually labelled as "Important Changes to Your Benefits," but the travel insurance changes are buried deep within the innocuous, seemingly unimportant wordings.

Another issue relates to a gentleman whom I met at one of our shows. He approached me and asked, "Why is Medipac so expensive? I would really like to buy it, because all my friends recommend it, but it costs much more than what I am paying." I gave him several of the above items to consider, but he insisted that he had excellent coverage for a lower price. He also had one or two health problems, so he should have been especially careful that his coverage was effective for him. He seemed to be very concerned and a bit edgy, so I offered to review his existing policy and compare it to Medipac's policy. He tossed my offer off and said that he did not need the comparison and I asked him "Why?" His response was that he had a wallet card which proved that he had coverage. It turns out, after further discussion, that he had never seen a policy or even a booklet outlining his benefits. A wallet card is NOT travel medical insurance; even an employee booklet is really not enough to properly determine your coverage. Read the real policy! Many of the employer benefit plans have \$10,000 limits on travel medical insurance protection, or \$50-100,000 lifetime maximums.

Comparison Shopping: Why Every Plan is Not Included

And now a final word for those people who believe that brokers and Internet sites which advertise "We will find you the best coverage," or "We will tailor-make a travel medical policy just for you," or "We deal with 15 different insurance companies and will find you the best deal" are guiding them in the right direction. Well, that's not quite true. You see, the only insurance plans that are included in their comparisons are the ones which pay commissions or fees to them. Not one of these so-called comparisons has Medipac included as an option. We do not pay any fees or commissions to brokers or to Internet sites. The other unfortunate fact is that no two plans are the same and you really can't compare them without hours of work on each comparison. So, if you feel that you should use one of these brokers or comparison sites to find your travel insurance policy, be very careful. They cannot compete with Medipac; their expenses are too high because of the extra costs and/or because their policy is too poor to consider buying.

Travel safely.



Gerry Brissenden
CSA Past President



Travels of Gerry and Joan



Wow! What a great start to the summer in Canada... this is the hottest start to a summer I have seen but I am not complaining, this is the kind of weather we travel south to enjoy in the winter.

On June 30, Joan and I celebrated our 61st wedding anniversary. We had a nice quiet dinner with just the two of us, it was just like 61 years ago (well, almost).

Our first meeting in July was in Orillia at the Champlain Seniors Service Club. This is a very active club which meets every Tuesday. The club works hard to help others in the area. It was amazing to meet so many people from different backgrounds. There were former police officers, lawyers, teachers and businessmen. One of the speakers was a former army officer who talked about the famous Gurkha Regiment and even showed some of the knives that they used.

Many of the attendees were already CSA members, but many others took application forms in order to join.

We are now preparing for our board meeting and the Snowbird Lifestyle Presentations. I hope that everyone in the vicinity of the meetings will have an opportunity to attend. Remember, the meetings and the entertainment are FREE to everyone, so bring along a friend – he or she may decide to join us!

If you belong to a group and would like to have a director speak at your meeting, just call the office at 1-800-265-3200 and let us know when and where.

Joan and I will be attending several meetings during the next few months and will report about them to you in the next issue of CSANews.

Enjoy the rest of the summer.



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



2013 PROVINCIAL PICNICS



Meet your snowbird neighbours and friends from home!
Win prizes and enjoy live music; just bring a picnic lunch, lawn chairs, sun block, your family and any musical instrument you play.



NOVA SCOTIA

Wednesday, February 13, 2013

Lake Seminole Park, Shelter 13
10015 Park Blvd, Seminole
10:30 a.m. - 3:30 p.m.

Myrna Stewart

In Canada: (902) 752-8781

In U.S.: (727) 247-2071

E-mail: mlstewartinfla@copper.net

ONTARIO

Friday, March 15, 2013

Fort DeSoto Park, Shelter 5
10:30 a.m. - 3:30 p.m.

Isabel & Stu Irvine

In Canada: (905) 814-6890

In U.S.: (727) 360-8672

E-mail: irvine@rogers.com



NEW BRUNSWICK

Monday, February 18, 2013 (President's Day)

Fort DeSoto Park, Shelter 5
10:30 a.m. - 3:30 p.m.

Judy Steeves

In Canada: (506) 459-4243

In U.S.: (727) 475-8347

E-mail: atlcsa@nbnet.nb.ca

PEI

Sunday, March 10, 2013

Fort DeSoto Park, Shelter 14
10:30 a.m. - 3:30 p.m.

Alex Campbell

In Canada: (902) 886-2081

In U.S.: (727) 530-9499

E-mail: alexbcampbell@pei.sympatico.ca



NEWFOUNDLAND & LABRADOR

Thursday, March 14, 2013

Fort DeSoto Park, Shelter 14
11:00 a.m. - 3:00 p.m.

Edie Squires

In Canada: (709) 528-1028

In U.S.: (727) 576-1906

ediebill1937@aol.com

Jim Russell

In Canada: (709) 364-3294

In U.S.: (727) 320-0194

j.russell@nf.sympatico.com

QUEBEC



Wednesday, March 6, 2013

Homestead Bayfront Park
9698 SW 328 St., Homestead, FL 33033
10:30 a.m. - 3:30 p.m.

James Leroux

In Canada: (450) 467-6190

In U.S.: (305) 246-8850

E-mail: denisejimmy@hotmail.com

The theme is QUEBEC EN FÊTE and ALL ARE WELCOME!



***Fort DeSoto Park** is located at Tierre Verde beside St. Petersburg.
Take I-275 or US19 and watch for signs for "FORT DESOTO".

Reminder: alcoholic beverages are prohibited in Pinellas County Parks.

Sponsored by:



CANADIAN CALENDAR 2012/2013

Please note: Always call the information person listed for exact details, such as time and location.

FLORIDA

Clearwater/St. Petersburg

Ballantrae Golf and Country Club Annual Picnic

Wednesday, March 13, from 11:00 a.m. to dusk; Fort DeSoto Park, shelter #5 in St. Petersburg. \$5.00 per couple.

Info: Julia Bryant, FL (727) 797-1601, julia.bryant@sympatico.ca; Barb Breckles, FL (727) 797-5924, barbbreckles@rogers.com.

OPP Veterans' Association – Suncoast Annual Dinner

Wednesday, March 13; happy hour from 12:00 to 1:00 p.m.; dinner at 1:00 p.m. Cody's Original Roadhouse, 26210 US 19 North in Clearwater.

Info: Mack & Shirley Rutherford, FL (727) 726-8439, mack4shirley@gmail.com.

RCMP Annual Picnic

Thursday, March 7, at 11:00 a.m. at Sand Key Park, Site 2 in Clearwater Beach. Bring your own "everything" event. Members and guests are all welcome.

Info: Jack Burbridge, ON (613) 824-2513, FL (727) 729-4565 after November 15.

Canadian Club of Gulf Coast Florida

Canadian guys who meet monthly at Banquet Masters, 8100 Park Blvd. First luncheon of the season will be on Wednesday, November 21 (doors open at 11:00 a.m.). There is a weekly golf group and several other events which will include our ladies. Membership is \$15.00 (newsletter), lunch is \$13.00, draws are \$2.00 to \$5.00.

Info: Dann Oliver, FL (727) 343-3843 after Nov. 3, dannoliver@verizon.net.

Royal Canadian Legion, United States, Eastern Zone, Pinellas County Post 144

Sunday, November 11; Canadian Remembrance Service at MacDill AFB. Regular meetings are on the second Monday of each month, 7:00 p.m. at Turner-Brandon American Legion Post 7, 1760 Turner St., starting on November 12. Ongoing picnics, dances, invasions and potluck parties. Look for us at the Snowbird Extravaganza on Tuesday, January 29 and Wednesday, January 30 in Lakeland.

Info: Dann Oliver, FL (727) 343-3843 after Nov. 3, dannoliver@verizon.net.

Port St. Lucie

Canadian Club of the Treasure Coast

Monthly luncheons on January 7, February 4, March 4 and April 1; potlucks on December 6, January 24 and February 21; picnic on March 14; Bob Smith Memorial Golf Tournament on March 20.

Info: Eric Ingham, FL (772) 340-2237; cdnclubtc@gmail.com.

Ellenton/Bradenton

Canadian Club of Colony Cove

Meetings are held on the second Monday of each month at 9:30 a.m. in Ellenton Hall, beginning in November and ending in March. Annual events include a breakfast before the meeting in December, Just for Fun shuffleboard contest in January and a dinner/dance in February. The Farewell Picnic takes place in March and includes games and prizes. The club is also organizing another hockey excursion to the Tampa Bay Forum.

Info: Murray Gow, FL (941) 729-7907.

Lehigh Acres

Canada Club of Lehigh Acres

Potluck dinner/meetings are on the first Sunday of each month beginning in December. All meetings will be held at Faith Lutheran Church, 705 Leeland Heights Blvd. E at 4:00 p.m. Our only planned event at this time will be our annual picnic at Franklin Locks. Other activities – such as card parties and outings – are planned throughout the season.

Info: Linda Killip, FL (239) 369-6984.

Sarasota

Bolton/Brampton and Surrounding Areas Snowbird Annual Luncheon

Saturday, February 16, at noon. Super Buffet, 5471 Fruitville Road, Sarasota.

Info: Carola Laroche, ON (647) 230-9597 until December 1, carolalaroche@yahoo.ca.

New Port Richey

Toronto Police Retirees Reunion

Wednesday, March 6, 2013, Chester McKay V.F.W. Post 7987, 7445 Chester McKay Road, New Port Richey, FL 34680, (727) 376-3502.

Numbers must be guaranteed in advance, so please contact Hugh Ferguson or Gary and Muriel Hooper in December or January. The 2012 event was almost full, so don't be late in signing up!

For more information on Toronto Police Retirees reunions and events, visit berndeau.startlogic.com.

Info: Hugh Ferguson, FL (727) 391-1083, hgano@aol.com

Gary & Muriel Hooper, FL (727) 943-2512, muriel853@yahoo.com

Ocala

Canadian Club of Ocala

Monthly luncheons held on the the first Thursday of each month, at 2:00 p.m. from December through April. Held at China Lee Restaurant, 3743 East Silver Springs Blvd., Ocala.

Info: Elizabeth Keegans, FL (352) 625-3704.

Panama City Beach

Panama City Beach – 10th Annual Canada Day

Sunday, Feb. 17, at the Wyndham Bay Point Golf Resort and Spa, 4114 Jan Cooley Drive. Food, music, dancing and prizes. Tickets are \$22 U.S. per person.

Tickets available for sale on Monday, January 14, commencing at 9:00 a.m. (one day only!) at Wyndham Bay Point. All tickets are for reserved seating only and individuals may purchase up to one table – 10 tickets – and select their desired table on a first-come, first-served basis. If you cannot attend on the ticket sale day, be sure to make arrangements with someone else to purchase your tickets as TICKETS ARE LIMITED.

Info: Jack Elliott, chair, FL (850) 234-1356, canadadaypcb1@gmail.com.

Canadian Snowbird Association Luncheon

Thursday, February 7, at noon; at Breakers Restaurant in Panama City Beach. Pick up tickets before the luncheon. Ticket price to be determined.

Info: Nancy Hopcraft, FL (850) 234-6060 for reservations.

Fort Myers

University of Guelph Winter Excursion – Franklin Lock Buffet Cruise

Thursday, February 7, at 10:30 a.m. (boarding); return to dock at 3:30 p.m.; contact www.jccruises.com for more information and to buy tickets (\$32.50 + tax) for pickup at boarding. Committee meeting on land following the cruise.

Info: Bert Mitchell, FL (941) 921-6426, bert.mitchell@tenell.net.

Port Charlotte

Canadian Club of Port Charlotte

Third Thursday of each month, at 12:00 p.m.; November through March. Held at the Hibachi Buffet, at the corner of US 41 and Forest Nelson in Port Charlotte.

Info: Hazen Walters, NL (709) 535-1971, FL (941) 624-2073.

Royal Canadian Legion, Ponce de Leon, Post 176

First Sunday of every month, starting on November 4. Regular meetings are held at 2:30 p.m. in the Rampart Center at the Maple Leaf Golf and Country Club (2100 Kings Highway, Port Charlotte).

November 11 at 10:45 a.m.: Remembrance Day service in Veterans' Park at the Maple Leaf Golf and Country Club. The public is welcome to come and pay tribute to fallen comrades.

Sunday, January 6: Wine and cheese following regular meeting; annual dinner/dance in February (time and location TBA); annual Legion picnic on Saturday, March 16, at Ponce de Leon Park.

Other ceremonies and activities take place in partnership with the American Legion Post 110 and Veterans of Foreign Wars, Post 5690.

Info: Bob Fowler, Commander, ON (519) 440-0859, FL (941) 625-1114.

University of Guelph Alumni Annual Picnic

Wednesday, March 6, at 10:00 a.m. in the recreation center at Maple Leaf Estates. Cost is \$20.00 per person for lunch with wine and dessert. Please make your reservation with Lyle Rea before February 27.

Info: Lyle Rea, FL (941) 505-0183, wlrea@comcast.net.

ARIZONA

Buckeye

Canada Day Party at Sundance Active Village

Saturday, February 2, at 4:00 p.m.; consists of "surprise" Canadian game, potluck dinner, entertainment and a dance. Cost is \$5.00 per person. Open to all Canadians living in Sundance Adult Village.

Info: Ron & Joan Pooke, jcpooke@gmail.com; Jerry & Elaine Merritt jerrymeritt@shaw.ca; Al & Paula Aiello, aldo_aiello@hotmail.com.

Phoenix

The Great Canadian Picnic

Saturday, February 2, from 10:00 a.m. to 3:00 p.m. at the South Mountain Park Preserve in Phoenix. Live music and raffles. Event is free and open to the public.

Info: www.canadianpicnic.com.

CALIFORNIA

Palm Springs

Canada Fest

Saturday and Sunday, December 8 and 9 at the Palm Springs Convention Center; 10:00 a.m. to 6:00 p.m. Admission \$10.00.

Info: www.canadafest2012.com; (760) 202-4007

HAWAII

Kailua, Kona

Annual Canadian Potluck

Thursday, January 31, at 4:00 p.m. in the large pavilion at the old airport. Bring a dish to share, your place setting, chair and beverage. Please confirm attendance with Terri.

Info: Terri Haberman, HI (808) 334-0508.



Michael Coren on the set of his nightly television show.

Earlier this year, I interviewed Jessie Sansone on my Sun News TV show – the name of the man may not register with most of you, but how about The Crayon Dad? This was the 26-year-old man who, earlier at the beginning of 2012 in Kitchener, Ontario, was handcuffed, arrested and strip-searched by the police and whose three children were removed by the Children's Aid Society, all because his four-year-old daughter had drawn a picture at school that a teacher considered worrying.

It's more than a simple case of an isolated injustice and should be of enormous concern to anyone who cares about individual freedom, respect for families, standing up for the little guy and protecting individual Canadians against the authority of the state. You don't have to be some extreme libertarian to be disturbed by what happened to Sansone and I have to say that, in more than two decades of journalism in this country, I've encountered many similar cases of quite extraordinary bullying.

"I didn't even know why I was being arrested for a long time," this disarmingly gentle, rather innocent man explained. "I went to pick up my daughter from school and the police were waiting for me. I was handcuffed and put in the back of the cruiser, with children from my daughter's school looking in. When I asked the police why they were doing this, they advised me not to say anything." The charge was, it turned out, the possession of a hidden firearm.

After several months of procrastination and perhaps even obstruction, the police issued a rather perfunctory apology, not for arresting and humiliating him, but for the strip search. "It doesn't seem enough," he said. "I believe I deserve something more. Nobody has ever seen the picture, as it was rubbed off the board. They say it was of me shooting monsters. But so what?" So what indeed, and surely a good cop would have been able to read the situation immediately and acted like a guardian of the people, not an agent of the state.

The teacher who made the complaint apparently thought that the alleged picture drawn by a four-year-old of daddy fighting monsters merited calling the Children's Aid Society and the

police...that's when Jessie and his wife's horror began. They have been sweethearts since they were teenagers; they are happily married, law-abiding people. Good folks, the sort of people who make Canada what it is. "At no time did anybody actually call me and ask me anything," Jessie explained, a little nervous and clearly still stunned by the whole thing. "I mean, the school had offered me a job not long before, and the principal knew me. He later called to apologize, said he knew nothing about it, which I find difficult to believe."

Frankly, it's more than difficult to believe, as is the entire story. Jessie's children have had to move to another school of course, after the ritual humiliation and traumatization. Pathetically, his daughter thought that she had hurt daddy. And his reputation was hardly improved by the number of cops and social workers getting involved. Yet at no time was there any evidence of any wrongdoing or any gun. When the school authorities were asked about the appalling case, a pompous blowhard at the school board explained that they "co-parented" with the mothers and fathers of the children whom they educated. The audacity and arrogance are breathtaking! Those who work at the school itself have said very little, and the panicked teacher has not shown any contrition or, as far as we know, been penalized or suspended.

The police who, according to Sansone, misled him and gave him no chance to explain, built a blue wall around those officers and their superiors who thought this to be civilized behaviour in a free society. As for the social workers, they of course have escaped consequences because social workers almost always do. Jessie would like a genuine apology and, while he is not asking for it, he surely deserves compensation. If he were an Islamic terrorist, a career thug or a professional criminal, there would be lawyers all over him. Alas, he's a simple, working-class guy living an ordinary life, and those people apparently don't matter very much in modern Canada any more.

The whole incident makes me very angry. Thing is, Jessie doesn't seem to be. Just sad. It says a great deal about his character and confirms once again how wrong the teachers, social workers and police were.



Can money buy a longer life?

Money matters stress me out. I get my husband to balance my chequebook and, when I have to do my end-of-month accounting for my business, I cringe. Given my anxious tendencies, you would think that money is actually taking away years of my life...but this may not be true.

Does personal wealth mean that you'll live longer? It would seem as if the obvious answer is "yes," given that those with money tend to have better access to higher-quality health care. However, studies surrounding this topic take many more factors into consideration.

A few years ago, the University College London contributed to part of the English Longitudinal Study of Ageing and found that a human hormone called Dehydroepiandrosterone (DHEAS) can increase human longevity. The study also found that the DHEAS hormone is found in higher levels in wealthier people. In other words, the richer you are, the higher the level of the DHEAS hormone.

However, according to an article on Bankrate.com citing the same study, those with high levels of this particular hormone also exercise more, enjoy a greater number of pastimes and have more friends and family – all of which have been known to increase life expectancy.

Stats which attest to the fact that wealth equals longevity are common: A study conducted by the research firm Longevity Science Advisory Panel found that men in the U.K. with the highest net worth live for an average of six years longer than those with significantly less money, and the gap has been widening over the past 20 years (Bankrate.com). Another U.S. congressional budget office study also indicated that the rich live longer by an average of nearly two years.

Yet, the specific concrete explanation behind the reason for those with money living longer is still a bit hazy. True, it may have recently come out that those with higher levels of DHEAS will enjoy increased longevity, but that is only one factor in the equation. Many more "grey area" aspects play a part in all of this.

It's interesting to note that the correlation between wealth and longevity does not only go one way (in that the wealthy

live longer); health can contribute to wealth as well. "It's clear that those who have less wealth will have fewer years to live than those with more wealth," said James Smith, senior economist at the research group RAND (reported by U.S. News Weekly). "Because you are healthy and able to work, you are wealthier [too]," he explained. At the same time, poor health often takes a toll on a person's wealth, either because it prevents one from working or because of expensive medical treatments. Taken together, researchers at the University of Chicago estimate that the gains in life expectancy between 1970 and 2000 resulted in an additional \$3.2 trillion a year in national wealth.

Many people work to make ends meet, but who would have thought that money could also help us live longer, more fruitful lives? While the age-old adage that money isn't everything is true, it may just be that some of our "worth" comes from what we're literally worth.

So, the next time I sit down to do my monthly invoicing, I'll revel in the fact that those numbers may just increase my longevity. It turns out that money isn't the root of all evil – it could be the key to life!



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FUN IN THE SUN

Ray Borlee and Bernie Newberry make their winter home in the Arizona desert

Starting a business is hard. But *staying* in business – that’s harder. Which is why, after more than 35 years of managing and building a successful landscaping business in Edmonton, owner Ray Borlee figures that he’s earned a little time off.

You could call Borlee something of a professional snowbird. Over the years, he’s visited most of the traditional sunbelt destinations south of the border. “Through the 1980s and 1990s, my first wife and I spent about eight winters in Mexico,” he muses. “We toured Florida three times and toured California a few times. But to settle down for the winter, we found Arizona to be our choice.”

After Borlee’s first wife passed away, he met Bernadine Newberry. Before too long, the couple decided to winter together in Quartzsite, Arizona, a small town of about 3,500 people two hours due west of Phoenix. “It’s straight south of Edmonton,” Borlee says. “With the motorhome, [we] just drive down there and set up.”

As its name suggests, the town has a rich mining history – quartz, agates, limonite cubes and gold have been found in the mountains and hills surrounding the area. More recently, Quartzsite has developed into a popular winter destination for both snowbirds and their cousins from the northern United States. The town’s official website estimates that more than 1.5 million visitors drop by during the winter months, many of them spending time at the more than 70 RV parks which can be found on the town’s outskirts.

While many visitors choose to “boon-dock” their RV in the desert outside of dedicated RV parks, Borlee and Newberry prefer at least a little civilization. “We live in our motorhome in the long-term visitor area called West Laposa, on the edge of [the town] in the desert,” Borlee says. The couple has even taken the time

Ray Borlee is a lifetime member of the CSA. Since 2005, he has been referring snowbirds to the association, averaging five to six new members each year. As of 2012, Ray has recruited 45 new members.



to make their parking spot a little more like home. “We’re the ones who have a flower bed – people like our flowers.”

As Borlee explains, Quartzsite’s main attraction is its weather: dry, warm and as much sun as anyone would ever want. “[It’s] a lot warmer than in Alberta most of the time; about 70 degrees Fahrenheit and very little rain,” Borlee says. About as far away from the snow and ice of Northern Alberta as you can get. “I guess the biggest difference is to get used to no snow – a brown Christmas.”

The town boasts a number of amenities and activities that make it an attractive place to wait out the Canadian winter. Quartzsite plays host to a number of events throughout the year, including no fewer than nine rock-and-gem shows, along with a massive RV show in January that draws an estimated 150,000 attendees. Nearby Kofa National Wildlife Refuge offers the opportunity to explore Arizona’s strikingly beautiful desert – something which Borlee and Newberry do frequently. And with the California border a mere 22 miles away, there’s always an opportunity for a road trip to Los Angeles and other points west.

Needless to say, Borlee and Newberry have little trouble filling their days. “[We have] lots of friends, lots to do. Some days, we have to decide what we are going to do as there are three or four things going at the same time,” he says. “There are crafts of all kinds, [music] jams three times a day, church, live shows, square dancing, social dancing, et cetera.”

Because of the town’s reputation as a mecca for sun-loving RVers, the same people tend to come back every winter. That has given the couple the opportunity to establish long-lasting friendships in a way that’s not always possible with more transient visitors. “When it’s someone’s birthday or an anniversary, it’s off to Silly Al’s for pizza and beer at 4:30 p.m. [with] about 30 to 40 friends in attendance. They love us!”

Financially, wintering in Arizona has been a good thing for the couple. “We don’t have any trouble,” Borlee notes. “We have our insurance, which is expensive and a nuisance, but we get it and follow the rules and policies on how many days we can stay and what we can bring back.” A stronger Canadian dollar also helps, as does an adventurous, fun-seeking attitude. “I love to travel, get out of the snow, meet wonderful people,” Borlee says. “A stranger is just a friend I haven’t met before.”

For those looking to follow his lead and spend their winters in warmer climes, Borlee has one recommendation: stop thinking about it and go do it. “Wannabe snowbirds should just go for it,” Borlee exclaims. “Don’t worry – other snowbirds are friendly and they’ll help you out if need be.”

That said, you have to have the right attitude...not just about travelling, but also about aging and retirement. “Getting old can be fun. You have to just keep going in life,” Borlee says. “Fun doesn’t come to you. You have to go after it!”





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ATACAMA ODYSSEY

Story and photos by Barb & Ron Kroll



4x4 vehicle on the road through the Atacama Desert



It's so dry in Chile's northern Atacama Desert that our vehicle had no windshield wipers. The Mars-like landscape stretches from the southern border of Peru south to the Chilean city of La Serena. We began our journey in Calama...in the Antofagasta Region...about a two-hour flight north of Chile's capital, Santiago.

Like a dust-covered treasure chest, the planet's driest desert hides numerous wonders. The first on our agenda was El Tatio, the largest geyser field in the southern hemisphere and the third-largest in the world. It was pitch dark at 4:00 a.m. when we departed for the 4,200-metre-high geological wonder.

The early departure from Calama, at 2,700 metres, was essential because we had to reach El Tatio before dawn. As the rising sun melts the ice, 80 geysers explode in pillars of steam up to three storeys high. Morning winds disperse the steam and the spectacular views.



The Oasis of Toconao below the Licancábur Volcano

A DARK AND STARLIT NIGHT

Our driver and tour guide, Luis, spoke only a bit of English and we spoke a smattering of Spanish, so we communicated in a battered mixture of both. We understood each other surprisingly well.

The road was appalling, with countless turns and a washboard surface that threatened to rearrange our internal organs. After snaking half-way up the mountain, Luis stopped the vehicle, turned out the lights and told us to step outside into the darkness. We looked at each other with raised eyebrows, wondering if we were going to be mugged, miles from nowhere.

"Cielo lindo," said Luis. It certainly was a lovely sky. Embarrassed by our suspicions, we looked up and marvelled at the star-studded celestial planetarium. "No contaminación," stated our driver, proudly. We recalled that several astronomical observatories perched like white doves on the Atacama's pollution-free mountaintops.

Venus glowed above the eastern horizon. Back in the 4x4, we followed the "star in the east." We felt like the Three Wise Men.

Below the serpentine road's darkened edge, we spotted a cross and a small altar. Luis explained that several tourists were killed here when their bus driver fell asleep. We silently hoped that Luis was well-rested. Reading our thoughts, he assured us that he was familiar with the road because he used to drive trucks between Chile and Bolivia. (El Tatio is near the Bolivian border.)

Suddenly, Luis slowed the vehicle and flashed its bright lights. Several llamas, grazing by the roadside, perked up their banana ears and batted their long eyelashes at us as we passed.

The sky lightened to indigo blue as we arrived, silhouetting the snow-covered mountain peaks surrounding us. They're all volcanoes, Luis told us, noting that 36 of Chile's 115 volcanoes are active.

CONTINUED ►

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Visitors gather around a steaming geyser



Visitors bathe in a thermal pool heated by the geyser runoff



Viewing a steaming blowhole

BREATHTAKING DANTE'S INFERNO

► El Tatio's geysers erupted from holes as small as bathroom sink drains, to yawning cavities as large as manholes in city streets. Some belched steam like giant tea kettles. Others resembled cauldrons of boiling water. A few spewed columns of mineral-laden water, creating cones coloured like apricots, lemons and lilacs. The mineral-encrusted earth threatened to collapse in places, so we treaded carefully.

Although the temperature at this altitude was so cold that we could see our breath, magma heated water in an underground river to 120 degrees Celsius, creating steam. We placed three eggs in the scalding water running from a rasping steam vent. Four minutes later, we rolled them out with a stick and burned our fingers cracking open the shells. We shared the hard-boiled eggs with Luis for breakfast.

Gingerly, we forded a vaporous stream on stepping stones. On the other side, snorting fumaroles and craters of mud bubbled like thick porridge. In an

emerald-green thermal pool, visitors steeped themselves in 35-degree Celsius water. Nearby, a geyser violently spurted a house-high shaft of steam. Seconds later, the wind shifted, enveloping us in a cloud. The effect was surreal.

When the sun rose over the surrounding mountains, the flumes of steam blanching alabaster-white against the

metallic-blue sky. We felt like privileged guests of the mountain gods.

The drive back to Calama was far from anticlimactic. A South American grey fox watched us from a rock-studded landscape. Soaring condors circled over a field of grazing llamas. Adults gathered protectively around the baby in the herd, when they saw the vultures.



Steam emerges from a mineral-encrusted blowhole

OASIS VILLAGE

The cacti-covered hills gave way to endless miles of stone-covered terrain. Suddenly, Caspana appeared, like a leafy mirage flanked by rocky cliffs. The stone village of thatched-roof homes borders the river that gives it life. A donkey brayed its welcome as we crossed an arched-stone footbridge to photograph neat terraced orchards of apples and pears. A woman rolled a wheelbarrow down a dusty road. Another woman decorated an outdoor altar with flowers, while her daughter removed bread from a hive-shaped clay oven.

We then drove to Chiu Chiu, a village that was once on the Inca Trail. Today, it is famous for its Church of San Francisco, built in 1675. Cross-topped bell towers adorn the adobe-and-cactus-wood building.

Leaving Luis in Calama, we drove southeast to San Pedro de Atacama. A startling blue sky anchored itself to the rocky, salt-encrusted earth, with a rim of mostly extinct volcanoes. The most recognizable was Licancábur, a 5,916-metre-high, snow-capped Mt. Fuji look-alike. At its foot, a mother and her son rode a donkey-pulled cart. A shepherdess, garbed in brilliant red, sat sidesaddle on a donkey. A charcoal-black dog shadowed her movements as she herded a motley flock of sheep and goats. Periodically, swirls of dust swallowed up the whole biblical scene.

The woman's Atacameño ancestors built magnificent pukarás (or fortress cities) here, long before the Incas invaded the region. Today, the 12th-century pukará of Lasana presides over an oasis sheltering 300 people. Like a verdant ribbon, Lasana stretches for 20 kilometres between stark 200-metre cliffs. From the gravel road above the oasis, we looked down on the life-giving Loa River. We watched a couple harvest crops in their lovingly tended patch of carrots, corn and sunflowers. Behind us, toppled rocks bore Inca carvings.

The dryness that preserves the narrow alleys, octagonal lookout towers and granaries of the pukarás also preserved the people. You could view several mummies in the R.P. Gustavo Le Paige Archaeological Museum in San Pedro de Atacama before 2007, when the local indigenous community requested their removal from public display. "Miss Chile," who had long brown braids framing her fine-boned face, was the most famous. The mummy, estimated to be 2,000 to 3,000 years old, is young compared to the 7,000-year-old Chinchorro mummies – the world's oldest – found in the northern Atacama city of Arica.

On a guided tour of the museum's exhibits, we saw a carved wooden spoon used for ritual hallucinatory drugs, an ancient sandal, a ceremonial gold goblet with a human face and cloth woven 8,000 years ago.



Miss Chile, an Atacameño mummy displayed until 2007

In the nearby oasis village of Toconao, Luisa Zuleta sat at a loom similar to the one that wove the cloth in the museum. Using wool from sheep and llamas, she created blankets, sweaters, hats and socks to sell from her home. Like most buildings in Toconao, including the Church of San Lucas, her home was built from white volcanic stone. As we walked from Luisa's house to the town square, we passed children sitting on an outdoor bench, taking turns cuddling a black puppy. We met a farmer carrying baskets of quince from his oasis orchard. When we offered to buy a couple of the tart, yellow, apple-like fruits, he insisted on giving them to us.

CONTINUED ►



Church of San Francisco, Chiu Chiu



View of Lasana from a road above the valley

SALTY SANCTUARY

- Our jeep was the only vehicle on the road through the 3,000-square-kilometre Atacama Salt Flat. Much of its water has evaporated, except for shallow lagoons surrounded by crystalline waves of salt. We crunched along the jagged shore to a pond in which a few dozen flamingos congregated. Mirrored in the glassy brine, the pink birds reached down with long necks and used their black-and-yellow beaks to extract succulent morsels of food from below the surface.

Sunset was approaching, so we hurried to the Valley of the Moon in time to photograph the sun's last rays painting the rocks with watermelon hues. The rough road jolted every nut and bolt in our vehicle...and every bone in our bodies...but the scene awaiting us was well worth the bumpy trip.

We parked below a rippled sand dune the height of a five-storey building, and plodded our way up to the top. Sand



A couple walks beside a rock formation in the Valley of the Moon

filled our shoes. We gasped for air. But no matter – if the climb didn't take our breath away, the view certainly would have.

Carefully, we traversed the narrow ridge along the peak of the dune, aware that one wayward step would send us sliding uncontrollably down the steep slope.

The white "snow" covering the eroded red-rock outcroppings below us was actually salt. Saline crystals also dotted the ground, like shells on a sandy beach. During a full moon, they glimmer like diamonds, while rock formations cast their shadows over the luminescent landscape. Few places are as magical.

EERIE REMINDERS OF THE PAST



Atacaman cities owe their existence to minerals, especially nitrates and copper. More than 200 nitrate towns once flourished in the desert. Today, the few that remain are ghost towns.

The best preserved are the saltpetre offices at Humberstone and Santa Laura. Located 48 kilometres east of Iquique, they became UNESCO World Heritage Monuments in 2005. Iquique is a Pacific port, which grew wealthy from shipping nitrate – first to Peru for gunpowder, then to Europe and North America for fertilizer.

Sodium nitrate (Chile saltpetre) was discovered in the Atacama Desert in 1830. Between 1880 and 1917, the region exported more than three million tons annually, supplying 65% of the world's

demand for nitrogenous fertilizers.

Company towns sprouted up in the desert, strung together with railroads that brought water, food and fuel in, and hauled saltpetre out to the ports. Town owners provided their workers with housing, health care, schools, stores, entertainment facilities and food. Instead of money, employees used tokens to make purchases.



An abandoned pool made with cast iron panels from a shipwreck

The silence was overwhelming as we prowled around Humberstone's vacant market flanking the town square. Butcher hooks hung from the ceilings. A parched fountain baked in the arid heat. Shivers crept up our spines as doors creaked on broken hinges and metal shutters banged against yawning windows of crumbling white homes.

At the end of the street, there was an empty swimming pool riveted together with panels of cast iron recycled from a coastal shipwreck. Nearby, a boardwalk-fronted wooden building housed a stage and 400 theatre seats, in two levels. The change rooms were empty. So was the projector room, except for a solitary light socket, dangling bulb-less from an electrical cord. We felt as if we were trespassing.

Our footsteps echoed on the plank floor of a now-deconsecrated church on the other side of the plaza. Empty



Walking by a market, a wooden theatre and abandoned buildings in Humberstone

candleholders sat on the altar. Wooden pews filled the space between pine pillars. Canadian pine. The wood came to Chile as ballast in the holds of ships, which returned to Canada with their bellies full of saltpetre.

As the buying frenzy increased, the population of Humberstone grew from

123 inhabitants in 1877 to 3,700 in 1940. The prosperity bubble burst in 1929, when Germany began producing synthetic nitrates for gunpowder. By the 1950s, Chile's share of the world market plummeted to a mere 3%, and most of the nitrate boomtowns closed, leaving only haunting relics of the past.

SPOOKIER THAN GHOST TOWNS

For years, we've known about the fascinating Nazca Lines and figures in Peru. But it wasn't until we visited the Atacama Desert that we discovered their equally intriguing counterparts near Iquique.

The 86-metre-long Giant of the Atacama is the largest prehistoric representation of a human figure in the world. It sprawls on the side of Cerro Unita, a hill that sits like an island in a vast stony wasteland.

The figure is neither painted nor carved, but rather outlined with the dark stones that pepper the desert floor. Its body is long and narrow. Its eyes and mouth are square and its feet appear to wear boots. Each arm is bent. The right hand holds a bowl, while the left grasps a dagger-like tool. At its side, we could barely make out the figure of a small animal with a tail, perhaps a monkey.

Rather than risk damaging the figure by climbing the hill and disturbing the stones, we walked several hundred metres away from its base, for the best ground-level view of the giant. Curious rays protruded from the giant's head over the crest of the hill – four from the top and four from each side. It was difficult to see them from the ground. Like Peru's Nazca figures, the giant can only be thoroughly appreciated from above.

Mystery surrounds the gigantic figure's origin. No one knows if the indigenous people who created it are the same people who fashioned the hillside murals, 55 kilometres southwest of here.

The washboard road from Cerro Unita joins Highway 5, which brought us to the Pan-American Highway and the Pintados. A bumpy track cut its way through the salty nitrate crust towards a row of hills.



Giant of the Atacama on Cerro Unita

CONTINUED ►

CRYPTIC CLUES

- Suddenly, we saw the llamas. Some, like the giant, were fashioned from dark stones artistically placed on the lighter soil of the hill. Others were created by brushing aside the black surface stones to form a light design against the charcoal background.

As we drove along the four-kilometre gravel road skirting the base of the hill, images scrolled by like scenes in a movie – fish, dogs, rectangular windows, colossal crosses and circles enclosing bizarre symbols. An enormous arrow pointed down at two humanoid figures. A man carried a fish, or perhaps a weapon. Another paddled a boat.

More than 400 figures blanket the hillside. No one knows their origins. One theory proposes ritual purposes. A more popular explanation is that the markings were traffic signs, an immense map guiding llama caravans that traversed the desert towards the sea. (The Pacific Ocean is about 50 kilometres due west.)



Driving below the Pintados

Still others speculate that the Pintados have extraterrestrial connections. It was easy to consider this as a plausible option as we gazed at the beings with rays (or were they antennae?) emanating from their heads. And what are those plane-like shapes beside them? Spaceships? If they are birds, why are the heads missing and the wings too long? Who created these pictures? Why? What

do the abstract symbols and checker-board patterns mean? The Pintados and the Giant of the Atacama raise more questions than they answer.

These hillside geoglyphs...and other timeless natural and archaeological riches...will reward you if you make the effort to visit the Atacama Desert. Just remember that you don't have to pack an umbrella.



Pintados resembling space ships

RESOURCES

Chile Tourist Office:

Information about getting to the attractions mentioned, accommodations, car rental, local tour operators, weather, events and videos.
www.chile.travel/en

San Pedro de Atacama:

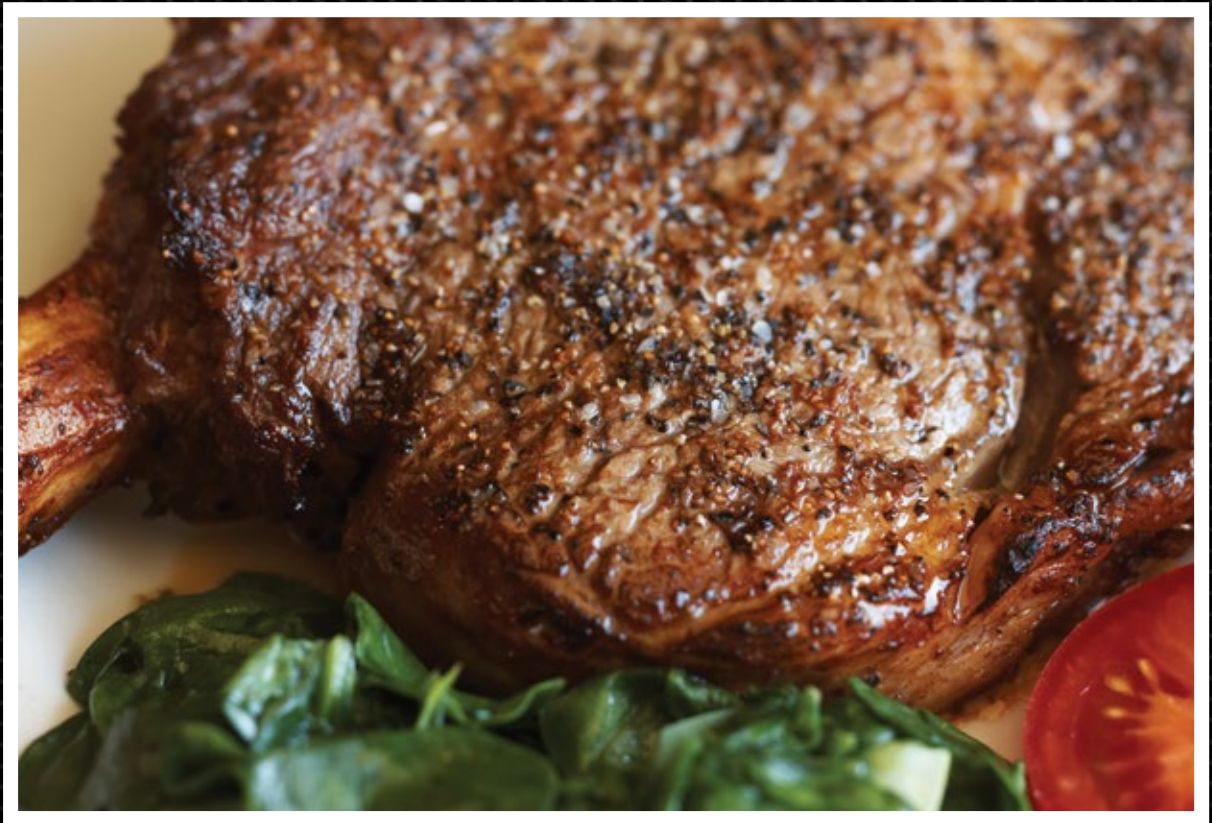
Local tours, hotels, weather and maps.
www.sanpedroatacama.com

Barb & Ron Kroll publish the trip-planning website:
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FUTURE CARE

Better Choices

by Robert MacMillan MD



Soon after starting my first practice as a country doctor north of Peterborough, Ontario, I was asked if I would accept the position of house physician for the 20 elderly residents of the county's "Home for the Aged." Its former name had been the county "House of Refuge" – a name presumably chosen to indicate that it was the place to which county residents could be taken when there was nowhere else to go, they were destitute and no family member was available to look after them. I accepted the position and can remember the routine drive up the long lane to the large, century-old farmhouse which

had been converted many years earlier into a "nursing home." A close doctor-patient relationship developed with those elderly residents over the several years during which I held that responsibility and, to most, I was the only person to visit them on a regular basis.

As my practice grew, it became necessary for me to visit some of my patients in other area nursing homes (as they were all called) and it was sad to realize that the majority of residents were quite unhappy about being there. There were always two or more persons to a room, the facilities were always large, old, converted homes and the odour was universally unpleasant.

Although well cared for under the circumstances, there were very few supplementary services or programs and I always dreaded the idea that someday, I might have to suffer the same fate.

Over the years, the transition to more appropriate housing and care in Canada has been remarkable. Although there are still "nursing homes," a much greater range of choices is available for most Canadians when, because of age and/or health, they can no longer live independently. Furthermore, the nursing homes that are still needed are often modern, appropriately designed dedicated buildings staffed by



competent, professional health-care personnel. Often operated by large corporations, the facilities are strictly regulated (allowing for the provision of quality care) and usually offer an array of programs to enhance both the mental and physical states of the residents.

For many of us, leaving our house is not something to which we look forward. My 81-year-old neighbour – who is cutting the lawn, working in his workshop or gardening each day – recently rebuked me for asking if he had thought of moving, with his wife, into a condominium. His reply was, “They’ll have to take me out of here feet first

before that will happen!” Many agree, including myself, that they want to remain in their own house for as long as they are able. They argue that the ability to keep active about the house, be able to retain their possessions, maintain their same social network and have room for visiting grandchildren are all important reasons for keeping their home. But for many, moving to a condominium or apartment is desirable, especially if they are snowbirds. With that lifestyle, the responsibility of maintaining a house during the winter months is no longer a worry and a chore.

CONTINUED ►



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retirement home. Although the new residence was of the highest standards, it was a long way from her friends whom she missed seeing daily. At the same time, she made new friends and was exposed to far more in the way of socializing and activities than she had previously experienced. Several years later, when she required more acute nursing supervision, she was able to be transferred within the residence to the higher-care level, avoiding the necessity of yet another move.

Fortunately, the good news is that the standards for care in facilities for the elderly have vastly improved over the decades. Although there are still

- Whether residing in a house, apartment or condominium, life can be more difficult when independent living becomes a challenge. If a spouse or relative is able to assist in the care of the individual, there are many community services which are available to support continued living at home. Services include visiting nurses and other health-care professionals, homemakers to help with meals and light housekeeping, personal care providers and community support agencies such as Meals on Wheels and seniors' organizations. Every province's Ministry of Health will assist in providing information and, in some cases, funding part or all of such services.

I recall being the family doctor for an 89-year-old widow, Alice, who kept her own home not far from mine. The odd time I would make a house call but, knowing that she cherished her continued independence, I had her visit me at my office for her routine examinations. One day, I had a visit from her daughter who lived many miles away, requesting that I find her a nursing home. She was afraid that her mother might fall or have some other incident because she lived alone. I knew that Alice would not agree and spent considerable time on several occasions encouraging the daughter to abide by her mother's wishes. To further address her needs, we arranged for some community home-care services to assist. At the time I left practice, Alice was still enjoying her own home and was well into her nineties.

In my mother's case, she was 93 and living alone in a condominium in Aurora, Ontario, when my sister finally convinced my mother and me that it was time for her to move into a

problems with access, especially for the indigent, the array of choices has greatly increased. Modern retirement homes now often offer private apartments, mini kitchens, full meal availability, social programs, bowling alleys, billiard tables, bars, libraries and regular entertainment. Furthermore, many of these facilities have a higher-level-of-care unit such that the development of many medical problems can continue to be managed by in-house medical care without the need for transfer out of the home. Many of these retirement residences are quite expensive, but more modest residences with fewer amenities are also available in many communities at a lower cost. All costs are borne by the residents and, although private long-term care insurance is available in Canada, it has not been popular.

Provincial Ministry of Health websites contain information about the types of facilities available and the items that you should consider when involved with choosing a place. In addition, most provinces have a long-term care association representing the licensed facilities in your province which can assist you in your decisions. Some provinces, including Ontario, have community access centres which provide further information regarding local facilities and will co-ordinate admissions.

The growing numbers of seniors with chronic and disabling conditions are putting stresses on the already limited long-term care facilities for many individuals. Wait times are increasing for specialized long-term care beds and hospitals are often backed up with patients awaiting placement.

The Conference Board of Canada highlighted this impending crisis with the following statement:

Long-term care is struggling to meet current requirements and is ill-prepared for the challenges that will emerge over the next two decades. Unless significant steps are taken to prepare the sector to operate more effectively within an integrated system of care for older adults, Ontarians will be left with an unsustainable system that fails to provide the care they need in their final years.

Although referring to Ontario, the same situation prevails in all provinces. The report precipitated the establishment of a Long-Term Care Innovation Expert Panel in Ontario, which reported in March of this year on the actions that must be undertaken to address this need.

Meanwhile, it is important for us to look at our own options **now**. Too often, rushed discussions are held at the hospital bedside when a medical incident forces us to make a decision regarding ongoing care. You should become familiar with available community resources, provincial home-care opportunities, home nursing, physiotherapy and occupational therapy services. Home is often best for ongoing care. This may not always be an option, so you should become familiar with your local facilities. Visit some retirement homes and long-term care facilities. Inquire as to costs and availability. Interview residents and plan your various strategies if a change is likely.

Most of us will have assets in our home or pensions that will allow us to continue maintaining a quality residence appropriate to our needs. Access to hospital beds has no relationship to one's financial resources and long-term care facilities can be subsidized by most governments, but access to retirement residences depends entirely upon one's ability to pay for that accommodation. Costs can be considerable, but affordable for many. Review the costs in your area and do the calculations to plan your budget now, in the event that you may require such a change.

We can all be thankful that the quality of care in such facilities has greatly improved over recent decades. While a nursing home was once the only viable option when living alone became no longer possible, home-care services, quality long-term care facilities and modern retirement residences associated with a wide variety of health and social services are now available, according to our needs and our wishes. Governments and other stakeholders must do much in the coming years to prevent deterioration in the care of seniors. In the meantime, careful attention and planning for our potential future needs must be done by each one of us as well.



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Fish consumption and mercury exposure

Most Canadians don't need to be concerned about mercury exposure as a result of fish consumption. In general, the types of fish that are most popular in Canada are also relatively low in mercury. However, there are some types of fish that, if eaten too frequently, could result in exposure to an unacceptable amount of mercury.

Most fish contain some of the long-chain omega-3 fatty acids, eicosapentaenoic acid (EPA) and docosahexaenoic acid (DHA). Recent evidence suggests that fish consumption and the associated intake of EPA and DHA from fish can maintain healthy heart function. Some types of fish have higher levels of these beneficial fatty acids than others. Fish and shellfish which contain higher levels of these acids and are also low in mercury include anchovy, capelin, char, hake, herring, Atlantic mackerel, mullet, Pollock (Boston bluefish), salmon, smelt, rainbow trout, lake whitefish, blue crab, shrimp, clam, mussel and oyster.

Health Canada has identified certain fish as being of greater concern when it comes to mercury. Predatory fish which eat lots of other fish for food tend to contain higher levels of mercury. These include fresh/frozen tuna, shark, swordfish, marlin, orange roughy and escolar.

Canned tuna, especially canned light tuna, is one of the most popular types of fish for many Canadians. The fish used in canned tuna products are generally younger and smaller and have significantly less mercury than do fresh or frozen tuna.

However, for those who consume large amounts of canned albacore tuna, there is some potential for exposure to higher levels of mercury than is considered acceptable.

For further information, read *Mercury in Fish* at www.hc-sc.gc.ca/fn-an/secureit/chem-chim/envIRON/merc/cons-adv-etud-eng.php.

Source: Health Canada



Berries good for the brain in women

Research shows that eating certain types of berries can ward off dementia in women. The study team looked at data from 121,700 female nurses between 30 and 50 years of age, who were surveyed every four years since 1980 about their eating habits.

The study, which was published in the *Annals of Neurology*, showed that a high intake of berries rich in the organic compound flavonoid – such as strawberries and blueberries – can delay memory decline in older women by 2.5 years.

“Among women who consumed two or more servings of strawberries and blueberries each week, we saw a modest reduction in memory decline,” says researcher Elizabeth Devore. “This effect appears to be attainable with relatively simple dietary modifications.”



Weightlifting can slow dementia in seniors

A recent study shows that lifting weights and improving physical strength can slow the advancement of dementia in seniors.

Over a six-month period, researchers at Vancouver Coastal Health and the University of British Columbia observed 86 elderly women with probable mild cognitive impairment. The women exercised twice weekly and were divided into two groups: one engaged in aerobic training, such as walking, while the other did resistance training, such as lifting weights. Later, MRI scans and cognitive testing showed that those who engaged in the resistance training had improved executive cognitive functions (the systems which control attention, memory, problem-solving and decision-making), associative memory performance and functional brain plasticity. Aerobic exercise did not produce similar results.

Says researcher Teresa Liu-Ambrose, “What is key is that the training will improve two processes that are highly sensitive to the effects of aging and neurodegeneration – executive function and associative memory – functions which are often impaired in the early stages of Alzheimer’s disease.”



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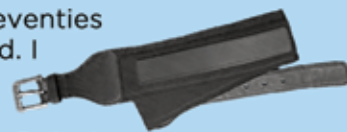
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- Helen Hall, St. Catharines, Ontario



"I have been wearing my belt close to 2 years now and I am amazed at how it works. I no longer have back pain, have lost weight... thanks to my miracle Belt." - Shirley Bartwick, Orangeville, Ontario

"...now in just 3 ½ months 16 lbs, 3" to 4" off my waistline - WOW! It really does work... this coming from a major skeptic." - Michael N., Burlington, Ontario

"Long stints in bed, plenty of pain, and frustration became my reality. I now hike each morning, cycle every other day, and am back to my comfortable weight zone. Life is good again. Thank you to the Wellness Belt people. I am pleased with what your product has done with my life."

- Byron Wesson, Phelpsston, Ontario

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JOINT OWNERSHIP

the Good, the Bad and the Ugly

What you need to know before owning assets jointly

By James Dolan

Let's face it: estate planning isn't the easiest personal finance topic. After all, thinking about one's eventual demise is hardly enjoyable. Then again, avoiding the topic altogether isn't a viable option. By ignoring some of the common strategies for minimizing taxes and fees upon your death, you risk leaving behind a legacy of financial and legal hassles for your heirs.

One of those strategies is joint ownership, an estate-planning strategy that's become more popular over the years. The general idea: by holding assets jointly with your future heirs (your spouse, for example, or your adult children), you can pass on your assets quickly and efficiently. When your assets are jointly owned, they don't have to go through probate,

which can potentially save your heirs thousands of dollars. In addition, those assets pass on to your heirs quickly, without unnecessary delay. So far, creating a Joint Ownership With Right of Survivorship (JWRS) sounds very beneficial — so what are we waiting for...

Hang on just a second. It's true, joint ownership can be an immensely powerful tool that can save your estate thousands (perhaps tens of thousands) of dollars in fees. But it can also bring on a host of unintended consequences. Depending on your personal circumstances (and the assets which you're intending to own jointly), those consequences could result in a full-on estate-planning disaster.

Joint-ownership basics

In Canada, there are two distinct forms of joint ownership:

Joint tenants — when a property is held in joint tenancy, if one joint tenant dies, the entire property belongs to the remaining, surviving joint tenant(s).

Tenants-in-common — each person owns a half, or a third, or some other portion of the asset in question. That portion belongs only to that individual and, upon his or her death, the person may pass it on to heirs without implication on the ownership portions of the other owners.

An example will make the practical difference between these two forms of joint ownership a little more clear.

Imagine that Michael, Stephen and Neil are three brothers who are *joint tenants* in their family cottage. Michael passes away. Even though Michael would like to leave his share to his wife, he can't because he's a joint tenant. Stephen and Neil now own the property. Stephen dies and Neil now owns the entire property. Because Neil is the only name remaining on the title, he can leave the property to his wife and children. There is nothing for Michael or Stephen's families.

Now, let's imagine that Michael, Stephen and Neil are *tenants-in-common* of the cottage — each owns an equal

third. When Michael passes away, he leaves his share to his wife Karen. Now the owners are Karen, Stephen and Neil. Then Stephen passes away and leaves his shares to his two adult children, Allen and Haley. Now the owners are Karen (who owns a third), Allen and Haley (each of whom own one-sixth) and Neil (who still owns a third). In this way, each of the individual owners retains control of his or her share.

When it comes to estate planning, joint ownership almost always means joint tenants. This is the strategy which we'll discuss for the remainder of the article.





The Good: Benefits of Joint Ownership

Joint ownership can be an excellent strategy by which to pass certain assets to spouses and, in some cases, children. Why would you want to own your assets jointly? There are several reasons:

Save on probate fees

One of the main benefits of joint ownership is that it helps eliminate probate fees owing on assets passed through your estate. Simply by choosing to own certain assets jointly, you can potentially avoid hundreds or even thousands of dollars in probate fees when you pass away. Because assets owned jointly are not considered part of your estate, they will not be subject to probate.

Probate is the official term for the process of assessing and verifying a will before distributions are made from an estate. The process is performed by the provincial courts and can take anywhere from a few weeks to several months to complete, depending on the size and complexity of the estate.

An example will make the benefit clear. (Keep in mind that the above example is based on Ontario probate fees — the exact amount would depend on your province of residence.) Let's assume that widow Jane Smith owns a home in Toronto, Ontario, currently valued at \$350,000. Her son David is her only child and her sole heir. If Mrs. Smith were to own the

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Simply by choosing to own certain assets jointly, you can potentially avoid hundreds or even thousands of dollars in probate fees when you pass away.



- ▶ home jointly with her son, upon her death, the house would pass directly to David without passing through her estate. At current provincial probate rates, that would save Mrs. Smith (or more accurately, her heir, David) a total of \$4,750.

Granted, \$4,750 isn't a lot of money when considered in the light of an asset worth \$350,000. But for many people, it's the principle that matters more than the actual savings. When it comes to your hard-earned money, to whom would you rather pass it on — your family or the government?

Privacy

Another benefit of joint ownership is the ability to keep your affairs private. Always remember: probate is part of the public record. This means that theoretically anybody can access information about the value of assets passing through your estate, and to whom those assets are passed along.

What's the value of such privacy? That's hard to say. While probate information is relatively easy to access (much of it exists in provincial archives and libraries), it isn't exactly the kind of thing most people are interested in reading.

That being said, some families will find the mere ability for the public to pry into their financial affairs a bit unsettling. For high-profile businesspeople, athletes, entertainers, politicians, or anyone concerned about keeping their affairs out of the public eye, this could provide a strong argument for owning assets jointly.

Quick, easy transfer upon death

When someone passes away, their assets are often frozen for a period of time until the probate court has verified the validity of the will, ownership of the assets within the estate, and determined whether any creditors have claims on the assets. Depending on the size and complexity of the estate, this can be a lengthy process, meaning that those assets could be tied up for months or even years.

Needless to say, this can be a problem for surviving spouses who have outstanding debts or expenses, or if the asset in question is one which generates income for the surviving spouse. Think about it: your spouse needs money to pay the mortgage, but he or she can't get the mortgage paid until money is released from your estate. Even if the bank is sympathetic, it means undue stress and worry at a time when your spouse is trying to grieve. Not the kind of legacy which most of us want to leave behind.

Joint ownership is a quick solution to such problems. By owning a given asset jointly, ownership transfers to the surviving spouse immediately and without undue legal hassles or delays. Generally, all that's needed is an official death certificate to verify that the co-owner has died and the asset can be transferred immediately (the exact procedure can vary depending on the asset, and on the institution holding the asset). This can be particularly advantageous with highly liquid assets such as chequing accounts that would be used on a regular basis by the surviving owner.

The Bad: Potential Drawbacks of Joint Ownership

As good as it is, there are several reasons why you wouldn't want to own assets jointly. Here are some of them.

Loss of control

It's important to know that joint ownership means giving up some degree of control over the named assets. This can sometimes result in unintended complications and conflicts when joint owners can't agree regarding how to utilize a given asset. In extreme cases, the loss of control can leave you exposed to financial abuse, or even fraud.

For example, with a bank account owned jointly, both owners can make withdrawals (unless the account specifically requires joint signatures). In the case of real estate, decisions regarding the property must be made jointly, regardless of who is actually living in it. That can be a difficult adjustment for homeowners normally used to making decisions themselves.

In the case of an ongoing, unresolved financial dispute over a certain asset — say, whether the family cottage needs a new roof; who pays investment account administration and management expenses; how rent from an income property gets divvied up; etc. — the joint owner can apply to the court to force the sale of the asset to resolve the dispute. This can be an unfortunately common problem with siblings who have been left an asset jointly by way of their parents' wills.

Ultimately, it's up to you to decide how much control over your assets you're willing to give up, and how much trust you can place in your joint owner to come to fair and equitable decisions regarding those assets. But be aware that problems can and do arise with joint ownership — even among family members. Even if these problems are eventually resolved, the bad feelings tend to linger on.

Paying for the taxes

Normally in Canada, capital gains tax is only paid when an asset is sold or when an asset passes through an estate. But transferring an asset into joint ownership automatically triggers a deemed disposition for income tax purposes. That is, the taxman will assume that you "sold" a portion of the asset to your co-owner(s) at fair market value, and will want his share of the capital gains.

For some assets, this is a minor issue. Cash held in a bank account, for example, typically doesn't grow very much (if at all), so there will likely be little capital gains. However, with an asset that has greatly appreciated in value over the years — the family home, a lakeside cottage or an investment portfolio — deemed dispositions can be a big deal.

Let's go back to our previous example with Mrs. Smith and her son David. Assume that Mrs. Smith and her husband originally purchased her Toronto home 40 years ago for \$50,000. You'll remember that it's now worth \$350,000, so transferring the home into joint ownership with her son would result in an immediate capital gain of \$150,000 ($\$350,000 - \$50,000 = \$300,000$ capital gain on the total property; 50% of that would be the gain on the portion which she's "selling" to David). Half of this capital

gain would be taxable in the calendar year during which the transfer is made (\$75,000). Assuming that Mrs. Smith was in the top tax bracket (approximately 48%), this would result in a tax bill of just under \$36,000. Compare that to her probate savings of \$4,750. Ouch.

There are exceptions to the deemed disposition rule. Most of the time, the family home can be transferred into joint ownership to one's spouse without significant tax consequences. Certain kinds of property also receive exemptions — farms are a common example. But with most other property, and with most other owners, taxes will be payable when you make the election to own the asset jointly. And in some cases, those taxes will be far greater than the potential savings in probate fees.

Exposure to creditors

All assets owned jointly may be exposed to creditors of either account holder. If the two owners have no creditors, then this is not a problem. But if your joint owner has a personal or business-related debt, or enters into a debt sometime in the future, then a creditor could force a sale of the jointly held asset to settle the claim.

This can be a particularly problematic issue with adult children. In most circumstances, an ex-spouse would be considered to have a claim on assets held jointly with a child. For example, consider a family cottage that's been used by you, along with

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- ▶ your son and his ex-wife: half of the ownership in the cottage could (and probably will) be considered part of the spousal estate for purposes of dividing assets between your son and his spouse in their divorce.

Keep in mind that it's not always easy to know what your joint owner owes to whom at all times. In addition, if your joint owner is a business owner or partner, it's tough to know what kind of liabilities and claims the business might be subject to, either now or in the future. At the very least, make sure to ask before you decide to transfer ownership.

Conflict with other estate-planning strategies

The provisions of joint ownership can sometimes prevent you

from using other estate-planning strategies (such as testamentary trusts) to minimize long-term tax liabilities. In some cases, such strategies can be reasonable alternatives to joint ownership, providing many of the same savings without the drawbacks.

How much will you need such advanced strategies? That depends largely on your personal financial circumstances — and how those circumstances evolve over the years. It's worth having a conversation with a qualified tax professional now to explore the issue. It could be that executing a joint-ownership strategy in the here and now might close the door to future estate-planning opportunities.

The Ugly: Joint-Ownership Disasters

What's the worst thing that can happen if you choose to own assets jointly? Here are a couple of the more common estate-planning disasters that arise from joint ownership.

Disinheritance with blended families

One all-too-common problem with joint ownership is that the strategy can sometimes lead to unintentionally disinheriting children from a first marriage. While such disinheritance can sometimes be challenged in the courts, it's a messy, antagonistic and inevitably costly process that often leaves members of blended families fighting over the "true" intentions of a loved one's financial decisions.

An example will make the potential problem more clear. Imagine that Tom and Anne are a retired couple who have two adult children. They've been married for several decades and they own their home, their chequing account and many other assets jointly. Tom passes away unexpectedly and those assets pass to Anne quickly, without having to go through probate. The move saves the family several thousand dollars in probate fees, as we discussed above. So far, so good.

Two years later, Anne meets Bob and they marry. Anne decides to change ownership of her home, her bank account and her other assets to joint ownership with Bob. She does it for all the right reasons: she feels that it's important to show a commitment to her new husband; she's seen first-hand the potential savings which the strategy can create and she always held assets jointly with her previous husband, so it seems like the right and proper thing to do. She makes it clear to Bob that she wants the family home to go to the kids, and he has no objections. But she doesn't write it down in a formal document or seek legal advice.

Three years later, Anne passes away, and all her assets suddenly

belong to Bob. Will Bob honour Anne's wishes? Probably. But he has no *legal responsibility* to do so. If he decides to sell the assets, or pass them on to *his* children, there is likely very little Anne's children can do to stop it.

The moral of this story: if you're part of a blended family, be very careful when using joint ownership as an estate-planning strategy. There are other estate planning structures (primarily trusts) which can ensure that the problems of disinheritance never arise. A properly witnessed statement of intention or an informal document spelling out your wishes can certainly help, but they are by no means foolproof — such documents have been challenged and reinterpreted in court. If it's important to pass on assets to children from your first marriage, spend some time to do things right.

U.S. tax nightmare

Looking to pass on U.S. assets with joint ownership? You might want to think twice. Such a move can create massive tax problems for Canadians because of the different ways in which estate taxes and other fees owing upon death are considered on both sides of the border.

Even the simplest and most common joint-ownership strategy in Canada — owning a home jointly with one's spouse — can cause big tax headaches when the strategy is employed for U.S. property. In extreme cases, the strategy can result in double taxation: tax owed upon the death of the first spouse, and then again upon the death of the surviving spouse.

While there are viable estate-planning solutions to cross-border tax problems, the rules can be arcane and complex. Make sure to get professional tax advice (preferably from experts on *both* sides of the border) before making any final decisions.

The Bottom Line

So, after all is said and done, is joint ownership a good strategy for estate planning? That depends. In many cases, joint ownership may end up saving you thousands of dollars in probate fees. In other cases, even those savings may not compensate you for the added taxes and other hassles that can accompany joint ownership.

If you're interested in learning more about joint ownership, the best thing to do is to consult a professional accountant or estate lawyer. Despite its reputation as a quick and easy estate-planning strategy, joint ownership can be a complex financial topic, so you'll want to make sure that you have all the facts before you make any decisions.



San Antonio: An Enchanting City



Dedicated in 1755, Mission Nuestra Señora de la Purísima Concepción de Acuña stands proudly as the oldest non-restored stone church in America

Texas is big, beautiful and diverse. It's easy to think of Texas as a whole country – 1,280 kilometres wide and nearly that far from north to south. The state encompasses sunny seacoast to mile-high mountains, dense forests to cactus-studded desert, and great cities to small villages and towns.

Texas is the only state that was once a sovereign nation...the republic of Texas...with its own armed forces including a navy, currency and representatives to the United States.

Arguably the state's most beautiful city, San Antonio has much to offer. Fantastic museums, San Antonio River Walk, La Villita, HemisFair Park, Tower of the Americas, El Mercado, King William Historic District and, of course, the Alamo are but a few of its highlights. And if you like the Alamo, you'll love the San Antonio Missions National Historical Park,

a chain of four 15th- and 16th-century Spanish missions in and around the city.

Without the modern skyline of Houston or Dallas, attractive and festive San Antonio looks nothing like the stereotypical image of Texas, despite being pivotal in the state's history. Standing at a geographical crossroads, it encompasses the complex social and ethnic mixes of all Texas. Although the Germans, among others, have made strong cultural contributions, San Antonio's heritage is Hispanic. Though now the seventh-largest city in the U.S., it retains a relaxing feel and is one of our favourite places to spend a few days...or a week...or longer.

Founded in 1691 by Spanish missionaries, San Antonio became a military garrison in 1718 and was settled by the Anglos in the 1720s and 1730s under Stephen F. Austin's colonization program.

► Why is the Alamo so special?

The legendary Battle of the Alamo in 1836 was a pivotal moment in the history of the Texas Revolution, when 250 or so Texian and Tejano defenders seeking independence from Mexico held off General Santa Anna and an estimated 1,500 Mexican soldiers for 13 days.

Nearly all of the defenders of the mission were killed, with the exception of an estimated 20 women and children.

The perceived cruelty of the Mexican general inspired others living in the new republic, which had just declared its independence from Mexico four days earlier, to join the Texian Army.

Santa Anna would be defeated a few weeks later at the Battle of San Jacinto, when the Texian Army, many of whom yelled the now-famous phrases "Remember the Alamo" and "Remember Goliad," surprised and overran the Mexican army during a surprise attack in the middle of the afternoon.

The Mexican army, many of whom were enjoying a siesta, was largely slaughtered after being caught off guard. More than 700 Mexican soldiers



You may all go to hell and I will go to Texas. – David Crockett

were killed and another 700 or so taken captive in the 18-minute-long battle. Only nine Texians were said to have died in the attack.

With General Santa Anna's capture and the signing of the Treaty of Velasco, the Mexican army was forced to withdraw from Texas.

People worldwide continue to remember the Alamo as a heroic struggle against impossible odds – a place where men made the ultimate sacrifice for freedom. For this reason, the Alamo remains hallowed ground and the Shrine of Texas Liberty.

San Antonio River Walk: Jewel of the City

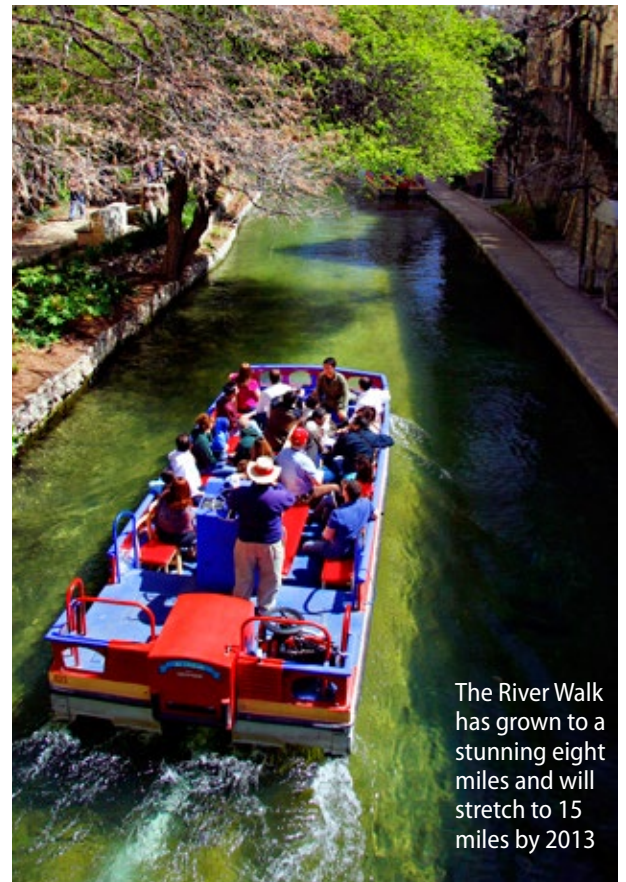
San Antonio's Paseo del Río, or River Walk, ranks No. 1 or No. 2 each year as the most popular tourist attraction in Texas. The other No. 1 or No. 2 is, of course, the Alamo. It's a moot issue, really. If you travel here to take in the River Walk, you'll almost certainly visit the Alamo, and vice versa. They're just a couple of blocks apart, connected by an "alley" with waterfalls, snazzy shops and lush gardens.

The San Antonio River actually has its headwaters in northern San Antonio and travels southward through the city.

Native Americans who once gathered in the grassy plains and rolling hills of what is now Central Texas had a special name for the clear waters burbling forth from limestone outcrops. They called the main life-giving stream Yanaguana, which means refreshing waters. You will know what they meant as soon as you step down from street level, slip into the shade of the towering cypress trees and feel the cooling river breezes.

Renamed the San Antonio River in 1691 by Spanish explorers, the river has since brought settlers, ranchers, farmers, craftsmen, artists and many others from around the world to its meandering banks. A tapestry of modern buildings, colonial missions, museums, historic neighbourhoods and a diverse international culture has sprung up around the famed river.

What started as the vision of a young architect in 1929 has grown, over the decades, into one of the world's most distinctive meeting places.



The River Walk has grown to a stunning eight miles and will stretch to 15 miles by 2013

The River Walk extends from a wiggle of the San Antonio River, shaped much like a bent horseshoe, in the heart of downtown.

America's favourite river walk, the San Antonio River Walk or Paseo del Rio, was built by the WPA (Works Progress Administration) as a flood-control project from 1939 to 1941 and now makes a splash controlling the flood of more than five million annual visitors to its cypress-lined cobblestone and flagstone paths along both sides of the narrow San Antonio River.

After the city created a River Walk District and a commission to oversee it in 1962, business-leaders formed the Paseo del Rio Association to promote it. The 1968 HemisFair revitalized the downtown with the construction of the Convention Center, Tower of the Americas and other distinctive structures.

The San Antonio River Walk is a public park with a network of walkways along the banks of the San Antonio River, one storey below downtown San Antonio. An important part of the city's urban fabric, the River Walk winds and loops under bridges as two parallel sidewalks, lined with restaurants, bars, shops and hotels. It connects the major tourist draws from the Alamo to Rivercenter Mall, Arneson River Theatre, La Villita, San Antonio Museum of Art and Pearl Brewery.

The River Walk has grown to a stunning 12 kilometres and will stretch to 24 kilometres by 2013. Each section offers a unique look and feel.

In May 2009, the new Museum Reach portion of the River Walk opened featuring new River Walk footage, beautiful landscaping and lighting at night. It begins at the Holiday Inn El Tropicano Riverwalk Hotel and ends at the Pearl Brewery Complex. The Museum Reach section stretches 2.7 kilometres north, passing the beautiful San Antonio Museum of Art, a lock system for the river boats and the oldest VFW post in the state of Texas. Landscaped with native plants and small water cascades, the route features art installations under every bridge.

You could spend weeks in this city and still not experience everything it has to offer. So take your pick, and enjoy!



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. 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.

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The Hunger Games

Suzanne Collins

Scholastic Press, 374 pages

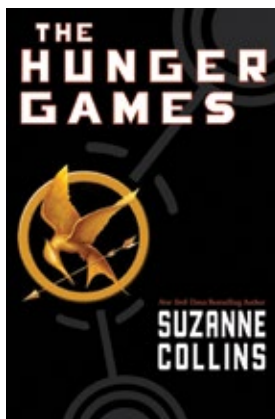
Think of The Hunger Games as the ultimate reality show. Twenty-four youngsters between the ages of 12 and 18 were imprisoned in a vast outdoor arena. They had to scavenge for enough food and water to survive for several weeks, while trying to kill or be killed by the other tributes. It really was a fight to the death on live TV.

Each tribute had had a device implanted in their bodies so that they were on camera every minute of every day. The Gamemakers in the Capitol would decide which gruesome event would be telecast that day, and edit accordingly. The Games were mandatory viewing for every citizen in the land of Panem.

Panem was the country that rose up out the ashes of a place once called North America. After droughts, fires, storms and floods, there was little sustenance left in the land. A brutal war for survival resulted in the emergence of the shining Capitol, a metropolis in what was once the Rockies, ringed by 13 districts. These districts provided the means for the citizens to live in obscene luxury, while the people of the districts barely survived. Eventually, this situation led to district uprisings. At the end, 12 districts were defeated and the 13th was obliterated.

To punish the 12 for their defiance, the Capitol created the yearly Hunger Games as a stark reminder of who really had the power. Each district had to provide one girl and one boy to participate in The Games. The players were chosen by lottery; the names announced in a humiliating mock festivity called the reaping. Every district citizen was again required to attend this excruciating event.

Author Suzanne Collins vividly portrays the tense, claustrophobic atmosphere as District 12's population of 8,000 tried to crowd into the Square. Their teenagers were herded into roped areas to wait for the announcement of which two of them would participate in the deadly Hunger Games.



When the name of Primrose Everdeen – a tiny 12-year-old – was announced, her older sister Katniss abruptly stepped forward and demanded to take her place in The Games. Katniss Everdeen emerges from the saga as a unique 16-year-old. At age 11, her father was killed in a mining accident. Her mother withdrew from reality and went to bed, so Katniss had to take over as head of the family. To keep her mother and sister from starving, she became a hunter and gatherer in an illegal forest beyond the electric boundary fence. The Peacekeepers (read police) were too hungry

for the fresh meat that Katniss and her friend Gale brought to market, to prosecute them for the crime of poaching. The legal punishment for poaching? Public execution!

When Katniss volunteered to become a tribute, she really considered it a death sentence. The boy chosen from District 12 was the engaging Peeta, a longtime classmate. It's fascinating to follow Katniss and Peeta as they travel by train to the Capitol and are treated like rock stars. The two live in decadent luxury, with rich food on demand, while they train and get complete makeovers to be camera-ready for The Games.

As for the portrayal of The Games themselves, if you're allergic to violence, this is not the book for you. Horror-meister Stephen King describes it as, "a violent, jarring, speed-rap of a novel that generates nearly constant suspense."

In her compelling story, Suzanne Collins has created a post-apocalyptic reality in which the one-percenters really do control the 99-percenters, and keep them at the edge of starvation.

Because The Hunger Games is a trilogy, not everything is resolved. I'm going to read the other two books to see what the unpredictable Katniss does next. The books and the two movies to be released will keep The Hunger Games in the Zeitgeist of the digital generation for some time. Your grandkids will think that you're cool if you're in on the back story.



THE LONG AND WINDING ROAD...

...made a little shorter and straighter with GPS and turn-by-turn navigation

by Andrew Moore-Crispin

The days of in-car arguments about which road to take at the fork, whether to pull over to ask for directions or about who's ultimately responsible for sign-spotting are over. Thanks in large part to the Global Positioning System, GPS.

Even if you know your regular routes cold, a GPS receiver can still offer value. For one, they can help you around difficulties; if

there's roadwork or an accident ahead, a couple of button presses can route you around the problems. If you're watching the gas gauge edge ever closer to the E, your GPS system can find the nearest gas station. GPS navigation systems are pre-loaded with literally millions of "points of interest" (POIs). Everything from museums, golf courses and scenic lookouts to hotels, banks and restaurants is covered.

When it comes to in-car GPS, there are two main categories which we'll consider here: in-dash systems and stand-alone, in-car GPS units. GPS applications for your Android, iPhone, Windows Phone or BlackBerry do exist and can work quite well. However, these would require a column unto themselves.

In-dash GPS

An in-dash navigation system is usually part of the larger in-car entertainment or climate system. Just about every automaker will offer an in-dash navigation system as part of an upgrade package.

Having your GPS navigation system so tightly tied to your vehicle certainly has its benefits. First, the in-dash navigation system will have access to specific information and data about the car itself. Everything from tire rotation, current fuel volume, time since the last oil change and much more can be passed along to the GPS navigation system. Rather than requiring any intervention from you, these systems can take empirical data from the car and make intelligent suggestions, or just figure out your driving habits.

Broad strokes: in-dash navigation systems are found in the top tiers of the available upgrade and trim levels at the dealership. As such, they're generally bundled with packages that cost at least a couple of thousand dollars.

With these systems, it can also be more expensive to get the latest maps and point-of-interest updates; rather than downloading a map pack for free or for a nominal fee, you'll have to go to the dealership and drop a couple or a few hundred dollars for the latest updates. Similarly, if something goes wrong with your navigation system, it's the difference between a trip to the "shop" to have it fixed and a trip to the shop to buy a new one.

Benefits:

- ▶ Tightly integrated with your car.
- ▶ Larger screens than other options.
- ▶ You can't forget to bring the GPS navigation along!

Detriments:

- ▶ An expensive add-on at the dealership.
- ▶ Expensive to update or upgrade later.

Stand-alone GPS navigators

These handy devices are made by the likes of Garmin, Magellan and TomTom. They've come down significantly in price over the past several years. You can pick up a nice in-car GPS navigator with voice control, a 4.3-inch screen and lifetime traffic and map updates (the TomTom Via 1435TM) for \$200 MSRP. Less, if you shop around.

While these navigators aren't integrated with your car and are therefore less elegant, they offer their own unique benefits.

These can be shared between vehicles. If you opt for a model that offers lifetime maps, updating maps is a pretty simple affair using your laptop and the included USB cable. You're also spoiled for choice. Where there are usually only two options for a factory-installed, in-dash navigation system when purchasing a new vehicle – get it or don't – there are dozens of models from which to choose (from several different manufacturers) when you're purchasing a dedicated in-car GPS navigator.

Benefits:

- ▶ Relatively inexpensive.
- ▶ Easy to update maps.
- ▶ Can be moved between vehicles (or even used on foot, in some cases).

Detriments:

- ▶ No integration with vehicle.
- ▶ Less elegant.
- ▶ Can be lost or stolen.

How does GPS work?

There's a lot happening in the background that lets your GPS receiver figure out exactly where in the world it is.

The Global Positioning System (GPS) was actually created by the U.S. military, but has since been opened up for civilian use. Twenty-seven GPS satellites orbit the globe on differing trajectories. Each has an atomic clock on board. At any one time, four will be "visible" from anywhere you find yourself on the planet.

A GPS receiver figures out how far away each of these satellites is from itself and, through trilateration, deduces exactly where you are on the surface of the earth, down to a couple of feet. HowStuffWorks has an excellent explanation, if you'd like to read more: www.howstuffworks.com/gps.



Campari Tomatoes



by Shari Darling

Often referred to as the tomato-lover's tomato, the Campari variety is slightly bigger than the cherry tomato. They are usually packaged in a plastic container with the tomatoes still attached to part of the vine. This variety offers a 'vinous' quality to the flavour, giving the perception that it was just picked off the vine. This earns the Campari a very special place in our culinary repertoire. Cherry tomatoes are ideal for hors d'oeuvres and to toss in salads. Regular-sized tomatoes can be used in cooking. But the Campari is just the right-sized tomato to slice for appetizers, sandwiches, pastas and as a pizza topping. The Campari is aromatic, sweet, firm and juicy. Its best quality, in my opinion, is low acidity, making this tomato a friendly ingredient in dishes to be paired with red wine. The natural acidity in fresh tomatoes normally demands the crisp acidity of a white wine. Tomatoes, once cooked or slow-roasted, can work with red wine. But the Campari, when fresh, can complement Burgundy, Pinot Noir or Gamay.

Legal controversy exists over who actually owns the trademarked name "Campari" and the right to grow this variety in North America. But, from a Canadian consumer's perspective with an ongoing goal to 'buy local', we're thrilled that the Campari is currently grown and sold by Sunset located in Kingsville, Ontario. President's Choice also produces and sells this variety



called "Sweet Cocktail" tomatoes – tomatoes on the vine.

Campari tomatoes should never be refrigerated, as cold temperatures tend to cause them to lose their flavour and become pulpy. They should be stored at room temperature, with stems up to avoid bruising. Keep these little gems out of sunlight as well, otherwise they will dehydrate.

Like most tomato varieties, the Campari is packed with nutrition and health benefits. First of all, one Campari tomato contains only five calories! Tomatoes, in general, are rich in beta-carotene, lycopene and vitamins A, C and E. Their antioxidants support and strengthen the immune system and contain the B vitamins and vitamin K.

My close friend, Eleanor Humphries, created this dish for my husband and me for lunch one summer afternoon. It was absolutely delicious. Knowing that our lunch would incorporate fresh goat cheese, I brought, as a partner, a crisp, cool-climate unoaked Chardonnay. My logic was that the tanginess from the goat cheese would complement the wine's crisp acidity. I was incorrect. When heated and mixed with starchy water (as needed in this recipe) the chèvre became fatty and creamy. The Campari tomatoes are also sweeter and lower in acidity. Thus, this dish was far more deserving of a full-bodied white wine such as a warm-climate Chardonnay from Australia or South Africa. You might also prefer red, so choose Pinot Noir.



Penne With Slow-roasted Campari Tomatoes and Chevre

Serves 4 to 6

2 lbs campari tomatoes

3 tbsp extra-virgin olive oil

2 tsp kosher salt

6 ounces fresh goat cheese (chevre)

1 lb penne or pasta of choice

1 cup basil, torn into pieces

Extra-virgin olive oil for drizzling

Preheat oven to 250 F. Line baking pan with parchment paper. Halve each tomato and place cut-side up on baking sheet. Drizzle tomatoes with olive oil. Roast until dried around edges – about two hours. Crumble goat cheese into large chunks and refrigerate until needed. Cook pasta until al dente. Drain and return to pot. Add tomatoes, goat cheese, basil and reserved cooking liquid, plus 2 tbsp of extra-virgin olive oil. Toss well and serve.



Suggested wine

Australian Chardonnay or Ontario Pinot Noir



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MEMBERSHIP APPLICATION		
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Spouse/Partner's Name _____	Date of Birth _____	
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City _____	Province _____	Postal Code _____
Telephone () _____	Cell () _____	
E-mail _____		
Secondary (Winter Home) Address _____		
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 _____	
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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.



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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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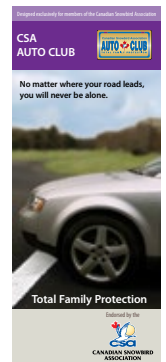
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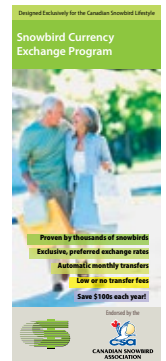
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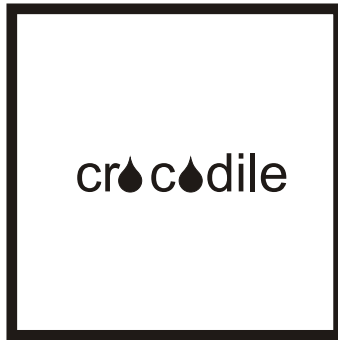
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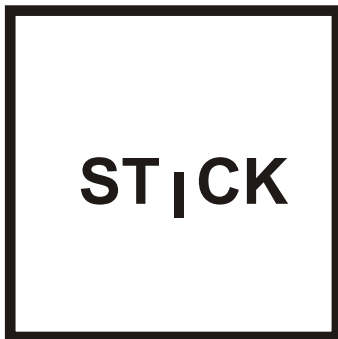
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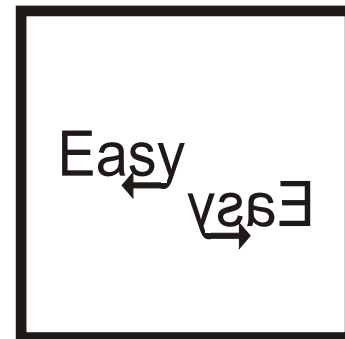
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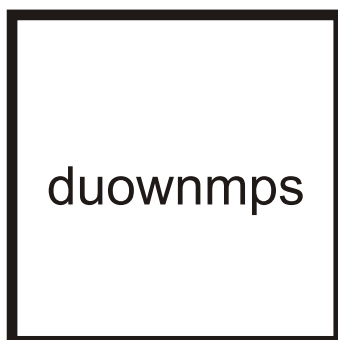
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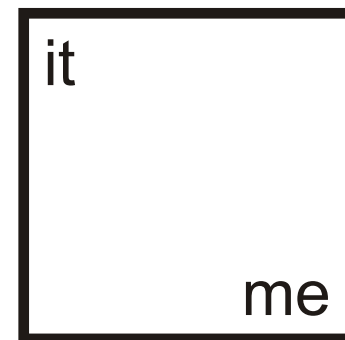
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Answers on page 54

No Dogs Allowed

A guy wanted to take his chihuahua into a restaurant with him, so he put on dark glasses and "tapped" his way into the establishment.

The waiter said "Hey! You can't bring a dog in here."

The man indignantly claimed "I'm blind! ...this is my Seeing Eye dog!"

"You're trying to tell me" said the waiter, "that this chihuahua is a Seeing Eye dog?"

"What!?!?" cried the man, "they gave me a chihuahua?"

Beware of Dog!

Upon entering the little country store, the stranger noticed a sign saying DANGER! BEWARE OF DOG! posted on the glass door.

Inside, he noticed a harmless old hound dog asleep on the floor beside the cash register.

He asked the store manager, "Is THAT the dog folks are supposed to beware of?"

"Yep, that's him," he replied.

The stranger couldn't help but be amused.

"That certainly doesn't look like a dangerous dog to me. Why in the world would you post that sign?"

"Because," the owner replied, "before I posted that sign, people kept tripping over him."

The Talking Dog

A man tried to sell his neighbour a new dog.

"This is a talking dog," he said. "And you can have him for five dollars."

The neighbour said, "Who do you think you're kidding with this talking dog stuff? There ain't no such animal."

Suddenly, the dog looked up with tears in his eyes.

"Please buy me, sir," he pleaded. "This man is cruel. He never buys me a meal, never bathes me, never takes me for a walk. And I used to be the richest trick dog in America. I performed before kings. I was in the army and was decorated 10 times."

"Hey!" said the neighbour. "He can talk. Why do you want to sell him for just five dollars?"

"Because," said the seller, "I'm getting tired of all his lies."



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Fast facts

Travel by the numbers

Canadians took more than **763** thousand cruises in 2011.

2.2 million Canadians drive across the border each year just to use U.S. airports.

Canadians made nearly **7.6** million leisure trips to the U.S. between November 2011 and April 2012.

Canadians made nearly **1.1** million leisure trips to Mexico between November 2011 and April 2012.

Mexico is the number **1** destination for Canadian tour package operators.

The U.S. Interstate System Facts

- There are 46,000 miles of roadway in the U.S. Interstate system
- U.S. Interstates comprise fewer than 1% of U.S. roads
- There are 62 routes on the U.S. Interstate system
- Seven Interstate routes connect Canada and Mexico
- The shortest Interstate route is I-73. It spans 12.27 miles in North Carolina
- The longest Interstate route is I-90. It stretches for 3,020 miles
- There are 54,663 bridges on the U.S. Interstate system
- I-95 was the most expensive route to build – \$8 billion



Source: ARTBA

What are you eating?

- A person will usually swallow around 250 times during dinner.
- It takes 3,500 calories to make a pound.
- A person will eat an average of 1,500 pounds of food each year.
- The human digestive system contains between 10 and 100 million bacteria.
- Minerals constitute 4% of our body weight.
- Temperature can affect appetite. A cold person is more likely to eat more food.

Source: Random History

NEXUS is offered at the following airports:

- Halifax, Robert L. Stanfield International Airport
- Montréal, Pierre Elliott Trudeau International Airport
- Ottawa, Macdonald-Cartier International Airport
- Toronto, Pearson International Airport
- Winnipeg, James Armstrong Richardson International Airport
- Calgary International Airport
- Edmonton International Airport
- Vancouver International Airport

New **NEXUS** Airports

- Toronto, Billy Bishop Airport
- St John's International Airport
- Moncton, Greater Moncton International Airport
- Quebec City, Jean Lesage International Airport
- Kelowna International Airport

Flu by the numbers

3 million to 7.5 million:

Estimated number of Canadians who become infected with the influenza virus each year.

4,000 to 8,000:

The approximate number of Canadians who die of influenza or its complications each year in Canada.

70 to 90 per cent:

Percentage of influenza vaccinations that successfully produce the antibodies to fight off the flu in healthy adults.

10 to 15 per cent:

Percentage of people vaccinated who won't develop immunity to the flu.

10-14: The number of days it takes for a flu vaccination to take full effect.

6-10: Typical number of days it takes people to get over the flu.

132.8 million: The number of doses of flu vaccine distributed in the U.S. in the winter of 2011/2012.

Source: Various

Get Some Sleep



- ◆ Insomnia is almost twice as common in women as it is in men.
- ◆ One in four married couples sleep in separate beds.
- ◆ Humans spend a third of their life sleeping.
- ◆ Less sleep can lead to higher inflammatory proteins in the blood.
- ◆ 65% of people lose sleep because of stress.
- ◆ A snoring partner wakes a non-snoring partner an average of 20 times per night.

Source: Random History

Answers from page 52

1. Crocodile tears
2. Dipstick
3. Down in the dumps
4. Collateral damage
5. Easy come, easy go
6. Far be it from me

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