

CSA NEWS[®]

OFFICIAL NEWS MAGAZINE OF THE CANADIAN SNOWBIRD ASSOCIATION | WINTER 2012 | ISSUE 85



Queen's Diamond Jubilee Medals Awarded to Canadian Snowbird Association Members



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CSA NEWS

WINTER 2012 | ISSUE 85

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It is an honour to be in such company!

As you may have surmised from our front cover, this issue of CSA News is dedicated to those wonderful people who have given their time, their energy and a significant proportion of their retirement years to helping others. In most cases, they received no pay for their labours and often worked behind the scenes and in relative obscurity to make the Canadian Snowbird Association the success that it has become. It is time that they were recognized publicly for their dedication and commitment.

They have moved unmovable governments, fought and amended insane regulations, had legislation revised that benefited all Canadians and are continuing to advise governments in both Canada and the United States on issues relating to travel and seniors. The Canadian Snowbird Association is known and respected throughout North America and their accomplishments have been incredible. The CSA stopped U.S. legislation to limit Canadian travel to the United States to 30 days, they stopped legislation that would have kept Canadians prisoners in their own provinces and they are making sure that you can get enough drugs to last for your entire trip when you travel. Following years of work, several provinces have now agreed to comply with the Canada Health Act. Other provinces are reviewing their positions and, hopefully, will join the "good" provinces in obeying the law. "Incredible" IS the right word.

The Queen Elizabeth II Diamond Jubilee Medal is a tangible and visible way to recognize these outstanding Canadians who have built, and continue to build, our caring society and country through their service, their contributions and their achievements. We have been allotted only 40 words to describe their individual contributions, but a complete book on each one of these people would certainly be insufficient.

I am honoured to have known you and to have worked with you over the past 20 years.

Our congratulations!

J. Ross Quigley
Editor

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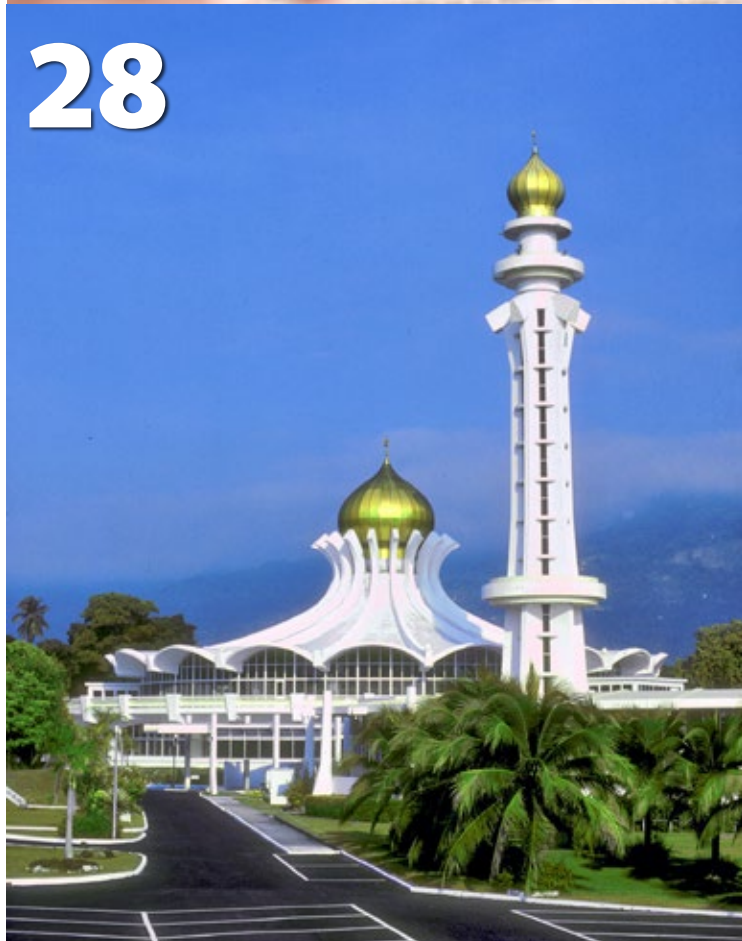
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by Dr. Robert MacMillan

Investigating the ever-changing treatments for prostate disorders.





Be careful what you share

Has online social networking replaced your holiday letter to friends and loved ones? Be careful what you share.

You probably don't want everyone to know that you're going away for the holidays, or for how long. But by posting such information online, you may be doing just that – and putting your property at risk.

Here are some tips to make sure that you share with care:

- ◆ Limit the personal information you share online to only what's necessary. Be careful about using your last name, contact information, home address, phone numbers, e-mail address, last names of friends or relatives, age, birth date or other personal information.
- ◆ Check out the privacy and security settings of your social network and use them to control who sees what. Most have default settings which likely provide more access than you'd like. You can adjust settings to the highest-possible level to protect your information and control who can see personal details (rather than "everyone" or "friends of friends").
- ◆ Be cautious about details in photographs that you post or share. Photographs can reveal a lot of personal information when there are clearly identifiable details such as street signs, licence plates on cars, or the name of a school on clothing.

Protect while you connect. More information is available online at GetCyberSafe.ca.

Source: www.newscanada.com

Think about security for your new smartphone or tablet

If you are one of the many Canadians getting a new mobile device this holiday season, you will probably be eager to yank off the gift wrap and start using it right away. Today's smartphones and tablets do a lot more than phone calls and text messages. The ability to go online makes them all the more convenient and fun, but it also opens the door to cyber criminals. So before you unwrap that new gift, make sure that you're aware of the risks and what to do about them.

Here are some useful tips:

- Enable your new device's password auto-lock immediately, so that it always locks after a short period of inactivity.
- Avoid connecting to unknown or non-password-protected Wi-Fi networks, even if they are private. An unsecure wireless network can compromise your information, including your contact list, as well as give someone else use of your data plan.
- Be aware that mobile phishing (fake e-mails that impersonate a friend or trusted organization) is a growing threat with e-mails and sites that may be harder to spot on small screens.
- Think carefully about what you absolutely need to store on your mobile device, and erase everything else. If it's lost or stolen, you could be placing personal information in someone else's hands.

Protect while you connect. More information is available online at GetCyberSafe.ca.

Source: www.newscanada.com

DON'T JUST GIVE, GIVE WISELY

If you are like millions of Canadians, giving to charity is important to you, but choosing the right charity is not always easy.

With the launch of the Canada Revenue Agency's (CRA) Charity Quick View and Imagine Canada's Charity Focus, researching information about more than 85,000 registered charities has become much easier.

Charity Quick View is a new display tool that uses graphs and tables to provide a summary of a registered charity's activities, revenues and expenditures. It was developed with donor input, is easier to understand and provides users with the key information which they want.

Charity Focus is a tool sponsored by the CRA and developed by Imagine Canada. It provides an in-depth year-to-year comparison of financial information. Charities may also elect to upload documents that would not be available on the CRA website, such as mission statements, program information, annual reports and financial statements.

More information is available at www.cra.gc.ca/donors, or www.charityfocus.ca.

Source: www.newscanada.com

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NETWORKS




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 Dear Bird Talk,

As members of CSA, we would like to thank the staff at your office for acting so quickly to resolve the issue of allowing snowbirds to deduct their annual premiums for out-of-province coverage. The success in resolving that issue is worth every penny that we pay to be members of the association.


Sharon Unrau
Summerland, BC

 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: The full premium you pay for Medipac travel insurance is tax deductible. Your appeal will be successful.

 Dear Bird Talk,

I have recently become a member. I don't know how to get any of the information I require.

Should I get a U.S. Visa and bank account?

How do I find locations popular for Canadian snowbirds?


Where do I pose questions such as the above?

Othello from Ontario

Ed: These are the basic questions that every new snowbird wants to have answered. As a Canadian citizen, you are able to visit the United States for up to six months in any one 12-month period (this does not mean calendar year!). As you cross the border, you are given a "verbal" visa and you do not have to go through any formal process or pre-arrangement process to be admitted. You should always take a passport with you and some other information that identifies you as a full-time Canadian resident. A health card, a property tax bill and a bank statement have proven very helpful to other snowbirds. You should open a bank account if you are planning on staying for 60 days or longer, but should first decide on a place which you would

like to visit regularly.


*To find specific locations where there are lots of other Canadians, your best bet is to talk to other snowbirds or perhaps to the CSA director for your province at one of our many meetings. U.S. meeting locations and dates are found elsewhere in this magazine. If you call the CSA office, we can arrange for a local director to call you. You also **must** buy proper travel insurance and the CSA recommends the Medipac program. Again, contact details are in this issue.*

 Dear Bird Talk,

This topic may have been covered before... sorry. During a recent U.S. border-crossing interview, we were asked to provide documentation showing closer ties to Canada. We didn't have anything other than our ID; the guard reluctantly let us cross, but cautioned us "that the burden of proof is on the traveller." Has anyone run across this? What other documents should we take?

Ian of British Columbia

Ed: You were fortunate. U.S. border guards have broad and sweeping powers to admit you, to deny admittance, to tell you exactly how long you can stay and even to bar you from the U.S. for a number of years. Respect for these guards and proper preparation to cross the border are very important, as guards require no real reason to take any of the above actions. There is also no appeal of the decision they make. Your passport, health card, property tax bill and bank statement, as mentioned previously, will help a lot when you are asked again. Water bills, credit card statements and any government document showing your Canadian name and address could be added to the list...and they do like photo IDs.


 Dear Bird Talk,

When calculating days spent in the U.S. on the form 8840, if a person returns to Canada for two weeks at Christmastime and then returns to the U.S., or if a person is going on a cruise for two weeks on the Panama Canal while they are staying in the U.S., are these days used as part of the total days' calculation on the 8840 form? There seems to be some confusion as to whether or not these days should be used in the calculation.

Vaughan McClarty
Regina, SK

Ed: CSA has written documentation from the U.S. government which states that any temporary absences from the United States in the middle of a snowbird trip cannot be deducted from the total days spent in the U.S., unless you were absent for at least 30 days. This means that your two-week Panama Canal cruise is counted as time spent in the United States. This is unfair, of course but, as of today, that is the government's position. Two weeks back home for Christmas falls in the same category. Instead of trying to change this position, CSA is working on the snowbird visa which would allow an eight-month visit and all of these problems would disappear. The confusion you refer to is caused by the many people who have not counted these days and no one has said anything, yet, so therefore it must be all right.

And to answer Barbara from Alberta – yes, all of December counts as time in the U.S.

 Dear Bird Talk,

We have been members of the CSA for a number of years & use Medipac as our out-of-country medical insurer. My question is, after reading about Don Kannon's article from Williamstown, ON, in the latest CSA magazine, I am a bit confused about how he was able to return to Texas after being discharged from the Ottawa Civic for just two weeks. I was under the impression that one needed to be stable for 90 days to be fully insured. Could you give me a bit more information on this particular issue please? Another question if you could answer please is could one have a diagnostic test one week (which would be negative) & then leave the country the next & still be fully insured?

Beverly Bishop


Ed: Mr. Kannon took advantage of Medipac's Return to Destination Benefit. Following a medical emergency involving an evacuation, an insured person can apply to have Medipac reinstate their policy and we will also pay the travel costs to return to their original destination. (This would also include a spouse or a travelling companion who is also insured with Medipac.)

When a person applies for this benefit, Medipac Assist will review their medical reports to determine whether they would be considered stable to travel back to their original destination. Normally, continuing

coverage will exclude the condition which led to the evacuation as it has now become an unstable pre-existing condition due to the 90-day window. In some cases, we may not provide ANY coverage for your return if our doctors feel that you still have unresolved issues, and need further investigation or recovery time. The best option, however, is to apply for a waiver of the "new" pre-existing condition, through our underwriting division, prior to returning. This can result in the 90-day period being waived and full coverage for all conditions will apply immediately, but this may involve an additional cost.

I can only answer the diagnostic test question if you have insurance with Medipac. If you have a diagnostic test and the results are negative, we do not count that as a pre-existing condition and you could travel the next day. Where an issue may arise is when your doctor thinks that you need more tests. If he recommends more or different tests, then you must wait until these tests are done and the results received. If you have symptoms, let's say severe stomach cramps, and an ultrasound comes back negative, you should never travel until the cramps are resolved and the cause identified. A black-and-white example would be a test that was negative for cancer and you then travelled. When your doctor says that you are OK, future cancer issues would be fully covered. Please do not assume that Medipac's generous coverage and liberal interpretations apply to any other travel insurance policy.

Whenever you have an unexpected medical condition, we do encourage you to contact our specialists to determine how it might impact your coverage.

 Dear Bird Talk,


Lilliana, or please redirect:

I want to express my thanks and appreciation for your patience, help and effort put forth in getting my insurance coverage for our recent trip to North Carolina for a grandson's wedding. I say that I had started with another company and verbally was advised that they could provide insurance if the info I provided was correct. After almost two months of correspondence, phone calls, etc. with disappointing results, my wife and I decided that we thought we were not meant to go. As a last resort, I contacted you and was encouraged with our reception and info received. It was a pleasure to have

dealt with you and your company. I will not hesitate to recommend you to anyone who is interested. Your work provided us with a most pleasurable and memorable time. Thanks again.

Allen K.

Ed: We like to give credit where credit is due. Well done, Lilliana! I am happy that we will now be your first call instead of your last resort, although that works too.

 Dear Bird Talk,

My husband and I spend four months in Florida each winter. I have 62 days' coverage through my Ontario Teachers Insurance Plan (OTIP) and top it up to 126 days with Medipac. Last winter was the first time in many years I actually had a medical problem while in Florida, but it did raise the following question for me.

What would happen in the scenario that I or my husband became ill/had an accident, a day or two before my coverage with OTIP expired. Would this medical condition then be considered a "pre-existing condition" for my Medipac coverage starting the following day and leave me with no medical coverage for this condition if needed?

Please clarify this hypothetical scenario and suggest a solution if necessary. Many thanks.

Barb Munroe
Bancroft, ON

Ed: This is not hypothetical. This happens all the time. To first deal with a medical emergency that happens one or two days prior to your Teachers' Plan expiry date; the Teachers' Plan is responsible for your medical treatment – and bills – until your emergency is resolved. If you are in hospital on your expiry date, your bills are still covered until your safe discharge, even if it is several days AFTER your expiry date. This would apply at the end of your Medipac policy, as well. If you require an air evacuation on discharge, it is probably covered but I would check with them to be certain. Medipac would not pay any bills relating to an emergency that happened prior to the effective date of our coverage, as that is the responsibility of the Teachers' Plan.

Getting a little more complex, if your emergency happened on the first day of your Teachers' Plan and you fully recovered, then any flare-up or return of that condition, or anything related

Featuring the letters & concerns of our members



SEND YOUR LETTERS TO

Bird Talk, c/o CSANews
180 Lesmill Road
Toronto, Ontario M3B 2T5
or by e-mail: csawriteus@snowbirds.org

to it, is almost certainly not covered by the Teachers' Plan. There is a "reoccurrence" clause in most policies that denies coverage for a return of the same condition. So, in a nutshell, if you have a claim under a policy, another claim related to that condition will not be covered. Please check with your Teachers' Plan on this, as I have not read it recently. You should also ask if they will evacuate you and your spouse if they will not provide you with full coverage. My guess is that they will not pay for an evacuation after your condition is resolved.

Now for Medipac. If you have any symptoms, conditions or treatment, you must call Medipac and advise us what happened, so that we can determine how a claim during your first 60 days of travel (under the Teachers' Plan) would affect your policy. Medipac's doctors and nurses will determine what coverage can be provided and at what cost. If it was a simple claim, full coverage is usually granted, but an additional premium may be charged if there is a substantially increased risk and a substantial change in your health. For instance, if you had a heart attack during the first 60 days and you were originally priced for no heart attack, your premium is going up to reflect that. If our doctors come to the conclusion that you cannot be insured, I suggest that you immediately come home; they think that you are at risk! In this situation, your prior insurance company that handled your claim should pay for that evacuation. Many companies, however, will not.

The last scenario is, of course, when you have a claim under a Medipac policy. We do not have a reoccurrence clause by which coverage is automatically denied; we use our doctors to see if we can continue to cover you, and we normally can. Following the resolution of an emergency, Medipac's doctors will again assess your risk. If we feel that the risk is too great to continue full coverage, then we will pay to bring you home. Most emergencies are successfully resolved and you just continue with your vacation.





Bob Slack
CSA President

President's message

Lois and I have arrived in Florida just in time to beat the November cold and are once again looking forward to spending the winter with many of our old friends and neighbours. In September, Lois and I had an opportunity to meet many of you during our annual round of fall Snowbird Lifestyle Presentations. This year, we headed west with stops in both Calgary and Sherwood Park, Alberta, as well as in Victoria and Vernon, British Columbia. We then began the long road home with shows in Saskatoon, Saskatchewan and Brandon, Manitoba before ending in Ontario with stops in Nepean, Orillia and Niagara Falls. Once again, the shows were a great success combining top-notch entertainment and providing us with an opportunity to both meet our members and welcome many new ones to the Canadian Snowbird Association.

Thanks to everyone who helped put on these shows and to all of you who generously donated to our Special Action Fund, dedicated exclusively to our government lobbying efforts. Speaking of government lobbying efforts, we had a big win in Saskatchewan that you can read all about in Ron Steeves' Government Relations Report. The bottom line is that Saskatchewan snowbirds can now receive six months of prescription medication through the Saskatchewan Drug Plan without having to pay the costs up front. The plan previously reimbursed people for only three months of prescription medica-

tion up front. On behalf of the Canadian Snowbird Association, I would like to thank Saskatchewan Health Minister Dustin Duncan for making this happen. I would also like to thank Saskatchewan resident and our Director for Central Canada John Foster for all of the hard work which he did on this file.

On a less optimistic note, Florida's Amendment 4 was defeated in this past November's election. If passed, Amendment 4 would have reduced the 10 per cent cap on increases in property values for non-homesteaded properties (snowbirds, small-business owners) to five per cent. Despite strong support in the Florida legislature, this ballot measure received support from only 43% of Florida voters, not the 60% required to become law. Obviously not the result which we were looking for, it is bad news for snowbirds and it is bad news for small business. Given the state of the Florida economy, you would think that those would be two groups to whom you'd particularly want to reach out. We have more work to do in Florida.

I know that you've heard this before, but there is light at the end of the tunnel; the new 10-year Canadian passports are on their way! Just prior to leaving for Florida, I was invited to attend the unveiling of the new passport by Foreign Affairs Minister John Baird. The new electronic (or ePassports, as they are known) will be available in both five- and 10-year formats. The

first five-year editions will begin to be issued in the first quarter of 2013 and both five- and 10-year versions will be available across Canada by early summer. We have been lobbying for the option of a 10-year passport for years and we're glad to see that it's finally here. Not only is the hassle of renewing your passport every four-and-a-half to five years eliminated, averaged over a 10-year period, the new 10-year version is slightly less expensive than the current five-year version.

This year's Snowbird Extravaganza will be held at the Lakeland Center in Lakeland, Florida on Tuesday and Wednesday, January 29 and 30, 2013. Our Winter Texans' Snowbird Extravaganza will be held on Monday and Tuesday, February 4 and 5, 2013 at our new location at the McAllen Convention Center in McAllen, Texas.

Finally, our Canadian Snowbird Celebration will take place on Tuesday and Wednesday, February 12 and 13, 2013 at the Mesa Convention Center in Mesa, Arizona. As always, all of these shows are free and combine great entertainment, information and an opportunity to get to know your snowbird neighbours. If you can't attend, our Winter Information Meeting tour will be making stops in: Casa Grande and Yuma, Arizona; Indio, California; and both Port St. Lucie and Punta Gorda, Florida. Dates, times and locations are available elsewhere in the magazine.

Have a safe winter!



Ron Steeves
First Vice-President



Government Relations report

The U.S. elections are behind us and, at the end of the day, not much has changed. President Obama has been re-elected, the Republicans maintain control of the House of Representatives and the Democrats retain their majority in the Senate. So what does this mean for our "Canadian Retiree Visa"? As I outlined in the last issue of *CSANews*, not much had happened over the summer and fall due to the impending election. Most congressional committees have not met since early summer, as the members of those committees turned their attention to getting re-elected in their home states. With the election over and the "lame duck" session of Congress about to begin, we're hopeful that we'll see some significant movement on this front between now and the end of January 2013. Our bills are currently before both the House and Senate Judiciary Committees and we look forward to addressing the members of those committees in Washington, when our bills are called for further debate and scrutiny.

During the summer, CSA President Bob Slack and our Director for Central Canada John Foster met with Saskatchewan Health Minister Dustin Duncan. Saskatchewan snowbirds have always been able to receive a six-month supply of prescription medication for their winters south, but the method used in obtaining it was cumbersome and inconvenient. The online billing system would only process one three-month supply within a 45-day period. A

traveller obtaining a six-month supply would have to submit receipts for two, three-month supplies of medication. This meant significant upfront out-of-pocket costs, as well as the inconvenience of seeking reimbursement afterwards.

As the Saskatchewan government would eventually provide reimbursement, we saw this as more of a red tape issue than a financial one and thought that the government would be receptive to our arguments. We have long been of the opinion that government drug plans should provide a full six-month supply of medication upfront, so that travellers can enjoy their vacations without worrying about when they would be reimbursed for medically necessary prescriptions. In August, the minister agreed to implement a pilot program in conjunction with selected pharmacies and the results were positive. On November 2, Minister Duncan announced that the pilot program would now be implemented province wide and that Saskatchewan snowbirds may now receive up to a six-month supply of prescription medication with the cost absorbed up front by the provincial government. No more out-of-pocket costs, no more inconvenient reimbursement receipts to worry about. In short, a big win for the Canadian Snowbird Association. On behalf of the association, I would like to thank Minister Duncan and the Government of Saskatchewan for listening to the concerns of our Saskatchewan members and taking action to solve this problem. It is refreshing

and sincerely appreciated.

The fourth edition of *The Canadian Travellers Report Card* will be released at Snowbird Extravaganza in Lakeland, Florida on January 29, 2013. As many of you are aware, the report card is a national evaluation of federal, provincial and territorial governments' policies of importance to travelling Canadians. As a matter of fact, we used the third edition of the report card to highlight the importance of the prescription medication reimbursement issue with the Saskatchewan government. As you can see from our win in Saskatchewan, it remains an effective tool when dealing with our elected officials. I urge all of you to download a copy from our website at www.snowbirds.org at the end of January or, if you're planning to attend any of our winter shows, we'll be happy to provide you with one.

In November, the newly elected PQ government in Quebec introduced a bill that, if passed, would bring in fixed election dates. Under Bill 3, elections would occur on the last Monday of September every four years. In a minority government, that rarely happens. Still, fixed election dates are something which we have always supported – particularly in majority governments – as this lends some certainty around timing for travelling Canadians. Hopefully, it will soon be the law.

My wife Judy and I look forward to seeing you at Snowbird Extravaganza in Lakeland in January.



CANADIAN SNOWBIRD ASSOCIATION INC.

NOTICE OF RESOLUTION

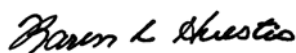
The following resolution will be presented to the membership at the annual meeting of the Association, which motion was passed by the Board of Directors at a meeting of the Board of Directors held on the 6th day of September, 2012.

THAT Section 2 of Article V of the By-laws of the CANADIAN SNOWBIRD ASSOCIATION INC. (A Corporation without Share Capital Under Part II of the Canada Corporation Act) and Section 2 of Article VI of the By-laws of the CANADIAN SNOWBIRD ASSOCIATION INC. (A Florida Not-for-Profit Corporation) "Order of Business" be amended by adding thereto the following words:

"including all motions and resolutions. To be eligible for consideration such motion or resolution shall have been sent in writing to and received by the Secretary of the Association at least 90 days prior to the date of the meeting and be approved by at least 2/3 of the members present at a meeting of the Board of Directors called specifically to consider such motion or resolution."

Dated this 26th day of November, 2012

CANADIAN SNOWBIRD ASSOCIATION INC.



Karen Huestis, Secretary

CANADIAN SNOWBIRD ASSOCIATION INC.

(A corporation without share capital under part II of *The Canada Business Corporations Act*)

CANADIAN SNOWBIRD ASSOCIATION INC.

(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 30 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 26 day of November, 2012.

BY ORDER OF THE BOARD



Karen Huestis, Secretary

AGM Agenda

1. Doors open at 9:30 a.m.
2. Welcome - Call to order 10:00 a.m.
3. Roll Call/Member Verification
4. Proof of Notice of Meeting
5. Reading of Previous Minutes
6. Report of the Officers
7. Report of the Committees
8. Presentation of Financial Statement
9. Report of the Auditors
10. Appointment of the Auditors
11. Unfinished Business
12. New Business
13. Question and Answer Period
14. Adjournment

CANADIAN SNOWBIRD ASSOCIATION INC.

(A corporation without share capital under part II of *The Canada Business Corporations Act*)

CANADIAN SNOWBIRD ASSOCIATION INC.

(A Florida not-for-profit corporation)

PROXY

The undersigned member of the above corporations hereby constitutes and appoints Wallace J. Weylie, general counsel of the corporations, or failing him, _____, the true and lawful attorney, agent and proxy of the undersigned to vote and act with respect to all matters arising at the general meeting of the members to be held at the Lakeland Center, Lakeland, Florida on January 30, 2013 at 10:00 in the forenoon local time, WITH ALL POWERS THE UNDERSIGNED WOULD POSSESS IF PERSONALLY PRESENT AT THE SAID MEETING.

DATED THIS _____ DAY OF _____, 20____.

CSA MEMBER'S SIGNATURE

CSA MEMBERSHIP NUMBER

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Travels of Gerry and Joan



By the time you read this, many of you – including Joan and I – will be back down south. Let's hope that the winter is as nice for us as the summer in Canada was.

Before heading south, we had our board of directors meeting at which all directors discussed what they had been doing to improve the association. It is amazing how busy the directors are during the summer months, attending political events and speaking at club meetings.

I spoke at several club meetings. One of the meetings was the PROBUS (Professional Business Men's Club) in Kincardine. Joan and I were made very welcome by a great group of people who do things for the local area, such as a street cleanup day. Many of the people in attendance joined the association.

Our next meeting was at Port 32 Shore Spa in Bobcaygeon. Once again, we received a very nice welcome. Several of the attendees were already members but, due to the rules of the hall, we were unable to sell additional memberships. However, many people took applications following my presentation.

Our legal counsel Wallace Wylie and I were supposed to meet at Queen's Park with MPP John O'Toole, who is proposing a bill that would change parts of a power of attorney. This is something that will affect many snowbirds and Minister O'Toole thought that it would be good for us to have input. As you may be aware, Wallace is our expert in this matter. However, due to the parliament of Ontario being prorogued, this meeting had to be postponed.

We also attended the Snowbird Lifestyle Presentation in Orillia. The theatre was full and everyone enjoyed both the entertainment and the valuable information given by President Bob Slack and Doctor Robert McMillan.

I had an opportunity to talk at the awards banquet at the golf club of which I am a member. Once again, I signed up several new CSA members.

Just prior to leaving for the warm south, I met with MPP Garfield Dunlop to discuss why Ontarians are not allowed to travel anywhere in Canada after they have been away from the province for the permitted 212 days. I pointed out to him that, as Canadians, we should be allowed to travel anywhere in our country and still retain our health-care privileges; this is enshrined in the Canada Health Act. Mr Dunlop will be sending a letter to OHIP in an effort to obtain clarification about this.

Following that meeting, I also attended a Town Hall meeting

hosted by MPP Garfield Dunlop and MP Bruce Stanton.

Joan and I have started sending out the placemats; if you have not yet ordered, do so quickly – we expect to send out about 100,000 again this year.

Don't forget, if you would like either me or one of our directors to speak at your event, just call or e-mail the office. The director will bring you up to date on the work of the association and the achievements.

I am looking forward to speaking at several events this year and also to seeing many of you at the CSA meetings and picnics.

If you have a friend who is not yet a member of the association, bring him or her to one of the CSA events; the more members we have, the stronger our voice when talking to the various governments.

Have a wonderful, healthy winter season.

Remember, when we are in warmer climates, we are not a drain on the provincial health-care systems.



Additions to Canadian Calendar 2012/2013

TEXAS

Mercedes

Llona Grande Resort Picnic

Wednesday, March 6. Cost is \$4.00 per person and includes food and beverages.

Info: Pierre Fournier, pierrefournier2@gmail.com

ARIZONA

Sun City West

Canadian Club of the North West Valley

Offers members a variety of social events, information sessions and discounted Coyote hockey tickets.

Info: www.canclub.ca; Lynda Millard, scg.snowbird@gmail.com

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!



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or visit the Service Ontario website at

www.ontario.ca/en/services_for_residents/053272



Western Canada Initiatives



Jim Sherb

IN LATE SEPTEMBER, CSANews representative Jim Sherb attended the Abbotsford RV Show and Sale. The annual four-day event features new recreation vehicles on show and for sale, as well as more than 50 exhibitors showcasing RV products and services, such as parts, accessories, truck customizing, diesel engines, hitches and resorts. Learning seminars were offered on a daily basis and included topics that were relevant to RV travel. Jim presented his snowbird travel slide show and lecture, which covered everything from learning about the rights of Canadian travellers to what to expect at the border. At the end of the presentation, members of the audience were able to pose questions related to the slide show. Some of the most common questions and concerns from the audience were number of days allowed out of the country, having RV homes searched at the border without being present, and not being permitted to bring local produce into the U.S. One audience member recalled paying a \$300 fine for an undeclared apple in his trunk!

In October, Jim travelled to Prince George, where he attended the one-day Healthier You Expo 2012, an event which promotes healthy living across cultures. At his snowbird travel booth, Jim had the chance to speak with many potential snowbirds to discuss travel-related issues. Many attendees were particularly interested in learning more about travel medical insurance and the Canadian Snowbird Association.

The work doesn't stop when Jim is down south. From his winter residence in Indio, California, Jim continues to spread the good word about being an educated snowbird. He is currently booked for a speaking engagement in Hemet and is available for additional bookings in the Coachella Valley area (or in close proximity). To reach Jim and request a presentation in your community, e-mail us at communications@medipac.com.





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Michael Coren on the set of his nightly television show.

I came to live in Canada in 1987, and I love and am grateful to this nation. Of course it has problems, but they are few and minor compared to almost any other in the world. I may want to change aspects of how we do things, but the fundamental culture of respect and freedom is sacred. With that in mind, I went along with a Sun News film crew in late September to report on a large protest opposite the U.S. Consulate in Toronto, composed mainly of Pakistani Muslims. The reason for the demonstration was the Innocence of Muslims movie trailer which – by the way – none of the people I spoke to had actually seen.

Judging by their accents and, frankly, inability to speak very much English, I assume that they were newcomers to the country. Even so, they were angry with Canada and demanded that it change. They chanted “*Shame, Shame USA*,” “*Down with Zionism and Israel*,” “*Punish Blasphemy*” and similar niceties. They insisted that Canada break its ties with Washington and Jerusalem, and that the Canadian people remove Stephen Harper from office. I told some of them that this is what an election was for, and that they could vote for anybody they liked. But they wanted change immediately. Omar Khadr’s brother was there as well, calling for killer Omar to come to Canada, and saying how proud he was of his terrorist brother who killed an American medic.

There was a young man who did speak good English who threatened me. “You better leave this place right now or else,” he told me. I asked him several times to explain what he meant, but he disappeared into the crowd of perhaps 2,000 people. All of this was captured on film, by the way. There was a lot of abuse, shoving and pushing, and demands that I leave the sidewalk and do what I was told.

It may well be that this crowd did not speak for the mass of Pakistanis or Muslims in Canada, but it was certainly impressive to assemble that many people from a single community on a Saturday afternoon. I was also confused as to why they were screaming at the USA, when Muslim fanatics had recently mur-

dered four Americans, including the ambassador to Libya. Nor was the Innocence of Muslims movie made by an American, but an Egyptian Christian living in California. That the U.S. had officially and repeatedly apologized for the movie – which they should not have done, by the way – seemed irrelevant. Everything was the fault of the Americans and Canadians.

The crowd was also obsessed with Jews and the Holocaust. I was told numerous times that, because it was illegal to deny the Holocaust, it should be illegal to offend Muslims. I explained that it was indeed illegal to deny the Holocaust in a few European countries, but not in Canada or the U.S. No, they cried, you are wrong. It is illegal to offend Jews in any way, they insisted, and you will go to prison if you do so. I then asked them about Islamic blasphemy laws in their homeland of Pakistan, enabling non-Muslims to be persecuted. Many of them denied that such a thing existed and that it was all a Western conspiracy.

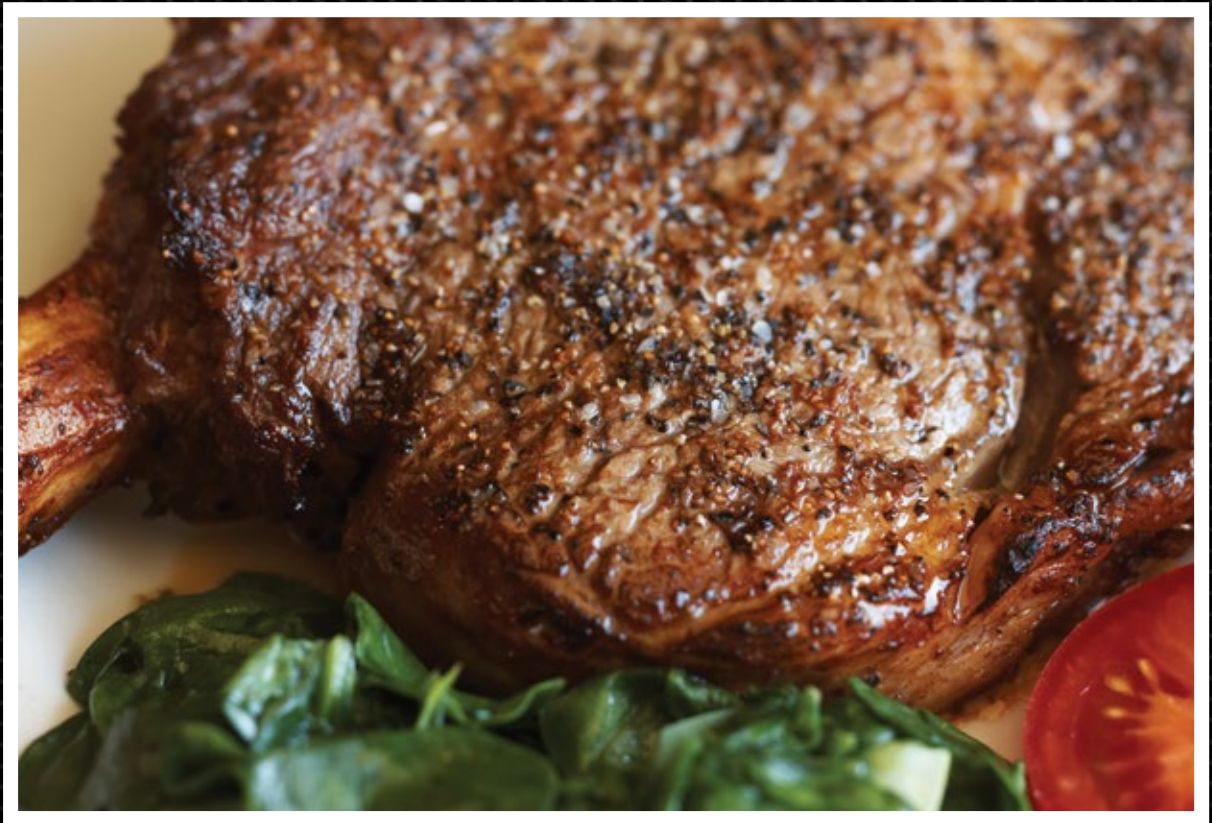
It’s genuinely difficult to know how to deal with all of this. Will Islam change, will Muslims change, can Western countries such as Canada comfortably accommodate communities that do not accept the very underpinnings of the pluralism that makes Canada what it is? We are told that all religions are the same, but nobody seriously believes this any more than they believe that all political ideologies are the same. What is essential is that we respect people from every background, every race, and welcome them to Canada to help build an even greater nation and society. But within that noble attitude lies the necessity to question, and be allowed to question, any belief system which demands that it not be offended while freely offending others. I am sure that even writing this column will lead some people to call me names and call for me to be silenced. Thank God, however, that we still have freedom of thought and freedom of speech in Canada and the United States. As to how long that will continue, I simply and honestly do not know. If we say nothing when freedom is attacked, perhaps we don’t even deserve it in the first place.



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Brian McColl loves to play golf. On average, he golfs four times per week. Not an easy feat when you have muscular dystrophy. "I use two canes to get up to the tee box," says Brian. "Someone passes me my golf club, I hit the ball, and then use my two canes to get back down to the cart." Recently, Brian wrote a letter to the manager and board of directors at Six Lakes Country Club, his winter home in North Fort Myers, Florida. He asked for permission to ride his golf cart up to the teeing ground. Permission was granted and, from now on, Brian won't have to wobble up to the tee box anymore. Just another victory for the man who refuses to let his progressive illness get in the way of having fun and enjoying his snowbird years to the fullest.

For the past 12 years, Brian and his wife Dianne have been travelling to Florida. For the past six years, they've had to make some modifications to their winter routine. After being diagnosed with muscular dystrophy in 2006, Brian realized that he would not have the same mobility as before. Inevitably, some changes had to take place. "My legs felt really tired after playing golf," he recalls. "My doctor told me to live with it, that there is no medication to treat muscular dystrophy and that I should just try to be as active as possible, which is difficult when you can't really walk." Because of the progressive nature of his illness, Brian notices that each year, he has less mobility. "I get about 10 per cent worse every year," he comments. He relies heavily on his walker and his scooter; he uses them interchangeably depending on where he is. "I mostly use my walker in the house," he explains. "If we go out anywhere in the car, I take both



my walker and my scooter. For lengthy outings, I'll use my scooter." Having a scooter comes in quite handy when Brian and Dianne visit the Fleamasters Fleamarket in Fort Myers. With his scooter pattering around at 4 ½ miles per hour, Brian covers more ground on wheels than Dianne does walking!

The drive to and from Florida has also changed, with Dianne now responsible for two-thirds of the driving. "She enjoys it," comments Brian. "Dianne used to race Corvettes back in the 60s. She puts the pedal to the metal!" For overnight stopovers, Brian and Dianne always ask for a handicap room, which enables them to remain on the ground floor with close proximity to an exit. Brian also invested in some removable grab bars, which allow him to easily maneuver himself in the bathroom and while using the stairs.

The kindness and support of others has had a profound effect on Brian's ability to remain active. "Everyone is friendly and always willing to help out," says Brian. "My golfing buddies look after me, too." Case in point: a disability ramp became available in Brian's Florida community. The challenge was to move

the ramp from one location to another. "I put the call out via e-mail to my fellow golfers," recalls Brian. "I did not know the response I would get, but I was hoping for the best." At 2:00 p.m. that afternoon, 15 of his pals showed up with a pickup truck. Less than two hours later, the ramp was in place and fully functional. "A cool refreshment followed and they were on their way, mission accomplished," says Brian. "Six Lakes, what a great place to have a winter home!"

When not out golfing or shopping ("I'm always looking for a deal!" says Brian), he keeps himself busy at the computer, often preparing tickets and flyers for park functions. He's established himself as the 'Printer in the Park' – the go-to person for any printing requests.

Sooner or later, Brian's mobility will deteriorate to the point at which he can no longer travel. "I'm not going to think about that right now," he comments. "I'll deal with it when the time comes." He and Dianne are looking forward to their Carnival cruise this winter. The cruise line has been very accommodating to Brian's unique needs, and he's excited for the vacation. "As long as I can keep travelling, I will."





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Will having strong community ties add years to your life?



I've studied longevity cases for a number of years, and it's interesting to note that there are a number of communities across the globe in which people tend to live longer (namely: Okinawa, Japan; Loma Linda, California; and right here at home in Lunenburg, Nova Scotia). While many cite that these areas are warmer (allowing people to stay active) and have an abundance of homegrown food (which attributes to a healthy diet), there are strong community ties in these areas as well.

It's hard to deny that a strong sense of community adds to quality of life – feelings of belonging and attachment are great ways to stay sharp and keep mentally fit. According to Dr. Robert Butler's "The Longevity Prescription," one of the best strategies to a long and healthy life is connectivity. A number of studies have led to wide-ranging conclusions about the importance of social relationships to individual good health. Having caring people around you, or even just making contact with them by phone, via the Internet or other means, leads to a special kind of health insurance. "So, a way to longevity is greater interactivity in a social sense. We humans are social creatures: interdependent, adaptable and flexible. As a species, we have evolved in a world in which we must rely upon one another and, as individuals, the more we can contribute to bettering that world, the better it will be."

Ask yourself two pertinent questions: Have you made a difference in people's lives? And can you think of a way of doing so? This could be as simple as volunteering within your community, joining local groups or participating in community events.

It should be noted that remaining sedentary or distant within a community could pose potential risks to overall longevity – it is well-known that a sedentary lifestyle is a key risk of premature morbidity and mortality (Journal of Epidemiology & Community Health). Similarly, for older adults, a sedentary lifestyle presents a

greater risk of reducing a person's physical function than it does for younger adults. Not only do community groups and ties to others within a community offer a comforting sense of belonging, they also get you out there, meaning more movement and exercise as well as psychological stimulation. Plus, it just makes life that much more enjoyable when you have something to look forward to...a surefire way of living a longer, happier life.

Further studies have proven this. PLOS (Public Library of Science) Medicine journal has found that social relationships play an important role in health and longevity. An active social life – one wherein an individual is involved with family, friends, coworkers and community – may not only contribute to emotional well-being, it may favourably impact physical health and longevity. Researchers reviewed almost 150 studies to evaluate the degree to which social relationships contribute to longevity and found that stronger social relationships were associated with a reduced risk of death of 50%. The reduced risk was present regardless of gender, age, cause of death or length of followup. The nature of social relationships was also important, with broader social connections having a stronger influence than relationships within the home (whether an individual lived alone or with others). The researchers concluded that the positive impact which social relationships appears to have on health and longevity is comparable to that of other lifestyle factors known to influence lifespan. In other words, social involvement may contribute to health to a degree similar to that of behaviours such as not smoking, being physically active and maintaining a healthy weight.

So don't shy away from those community groups in your area that offer activities, meet-ups and outings. Get out there and LIVE. There are simply no negative consequences to that!





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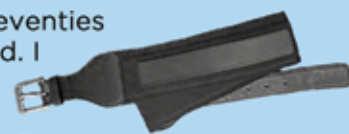
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What People Are Saying About The Wellness Belt

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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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The Queen Elizabeth II Diamond Jubilee Medal



A new commemorative medal was created to mark the 2012 celebrations of the 60th anniversary of Her Majesty Queen Elizabeth II's accession to the throne as Queen of Canada. The Queen Elizabeth II Diamond Jubilee Medal is a tangible way for Canada to honour Her Majesty for her service to this country. At

the same time, it serves to honour significant contributions and achievements by Canadians. Persons who receive the medal are recognized as Canadians who, like her Majesty, have dedicated themselves to service to their fellow citizens, their community and their country.



Photo: Christopher Furlong / REUTERS

Roland Belanger

Former Quebec Director of the CSA. Roland spearheaded the initiative that led to the implementation of French-Language Snowbird Special Events in both Canada and the United States. He was also the founding president of Unit 16 of the Quebec Federation of Camping and Caravaning Association.



Ray Borlee

Ray is a lifetime member of the CSA and has personally recruited the highest number of new members for the association on an annual basis. Ray is responsible for recruiting the highest number of new members to the CSA since 2005, and volunteers extensively.



Chris Bradbury

Chris is a senior adviser to the CSA Board of Directors and his responsibilities include producing and directing Snowbird Special Events across Canada and the United States. He publishes the *CSANews* magazine and its French supplement *Nouvelles « CSA »*, assists the association with grassroots initiatives and has been their radio spokesperson for more than a decade.



Gerald (Gerry) Brissenden

Past-President of the CSA. Gerry served with the Royal Canadian Air Force, the Royal Air Force and the Metropolitan Police of London (U.K.). Gerry served as president, vice-president and treasurer of the Canadian Club of Colony Cove and was the first chairman in the history of the Canadian Soccer Coaches Association.



John Foster

Central Canada Director of the CSA. John has had a distinguished career in education as a teacher, guidance counsellor and vice-principal in Swift Current, Saskatchewan. He is the former public relations and marketing director for the Swift Current Broncos of the Western Hockey League.



Don Gardiner

Don is a retired President of the CSA and is a member of the Order of Canada. He has served as president of the Canadian Lung Association, chair of the Gardiner Medical Research Trust Fund and was president and CEO of the Gardiner Group of Companies.



Evelyn Gooding

Evelyn was elected, by her snowbird peers, as the original CSA steering committee co-chairperson and secretary and subsequently became a founding Director and Secretary of the CSA.



Nancy Hopcraft

Treasurer of the CSA. Nancy is past-president of the Timmins Women Teachers' Association and a member of the Retired Teachers of Ontario. She is also a past-director of the Porcupine Branch of the Victorian Order of Nurses.



Karen Huestis

Ontario Director for the CSA. Karen brings a wealth of not-for-profit experience to the association and has volunteered at Snowbird Special Events for many years. She has served as president, vice-president, secretary and choreographer of Woodville Country Chords and as treasurer for the Seagrave United Church.



Robert (Bob) Jackson

Past-President of the CSA. As a former town councillor, mayor and cabinet minister in Richard Hatfield's New Brunswick government, Bob has dedicated his career to helping others and has served with many charities and non-profit associations.



Kathleen (Kay) E. Jeanneret

One of the first volunteers in the history of the CSA, Kay chaired and worked tirelessly on a number of CSA committees. Kay has held the positions of Ontario Director, Secretary and First Vice-President of the CSA and worked extensively with the Red Cross Society, the Canadian Girl Guides, the Canadian Girls in Training and was president of her Business and Professional Club.



Paul H. Jenkins

Prince Edward Island native Paul Jenkins is a former First Vice-President of the CSA. He served as the first non-military aide-de-camp to lieutenant-governors of Prince Edward Island. Paul is a 33-year veteran of the Charlottetown Volunteer Fire Department, an avid car collector, and has served as director and president of several volunteer organizations.



The Queen Elizabeth II Diamond Jubilee Medal

Malcolm Joyce

Malcolm was an influential and effective Director of the CSA, serving multiple terms. He is a retired lieutenant-colonel and pilot in the Canadian Air Force and he was the commanding officer of 402'City of Winnipeg' squadron and a military aide-de-camp to four lieutenant-governors of Manitoba.



Thomas (Tom) Leadbeater

Celtic balladeer Tom Leadbeater has been a staple at Snowbird Extravaganzas and CSA Special Events for more than a decade. His contributions to the association both on and off the stage have contributed to CSA's success in immeasurable ways.



James Leroux

Quebec Director of the CSA. James ensures that francophone Canadian travellers are represented appropriately by the association everywhere in Canada and the United States. He initiated the first annual Québec Provincial Picnic in Florida and has carried on the tradition of co-ordinating CSA Francophone Winter Meetings.



Michael MacKenzie

The current Executive Director of the CSA, Michael plays an integral role in lobbying both the federal and provincial governments on snowbird issues, as well as advising the CSA Board of Directors on government relations. He is responsible for the introduction of a bill that creates a "Canadian Retiree Visa" in both the United States Senate and in the House of Representatives.



Dr. Robert MacMillan M.D.

A practising family physician in Ontario for more than three decades, Dr. MacMillan was formerly the Executive Director of the Ontario Health Insurance Plan. He served as the Medical Director for Medipac International Inc. He has provided guidance to thousands of snowbirds with his quarterly newsletter submissions and presentations at Snowbird Special Events.



Judy McCoombs

Judy is a tireless volunteer and pre-event organizer for Snowbird Extravaganza, one of the largest annual gatherings of Canadians outside of Canada. No job is too big for Judy and no task is too small when it comes to helping other Canadians.



Maxine McEwan

For more than 15 years, Maxine carried the responsibility of Lead Volunteer at Snowbird Extravaganza, the largest annual gathering of Canadians outside of Canada. Maxine was a thoughtful and caring volunteer co-ordinator who contacted, managed and directed more than 400 volunteers every year, helping to make CSA's flagship show the success it is today.



Paula McGovern

Paula is the Director of Operations for CSA's Snowbird Special Events throughout Canada and the United States and acts as show manager for all venues. She is responsible for co-ordinating the production and distribution of CSA News as well as researching the many aspects of the snowbird lifestyle.



Doug Miller

Doug has dedicated his life to helping others. He was the driving force behind the Central YMCA and its Executive Club in Toronto for more than 50 years. Upon retirement, he volunteered to help the CSA record its history with his photography skills and is very active in children's charity work.



Frank Oliver

Frank was the first Membership Chairman and Treasurer of the CSA. He was elected as a member of CSA's original steering committee and served as a founding member of the original CSA board of directors. Frank worked for CN Rail and was the union chairman handling the contracts of workers from Thunder Bay to Sherbrooke for more than a decade.



Jack Parry

In 1992, Jack was elected by his snowbird peers as one of five original members of the CSA steering committee and he subsequently became the founding President of CSA, serving with distinction for many years. Jack served in the RCAF and later acted as the designated flight engineer on VIP executive flights for Canada's prime ministers and cabinet members.



Glory-Anne Prophet

Canadian country music singer Glory-Anne Prophet (née Carrière) was influential in the early implementation of the CSA Winter Meetings and Snowbird Special Events. Her contributions at CSA events strengthened the framework that was essential to the association in developing a strong cultural presence among the Canadian snowbird community.



The Queen Elizabeth II Diamond Jubilee Medal

John Ross Quigley

Founder and Editor of CSA News, the official magazine of the CSA. Ross also designed and implemented Snowbird Extravanzas, Snowbird Lifestyle Presentations and CSA Winter Meetings. Ross is the founder and CEO of the Medipac International Group of companies and, as a senior adviser to the CSA Board of Directors, has responsibility for CSA's member benefit programs.



Carol Robertson

A graduate of Brandon University, Carol is a former First Vice-President of the CSA as well as the association's first Executive Director. She is also the former executive director of the Manitoba Society of Seniors and has performed extensive volunteer work for the Manitoba seniors' community.



Murray Segal

Veteran Canadian radio broadcaster Murray Segal has been promoting the work of the CSA, from its infancy, on Canada's largest AM radio station CHWO. For years, Canadians received consistent and timely travel information on Murray's popular radio show "Sunday Showcase."



James (Jim) Sherb

Jim served most recently as First Vice-President of the CSA and was responsible for strategic planning. He is a private trainer and a workshop facilitator and served for 35 years with the B.C. Ministry of Forests. He was a district governor with Toastmasters International and served as chairman or president for several charities and non-profit associations.



Robert (Bob) Slack

Current President of the CSA. Former teacher and principal at the Galt Roman Catholic and the Carleton Roman Catholic school boards, Bob was actively involved in the establishment of classes and programs for dependent handicapped students.



Ronald (Ron) Steeves

First Vice-President of the CSA. Ron served as the director of transit & parking services and director of administrative services with the city of Fredericton, New Brunswick. He is a Rotary International recipient of the esteemed Paul Harris Fellowship Award and does extensive volunteer work.



Lucie Thibodeau

This French-Canadian artist has been entertaining both French- and English-Canadians for years and has supported CSA in many ways. Lucie was instrumental in co-ordinating the development of the first French CSA Winter Information Meeting in Davie, Florida.



Rick Thorpe

Rick Thorpe is the Western Canada Director of the CSA. He was a B.C. Liberal MLA from 1996 to 2009 and held several posts in cabinet including vice-chair of the Treasury Board, Minister of Small Business and Revenue and Minister of Provincial Revenue. Rick is currently director and treasurer of the B.C. and Yukon Heart & Stroke Foundation and volunteers with several charities.



June Walters

June, for many years, has played a critical role as the volunteer co-ordinator and show office liaison for the CSA's Snowbird Extravanzas and the CSA's Special Events held across Canada and the southern United States. She and her husband Hazen, a former CSA Treasurer, are critical components of the CSA's outreach program.



Jerry Waterall

For many years, Jerry performed an influential role for the CSA. He was a contributing member to the association's nominating committee and was largely responsible for initiating and developing the CSA's largest annual Winter Information Meeting held in Yuma, Arizona.



Wallace Weylie

Wallace, a member of both the Ontario, Canada and Florida, U.S. bar associations, has served as Legal Counsel to the CSA since its inception. The CSA's bylaws were written in his office in 1992. He has provided legal advice and guidance to the Board of Directors, the nominating committee, the association and its members for more than 20 years, much of this time as a volunteer.



Ellen White

Past-President of the CSA. A former teacher and principal, Ellen spent many years working in inner-city schools in downtown Toronto. She holds multiple degrees in education from York University and OISE, University of Toronto, and has served in an executive capacity for many volunteer organizations.





Story and photos by Barb & Ron Kroll

As we travelled along the western side of Malaysia, one thought dominated our minds – Malaysia is the best-kept secret in Southeast Asia. Located south of Thailand and north of Singapore, peninsular Malaysia is truly multicultural. Its 29 million inhabitants are a diverse mixture of Chinese, Indians, Malays and indigenous tribes who not only live together in harmony, but also share each other's festivals. Take New Year's Day, for example. Malaysia celebrates four of them – Western, Chinese, Indian and Muslim – with traditional open houses and feasts. All nationalities are welcome to attend.

Before we left on our trip, friends asked us: "Why are you going to visit a Muslim country? They put too many restrictions on visitors, especially women."

We discovered that the federal government is very open to the fact that Malaysia is a multiracial country. The constitution supports freedom of religion. We had no clothing restrictions, except for visiting mosques. (Everyone must remove their shoes before entering. Attendants lend robes to people wearing shorts.) Even though Muslims don't eat pork, many restaurants serve it because the large Chinese population includes it in many dishes.

The racial melting pot has resulted in a cuisine that includes familiar Western and Chinese specialities, as well as spicy Indian and Malay foods and a delectable assortment of fresh seafood. Otak-otak, for example, is spicy minced

fish stuffed inside coconut leaves and then barbecued. Steamboat is like fondue. You select portions of meat, fish and vegetables attached to sticks like lollipops. After holding the sticks in boiling broth to cook the food, you dip them into sauces.

Luscious tropical fruits range from juicy rambutans to durians. The spiky green durians, which are supposed to be aphrodisiacs, are very much loved by Malaysians, even though they have such a strong smell that hotels forbid guests from bringing durians inside. "They smell like hell, but taste like heaven," claim the locals.

We also found popular fast-food chains here, such as McDonalds and Pizza Hut. In addition to their usual offerings, the former serves McRendang burgers with spicy curry sauce and onions, while the latter serves pizza topped with ground mutton and fresh chilies.

Although Muslims forbid the drinking of alcohol, visitors have no restrictions. In Kuala Lumpur, the capital city, most hotel rooms have mini-bars. Several of the hotels at which we stayed offered guests welcome drinks in the lounge. One hotel left serving-sized bottles of liqueurs instead of chocolates on our pillows during evening turn-down service. Even Kentucky Fried Chicken outlets serve beer.

We did see occasional reminders that the official religion of Malaysia is Islam. The airport has his-and-her prayer rooms. Some hotels have arrows painted on the ceiling enclosing the word kibat. The meaning eluded us, because the arrows didn't indicate an exit or anything we could see. We later learned that they pointed to Mecca, so that Muslims would know which direction to face while praying.



A Cityscape of the downtown area of Kuala Lumpur, capital city of Malaysia. **B** Guests serve themselves steamboat (skewed food cooked in broth). **C** Muslims celebrate New Year's Day. **D** Malay woman prepares otak-otak (coconut leaves stuffed with spiced fish).

ARABIAN NIGHTS MEETS SPACE-AGE

The exotic appeal of the Far East and the modern amenities of the West combine in Kuala Lumpur. Modern, Tudor and Moorish architecture, colourful incense-filled Chinese temples and the world's highest twin skyscrapers make KL (as the locals call it) a fascinating city. (Anyone who has seen the movie *Entrapment*, starring Sean Connery and Catherine Zeta-Jones, will recall the towering Petronas Towers, joined mid-height by a sky-bridge.)

The easiest way to see KL's main attractions is on its hop-on, hop-off double-decker buses. You can buy 24- or 48-hour passes and get on and

off as often as you want at 42 sights and shopping malls. The pre-recorded commentary is in English, as well as in eight other languages. We boarded at the Malaysian Tourism Centre (MaTiC), but you can board at any of the stops, which are near 100 hotels along the route.

At MaTiC, we picked up brochures and maps. Friendly staff helped us book flights and bus transportation, hotels and tours. We also watched costumed dancers perform in a cultural show.

It was fun exploring KL. Starting at Merdeka Square, we admired the Moorish-style arches and domes of the

Sultan Abdul Samad Building and its clock tower. We visited Masjid Jamek, a beautiful Moorish-style mosque, studded with minarets and domes. Later, at Sri Maha Mariamman Temple, we walked under a tower embellished with Hindu gods and watched worshippers offering coconuts, fruit and flowers to the deities.

One day, we strolled through Perdana Botanical Gardens (also called Lake Gardens) to view its Orchid Garden, as well as the Bird, Deer and Butterfly Parks. Another day, we visited the ultramodern National Art Gallery and the onion-domed Textile Museum.

CONTINUED ►

► There's no shortage of things to see and do in the evenings. Although Planet Hollywood, Starbucks and other international names are here, we preferred the local nightlife. The air is so balmy that restaurants open their doors and windows and set up street-side tables. Bangsar is a lively district filled with restaurants and coffee shops. For great views, we went to the 420-metre-high Menara Kuala Lumpur (KL Tower). From the observation deck, we watched the sun set and the city lights twinkle on like diamonds after dark.

One night after dinner, we attended a performance at Istana Budaya, KL's beautiful national theatre, which offers operas, Broadway-style shows and local music. Afterwards, we visited the ornate Thean Hou Temple, where lights illuminated dragons and mythical creatures on the colourful tiled pagoda roof. Inside, people placed fragrant smoking incense sticks in brass burners before a statue of Buddha. Then, for pure fun, we visited Chinatown's Petaling Street night market, famous for designer knockoffs, watches, electronic goods, Chinese figurines and calligraphy.

KL is a shopper's paradise. At Karyaneka and the Central Market, we shopped for Malaysian handicrafts such as hand-painted batik, pewter, silver and rattan baskets, as well as gifts made from songket (brocade fabric handwoven with gold thread). Shopping malls, including Pavilion Kuala Lumpur, Sunway Pyramid and Suria KLCC, rival North American shopping centres when it comes to comfort, convenience and selection. Malls also have large food courts where you can buy inexpensive meals.



CAVE TEMPLES, TRISHAWS AND GREEN ROSES

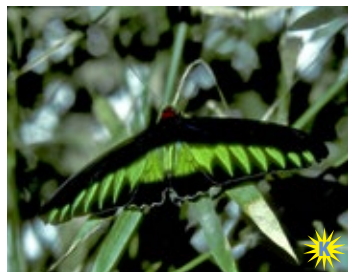
KL is a good base for day trips to places such as the Hindu shrine in the enormous Batu Caves, 13 kilometres north of KL. To reach the shrine, we had to climb 272 stone steps. Dozens of acrobatic monkeys kept us entertained along the way.

The most popular side trip from KL is to Malacca (called Melaka in Malay). We stayed overnight, partly because the city is a two-hour drive from the capital (albeit on an excellent highway) and partly because there's so much to do here. The historic centre of the city is a UNESCO World Heritage Site.

You can tour the city by coach, or on two-seater bicycle-propelled trishaws, which feature colourful commentaries from the drivers. We visited Dutch Square with its raspberry-coloured

Christ Church and the Stadthuys, the oldest Dutch building in the Far East. A short ride away is A Famosa, the sole surviving gateway of a 16th-century Portuguese fortress, antique shops on Jonker Street and Cheng Hoon Teng, the oldest functioning Chinese temple in Malaysia.

While roads are excellent and language is rarely a problem, we discovered that the best way to experience Malaysia was on tour packages offered by local companies. For not much more than the cost of a rental car, insurance and gas, you can book a tour with a competent driver-guide. The main advantage of these packages is that they make it easy to meet the local people and experience the culture in a way that's difficult, if not impossible, on your own.



A Traffic on Jalan Raja next to Moorish-style Sultan Abdul Samad building. **B** Looking up from the base of the Petronas Towers. **C** People at deity-covered entrance to Sri Maha Mariamman Hindu temple. **D** Istana Budaya, Malaysia's national theatre. **E** Kuala Lumpur shopping mall. **F** Gate frames incense burner in front of Thean Hou Temple. **G** Buddha statue in Thean Hou Temple illuminated at night. **H** Pagoda roofs of Thean Hou Temple illuminated at night. **I** People climb 272 steps to Batu Caves Hindu shrine. **J** Man displays basket made from split bamboo canes. **K** Rajah Brooke, national butterfly of Malaysia. **L** Dutch Square with the Stadthuys, Christ Church, and Queen Victoria fountain.

GARDEN IN THE SKY

On an excursion to Cameron Highlands, our driver-guide Yap Hock Kee not only showed us the requisite tea plantations, vegetable, butterfly, flower and strawberry farms, which we would have seen on our own, he also pointed out things which we would have missed: Malaysia's national butterfly, green roses, flowers that smell like coconuts and tomatoes that grow on trees.

Malaysia's hilltop garden in the sky is located halfway between Kuala Lumpur and the resort island of Penang. We were glad that Yap was driving. The road snaked up 525 curves and turns through misty jungle. Gigantic hardwood trees, lacy tree ferns, wild bananas, tangled Tarzan-type vines and bamboo the size of hydro poles dwarfed our car as we passed.

We stopped at a family-owned bamboo basket factory. One person split the three-metre-long cylinders into strips. Another used a machine to peel the strips into thin strands, which the remaining family members wove into bushel baskets to sell to vegetable farmers in the highlands. Later, we saw the baskets on trucks, loaded with produce for markets in Malaysia and Singapore.

As we climbed, the heat and humidity of the lowlands vanished. It was the cool mountain air that led the British to establish a hill station here after William Cameron, a government surveyor, discovered it in 1885. Chinese planters followed, carving terraces into the rich soil and building a road to carry their vegetables to market.

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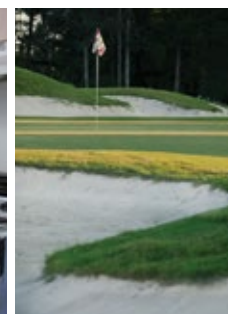
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A Tea picker in rows of tea bushes, Boh Tea Plantation. **B** The Smokehouse Hotel, Cameron Highlands. **C** Guide Yap Hock Kee looks at Kiss of Fire rose which has three colors on the same plant. **D** Steps to pagoda facades of Perak Cave Temple. **E** Ubudiah Mosque with gold domes and striped minarets. **F** Wall painting and guards, Perak Cave Temple.

► Vestiges of England remain. At the Tudor-style inn, The Smokehouse Hotel & Restaurant, we enjoyed afternoon tea with hot scones, Devonshire cream and homemade strawberry jam, surrounded by antiques and log-burning fireplaces.

Excellent tea is grown on the surrounding hills. The next morning, Yap took us to the Boh Tea Plantation. Green, metre-high bushes carpeted the hills for as far as we could see. Women dotted the slopes, using hand shears with scoops to clip the bushes and fling the cuttings over their heads into baskets on their backs. When the baskets were full, the women stuffed the leaves into plastic bags. A tractor and wagon transferred the bags to a shed where workers sorted the leaves, discarding the tough dark green ones and keeping only the young, apple-green tips for processing.

At the factory, we met Gaury. "Processing takes 22 hours," she said as we watched a conveyor belt full of leaves riding over a heater. "After drying for 18 hours, the tea leaves lose 50% of their moisture. They are ground, allowed to ferment, and then ground again." By now, the leaves were black, but they didn't smell or taste like tea. "That's because they still have to mature for a couple of weeks," explained Gaury. We bought several packages of the reasonably priced tea in the small shop. Back at home, we sipped the flavourful tea and regretted not buying more.

Eager to see the green roses that Yap had promised to show us, we drove to a nursery. Yap pointed out passion fruit flowers, lemons the size of grapefruit and teardrop-shaped tomatoes growing – just as he said – on trees about two metres high. He persuaded

the owner to cut one open for a taste. It was juicy and sweet.

A short drive brought us to another flower farm, where more than 600 varieties of blossoms perfumed the air. Yap urged us to smell a golden trumpet flower. Its scent was remarkably like coconuts. "This rose is yellow on the first day, pink on the second and red on the third day," he said, pointing to a variety called Kiss of Fire. "This rose has no thorns," he noted, touching another. "And this rose is green," he added proudly, directing our gaze to another blossom. We couldn't even see it, at first. The petals were the same color as the leaves and the flower was no bigger than a \$1 coin, but Yap cupped his hand behind the flower to make it stand out. Sure enough, it was a green rose.



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GETTING THERE IS HALF THE FUN

Penang was only a 3.5-hour drive from the Cameron Highlands, but we left early the next morning because Yap wanted to show us some interesting things along the route. Just north of the city of Ipoh, Yap turned the car into an architectural fantasyland, nestled into a forested limestone outcrop. White stone railings framed lotus ponds, while yellow-tiled roofs crowned multi-level pagodas at Perak Cave Temple.

As soon as we stepped inside, we realized that the pagodas were only facades. The large, cool cavern was dominated by a 12.8-metre-high golden statue. "It's Buddha Sakyamuni, one of 40 Buddha statues in the cave," said Yap. The limestone around it came to life with murals, beings and calligraphy, recounting ancient legends and folk stories. "These door guards kill evil spirits before they can enter," he

explained, pointing to four fearsome warrior statues. Some worshippers bought joss sticks and knelt in front of the statues, while others lit candles that flickered warmly on the jagged cave walls.

As we drove northwest, towards Kuala Kangsar, a dazzling white building with golden domes captured our attention. "It's the Istana Iskandariah," said Yap. "We're driving through the state of Perak, and this is the residence of the Sultan of Perak." More architectural eye candy waited nearby at Ubudiah Mosque. Sharing the grounds with groups of students, we walked around photographing the beautiful striped minarets and golden domes.



CONTINUED ►



A Guide Yap Hock Kee holds open pomelo at roadside pomelo stand.

B Vendor dishes out soup at hawker stall in Georgetown. **C** Tower with statues of Hindu deities on Sri Mariamman Temple.

D Entranceway to Khoo Kongsi Clan Temple. **E** Kneeling woman holds joss sticks in front of altar in Snake Temple. **F** Courtyard and 10,000 Buddhas Pagoda. Kek Lok Si Temple.

► POMELOS AND PIT VIPERS

Our wondrous diversions left us no time for lunch, if we wanted to reach Penang Island by nightfall. Instead, Yap stopped at a roadside stand selling pomelos. The large green citrus fruits were stacked in pyramids and hung from the ceiling in pink net bags. We bought a fruit the size of a soccer ball. Its succulent flesh resembled that of a pink grapefruit, but it was sweeter, juicier and big enough to allay our hunger until we reached Penang.

Some people visit this idyllic island off Malaysia's northwest coast just to eat. Like culinary magnets, the food courts and hawker stalls in Georgetown, the main city, draw diners with their cheap and delicious Malay, Chinese, Indian, Thai and Japanese cuisine. For less than the price of a Starbucks coffee, we bought a meal, drink and dessert

and joined hundreds of locals eating at tables outdoors, surrounded by music, happy chatter and enticing aromas.

Georgetown is as multicultural as its food. In one day, we discovered its British colonial architecture, the Sri Mariamman Temple adorned with Hindu deities, and Khoo Kongsi, a gilded and ornately carved Chinese clan temple. Another day, we rode a funicular to the top of Penang Hill for a bird's-eye view of Georgetown, and explored Kek Lok Si, Malaysia's largest Buddhist temple complex. Gilded statues of Buddha, brass pots of smoking incense and a seven-tier 10,000 Buddhas Pagoda kept us enchanted for hours.

We made more fascinating discoveries as we circled the turtle-shaped 290-square-kilometre island –

fishermen unloading catches, historic Fort Cornwallis, the modern State Mosque and the curious Snake Temple. As worshippers prayed, poisonous pit vipers draped themselves over branches on the altar, dazed by burning incense. More vipers slithered over tree branches in the interior courtyard.

As with the rest of Malaysia, we wished that we had more time to explore. We resolved to return to discover the country's east coast and southern states of Saba and Sarawak in Borneo.



RESOURCES

Tourism Malaysia: 1-888-689-6872
www.tourismmalaysia.ca

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



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*Dr. Beach, 2011, www.drbeach.org

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The Most Romantic Place on the drive to Florida

Travel writer Dave Hunter takes you on a romantic journey into the past.



As we approach mid-winter, Valentine's Day looms into view. I'm often asked what is the most romantic place to visit on your I-75 drive to and from Florida. Without hesitation, I mention "Woodlands" at "Barnsley Gardens."

It's a 19th-century "rags to riches" story with a Savannah love match, beautiful gardens bisected by woodland trails passing mysterious ponds and banks of lovely wildflowers, the haunting ruins of a brick antebellum manor house, connections with a European prince and, to top it off, links with *Tara*, the Southern mansion of "Gone With The Wind" fame.

And if this isn't enough, the drive from I-75 takes you down a road used by the Confederate army in the Civil War as it retreated ahead of Sherman's march on Atlanta...and for a

few miles, you run alongside the actual railroad track used in the war's epic *Great Locomotive Chase*, when the Confederate Texas chased the stolen Union's *General* all the way to Ringgold, Georgia.

What more could one ask? Romance and history surround you.

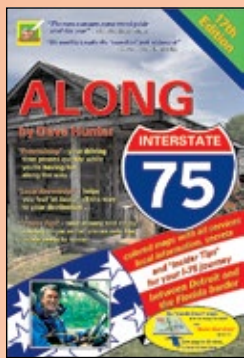
Kathy and I "discovered" Barnsley when we drove into a muddy field in 1993 and found a wooden shack selling plant cuttings from the nearby gardens. In those days, it was a local secret. Owned by Prince Hubertus Fugger of Bavaria, we spent many hours sitting in the sun on a bench by the pond while he told me the stories behind Barnsley and the Woodland Estate.

Winter, 2012/13

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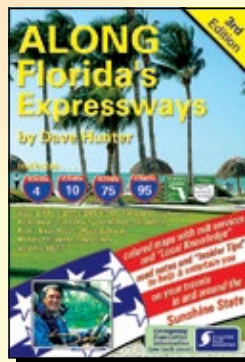


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In 1824, penniless Godfrey Barnsley arrived in Savannah, Georgia, where he rose to become a prominent and rich cotton planter. He fell in love with Julia, a local debutante beauty. They married and Barnsley purchased acres of Cherokee land in northwest Georgia's hills to build *Woodlands*, an estate suitable for his young bride.

During his business travels abroad, Barnsley collected rare and exotic plants, brought them back and planted the famous Woodlands gardens – perhaps best known for the abundant wildflowers and countless varieties of roses.

The untimely death of his wife Julia, and the Civil War, brought an end to his fortunes and sadly, Godfrey died as penniless as the day he arrived on these shores. Further disaster struck in 1906, when a tornado ruined the main house and nearby gardens.

In later years, Margaret Mitchell was a visitor and many believe that Barnsley's *Woodlands* provided inspiration and background to *Tara*, for Mitchell's famous novel, "*Gone With The Wind*."

Today, we can enjoy Barnsley's roses, ferns, fruit trees, rockeries and woodland gardens – more than 30 acres

Below: (l) Fountain designed for Julia, Barnsley's wife. (r) Inside ruins with plants and ivy.



To find Barnsley Gardens, drive west from I-75 exit 306, towards the village of Adairsville. In 2.5 km, turn left onto Hall Station Rd and in 8 km, turn right onto Barnsley Garden Rd. Drive 4 km to the Barnsley Gardens gate on your left; at the gatehouse, they will direct you to the gardens, the ruined manor house and museum. www.barnsleyresort.com
GPS: Lat 34.302 Lon -84.981.

Adults/Seniors/Student: \$10/\$8/\$5; Hours, M-Sat 9a-6p; Sun, noon-5p. The ruins are sometimes closed for special functions – phone ahead to ensure that a wedding party has not booked the ruins and that the gardens are open
770-773-7480 or 1-877-773-2447.

of cultivated delight surrounding the ruins of Godfrey's Italianate villa.

Don't miss the excellent museum beside the ruins. Here you will find Barnsley's knowledgeable historian, my friend Clent Coker. I'll leave it to Clent to explain the stain from a large pool of blood on the floor of the old building – and the hauntings!

In 1999, Prince Fugger opened the *Barnsley Gardens Resort*, complete with the Barnsley Inn and a championship golf course designed by Jim Fazio. Later, the *Rice House* restaurant and *Woodlands Grill* were added, followed by a small European-style village of individual guest houses. Today, the property is listed by *Condé Nast* as one of the "*World's Best Places to Stay*."

I think you will agree that this is a place you will never want to leave.



Dave Hunter is the award-winning author of "*Along I-75*" and "*Along Florida's Expressways*" the quintessential guides for those driving to and in Florida. With his researcher wife, Kathy, he enjoys travelling with history, gathering unusual and mysterious local stories. The Hunters winter in Lakeland, Florida.



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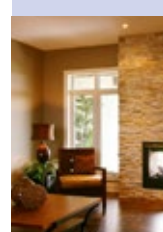
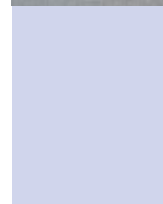


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WHY I LOVE TEXAS FOOD

Texans take their food as seriously as they do their football.

If you slander their vittles, they're apt to defend their deep-fried passion as though you personally launched another attack on the Alamo.

Necessity has frequently mothered our creations, and early Texans had to make do

with meagre supplies, which is how they wound up with such frugal favourites as chicken-fried steak and fried pies. Such resourcefulness produced foods that bring us endless gratification today.

Many Winter Texans and other visitors to the Lone Star State have the good sense to agree with them – that Texan food is that of the gods.



Story and photos by
Rex Vogel

Vogel Talks RVing website
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.

LITTLE-KNOWN & GREAT PLACES TO EAT

Sure, there are thousands of great places to eat scattered throughout cities and towns all across Texas, and a Main Street Cafe on just about every corner of every berg from Wink to Brownsville. But there are also those really special places that qualify as the Best of the Best – the unique and extraordinary – the unusual, and just plain great places to eat. They shouldn't be missed when travelling down the highways and byways of Texas.

Take a tour of some of our personal favourites and schedule lunch or dinner the next time you're in the neighbourhood. These are spots you can't afford to miss. Bon appétit!

1. TEXAS BARBECUE

The meat that's most often used in Texas BBQ is beef. And, among the various beef cuts, brisket is hands-down the most popular. There's something about taking a tough piece of meat such as a beef brisket and turning it into a tender and delicious masterpiece. Another difference is the barbeque sauce. Every Texas barbeque lover knows that there is nothing like the original Texas BBQ sauce. This famous sauce has a sweet and spicy, tomato-based flavour that is thick and delicious.



Brick pits that smoke the meats at Lockhart's Smitty's Market – brisket, pork ribs, and chops, shoulder clod, sausage, and prime rib.

WORTH PONDERING...

“I am not a glutton – I am an explorer of food.”
— Erma Bombeck

2. CHICKEN-FRIED STEAK

Born on the cattle-driving trail, this Texas staple was poor folks' food, as the cowboys ate pretty much what their coosies (chuck-wagon cooks) could scare up. Longhorn was a tough beef, so the coosie pounded it until tender with whatever tools he could find, then dredged it in flour and fried it up in a Dutch oven. Texans by the thousands now savour it on a daily basis.

3. SHRIMP

The shrimp fleet that fishes the Texas Gulf Coast is one of the world's largest, and there isn't any place where you can buy this delectable crustacean any fresher or tastier. When in the Clear Lake/Galveston area, we head for Rose's in Seabrook for a supply of this fresh crustacean. Back in our motorhome, Dania whips up a fresh feast for dinner while freezing the rest for our future eating enjoyment.

When in the Clear Lake/Galveston area we head for Rose's in Seabrook for a supply of shrimp.



4. PECANS

Did someone mention pecans? In the autumn, pecan tree branches become heavy with their bounty of nuts and the delicious fun begins soon after harvesting. Grown in some 150 Texas counties, Lone Star pecans come in such varieties as Desirable, Western, Pawnee, Cheyenne, Cape Fear and many more. Enterprising cooks make batches of spiced pecans, pralines and fudge.



TAKING A PECAN PAUSE

Pecans are nutritious and delicious. Packed with antioxidants, heart-healthy fats and several essential vitamins and minerals that are important for overall wellness, pecans boast many nutritional attributes. Here are the top five reasons to start adding pecans to your daily diet:

Pecans have the highest antioxidant capacity of any nut.

Pecans contain several essential vitamins and minerals, including vitamin A, vitamin E, calcium, magnesium, potassium and zinc.

Studies show that eating an ounce of pecans at least four times a week may help lower cholesterol levels, which can help prevent heart disease.

More than 90 per cent of the fat found in pecans is unsaturated, heart-healthy fat, and numerous studies show that replacing saturated or trans fat with unsaturated fat can reduce heart-disease risk.

Studies suggest that nuts such as pecans may aid in weight loss and maintenance, as nut consumption may increase metabolic rates and enhance satiety.

Source: www.uspecans.org



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5. BLUE BELL ICE CREAM

I consider ice cream to be a food group – and there's no better ice cream available than Blue Bell. In late August 1907, the Brenham Creamery Company opened its doors to sell butter. By 1911, they had put together milk, cream, eggs and fruit fresh from local farmers and were making a gallon or two of ice cream daily, packing it in a large wooden tub with ice and salt and delivering it by horse and wagon to neighbours. By 1930, Blue Bell Creameries had been born and today, their ice cream is a true Texas favourite. Made in a multitude of flavours, Pecan Praline 'n Cream, Buttered Pecan, Caramel Sundae Crunch and Spiced Pumpkin Pecan are tops with me.



Blue Bell ice cream is an icon in Texas.

6. TEXAS OYSTERS

Texas may be best known for beef, but its bay oysters rank second to none. Texas oysters are impeccably fresh – whether served on the half shell with a kiss of salt air and Texas hot sauce or shucked for a sauté or creamy stew. We love Oyster Jubilee from Stingaree Restaurant at Crystal Beach on Bolivar Peninsula, just a short ferry ride from historic Galveston. As its name suggests, Oyster Jubilee is a celebration of everything oyster. It's a colossal dish of more than 30 oysters prepared in every conceivable way.

8. FRIED PIES

A favourite treat from the Rio Grande to the Red River, this delightful, portable dessert has been popular in the Lone Star State since cowboys first worked trails and ranches, and it can be found in every vintage Texas cookbook. The gold standard, then as now, is apricot, thanks to a tartness that plays well against the mellow pastry. For the best anywhere, you'll head to Shirley's Burnt Biscuit Bakery in the Big Bend town of Marathon, where former ranch cook Shirley Rooney has folks lined up at the crack of dawn for her precious fried pies.

7. TEX-MEX

Tex-Mex is the product of both Spanish and Mexican recipes coming together with American foods. Tex-Mex is the name given to food that is heavily influenced by Mexico and the cooking of Mexican-Americans, and it blends foods available in the United States with traditional Mexican food. Tex-Mex has its roots in Texas – hence, the name. Tex-Mex can be considered America's oldest original food!



9. TAMALES

The tradition of making tamales at Christmas began long ago in South Texas. Grandmothers, mothers, aunts, children and neighbours would gather for days on end to produce 100 dozen or so tamales for friends and family to eat at holiday gatherings. Cooking and assembly teams would be broken into particular duties for *masa* and filling preparation, separating and cleaning the corn husks and, finally, rolling, tying and steaming the luscious bundles.

10. LA BRISA MEXICAN BAR & GRILL

When you're in the Kemah/Seabrook area south of Houston and have a craving for excellent authentic Mexican food and great margaritas, try La Brisa. It's a short drive just down Highway 146 south from Kemah, towards Bacliff. The happy hour margaritas are only \$2.00. You won't find better food in the entire Clearlake area. It's one of the best places to get the real thing. Great prices and prompt service! The food comes in huge portions. The only drawback is the shortage of parking. Well, there's actually a lot of parking, but there are a lot of cars all the time.

I love their red salsa as well as the green, guacamole salsa that they serve with warm chips at your table. I ordered their shrimp enchiladas, which were outstanding.

11. LOCKHART: BARBECUE CAPITAL OF TEXAS

A short hop, skip and a jump from Luling is Lockhart, the Barbecue Capital of Texas. Out-of-towners and locals flock to four smoked-meat emporiums – Black's Barbecue, Chisholm Trail Barbecue, Kreuz Market and Smitty's Market. Several tons of barbecued beef, pork, chicken and smoked sausage are served each day. It is estimated that more than 5,000 people visit these establishments on a weekly basis – that's roughly 250,000 people a year who eat BBQ in Lockhart. Lockhart's pit masters smolder native post oak logs, seasoned for at least eight months, to provide the fragrant smoke and indirect heat that slowly roasts and flavours the meat. After that, secret recipes, cooking methods and condiments separate the establishments.

It's amazing that four barbecue establishments can stay packed all the time – and in a small town, too. Incidentally, my favourite is Smitty's Market. The brisket and links, as well as the unique experience, make me a repeat customer.



Black's Barbecue (also in Lockhart) is Texas' oldest and best major barbecue restaurant continuously owned and operated by the same family.



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MAKING SENSE OF THE MESS IN EUROPE

What the European financial crisis means (and doesn't mean) for your portfolio

By James Dolan

Unless you've chosen to turn off the TV, stop reading newspapers and unplug from the Internet, you've probably heard something about the ongoing economic difficulties in Europe.

Over the past several years, the eurozone countries (i.e. those countries that have adapted the euro as their currency) have been struggling with the worst financial crisis they've seen in 50 years. Most countries are in recession. In some cases, the recession has been severe enough to cause double-digit unemployment and wide-spread social unrest. In an effort to get ballooning deficits under control, governments across the continent have introduced severe austerity measures: freezing public-sector wages, slashing stimulus spending and ending long-established entitlement programs. In other words, times are tough – and they seem to be getting tougher.

What does the mess in Europe mean to Canadian investors? What are the implications – social, economic and cultural – of the ongoing cycle of unemployment and austerity on the continent? How exactly should we be positioning our portfolios to protect ourselves from the volatility? Or is there a way to (dare we say it) take advantage of events on the continent, and turn crisis into opportunity?

Before we can answer those questions, we need to go back to the roots of the crisis and try to understand how it happened, and how it's playing out in the various countries.



Anatomy of a crisis: how Europe got into this mess

On one level, the European financial crisis is easy to understand. Many European countries spent more on entitlements (public pensions, unemployment benefits and other social programs) than they took in through taxes. To make up the difference, they borrowed. Because European debt was assumed to be backstopped by the entire eurozone rather than by a single country, such borrowing was done at exceptionally low interest rates. So the countries borrowed more. And more. To a large extent, what we see today is the inevitable hangover of that borrowing binge.

When it was eventually revealed that some countries had been fudging economic numbers in order to secure additional loans, investors began to fear that the countries would default on their debts. This, in turn, led to a massive flight of capital and tightening of credit which, in turn, led to the subsequent economic hardship that we see today.

Europe's problems have been greatly exacerbated by the complex web of loans between many of the continent's

banks. Many European banks hold the bonds of various European countries on their balance sheets. Because of this, the European financial sector now finds itself in a "domino" type of scenario: one country gets into trouble, which has an immediate impact on capital levels in banks of neighbouring countries, which in turn has important implications for the domestic economy, which puts pressure on banks in other countries, and so on.

What makes this problem even worse is that the nature of how the European Economic Union was put together prevents governments from quickly and decisively responding to such issues. Simply put, the way in which nations enter the Union is carefully mapped out. But there is no "exit strategy" – no contingency plan or agreed-upon process written down for what would happen if European countries found themselves having to kick one of their fellow members out of the Union. Part of the ongoing struggle which we see today is that European leaders are in large part figuring all that out as they go.

One crisis; many variations

There are a number of differences – some economic, some cultural – between the exact nature of the crisis in the various countries. In order to understand the depth of the crisis and how each country might find a solution, it makes sense to take a closer look at some of the countries that are most affected.

Going, going, gone: Greece

To a large extent, the European financial crisis started with Greece. Years of huge government deficits, financed in large part by massive issues of cheap debt, has caused a fiscal crisis for which no one has yet been able to find a solution.

For Greek citizens, this is truly the worst of times. Pensions have been slashed, taxes have been raised and unemployment has skyrocketed to over 25% (over 52% for those under 24). The Greek economy has shrunk by about 20%. There have been protests, riots and widespread civil unrest in response to the forced austerity measures, and little sign that such displeasure is abating.

Where does Greece go from here? That's a tough question to answer. Many economists believe that a forced exit from the euro is inevitable; others believe that Germany and other countries will not allow such an event to happen. Of one thing we can be absolutely sure: regardless of which path they choose, the Greek people face years, perhaps even decades, of economic hardship ahead of them.

Waiting for the other shoe: Italy, Spain and Portugal

Could what happened in Greece happen in other countries? It certainly could. In fact, there are discouraging signs that the same cycle of deficit, austerity and unemployment is already happening in Portugal, Spain and Italy.

All three countries face roughly the same problem as does Greece: years of government overspending has led to massive debt hangover that threatens to overwhelm government finances. Spain faces the additional problem of a property bubble which burst in 2008, wiping out the wealth of many of its citizens and putting severe pressure on its banks.

Like Greece, Portugal is a small economy; by itself, it probably wouldn't be the cause of a Europe-wide financial collapse. But Spain and Italy are in a different category. Both countries have very large economies and rescuing them from economic disaster will be both costly and painful. Most economists believe that Spain will be forced to ask for a bailout of some kind – the only question is when.

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► Working through the problem: Ireland

The crisis in Ireland has many similarities to the U.S.: years of low interest rates led to massive borrowing and a classic property bubble. When the worldwide financial crisis of 2008 hit, Irish banks found themselves on the hook for mortgages on inflated properties that couldn't be liquidated.

Since then, the economy has been in free fall. Property values have plummeted by 50% below their highs in 2007, and home ownership in Ireland has fallen to about 70% nationally, a percentage not seen for almost 60 years. Unemployment has recently ticked up past 14%.

As bad as all of this is, one bright spot is that the crisis in Ireland developed sooner than it did in other countries, and the response was relatively swift. As a result, Ireland seems further down the road to recovery than most other European countries.

Europe's banker: Germany (and maybe France)

When economists talk of European bailouts, exactly which country will write the cheque? The answer: Germany. As the region's largest (and most fiscally responsible) economy, Germany alone has the financial muscle to clean up the continent.

Such activity obviously places a strain on Germany's finances. But, as the leading exporter within the continent, the country has a vested interest in ensuring that its customers are solvent. In addition, German banks have billions in loans from other European countries on their books. To put it simply, the

cost of letting Europe drown may be much higher than the cost of tossing it a lifeline.

France stands somewhere between these two extremes. While its fiscal situation can't really be called healthy, neither is it on life support. The new government of François Hollande has pushed through pension reform and introduced new taxes to turn its deficit around. While such measures have been unpopular, they should help firm up the French economy in the long run. Net result: France probably won't be able to contribute all that much to the European solution, but it probably won't require outside help either.

Outside the storm: U.K., Scandinavia and others

As much as North Americans tend to think of Europe as a single bloc, there are European countries that have been relatively unaffected by the ongoing crisis. Norway, Sweden and Denmark are examples here. Obviously, all of them are affected by the continent-wide recession. But by no means are they in the throes of a financial crisis.

The same can generally be said of the U.K. The decision to retain the pound sterling instead of adapting the euro has probably insulated the U.K. from some of the more severe problems seen on the continent. The U.K. economy is currently working its way through a "double-dip" recession, and unemployment remains stubbornly high at just under 8%. But, unlike many other European nations, the problems seem to stem more from a slowdown in economic activity rather than a deep structural problem that needs to be addressed.

What Europe means to Canada

Here's the good news: as bad as things get in Europe, most of its effects won't be felt here in Canada – at least, not directly. However, there will still be plenty of indirect ways in which you'll know that something is rotten in the state of Europe.

Broadly speaking, Canada doesn't do a lot of business in Europe. Currently, our exports to Europe comprise about 10% of our total. Would a prolonged European recession hurt Canadian exporters? Sure it would. But it wouldn't be the end of the world either.

That said, two of our biggest trading partners – the U.S. and China – do a lot of business in Europe. A lengthy slowdown on the continent will almost certainly affect both American and Chinese companies. These companies are the ones that buy many of the commodities that Canada sells. If their end markets aren't buying from them, then they won't buy from us. And that could have a much more significant impact on the Canadian economy. Exactly how much, and for how long, is anybody's guess.

One of the more obvious implications of the ongoing European financial crisis is the continuing pressure on the continent's currency. As capital leaves the eurozone and demand for European assets (shares, real estate, etc.) diminishes, there will be less demand for euros; less demand for a currency should mean that the currency has less value.

Conversely, as the crisis deepens in Europe, demand for the "mother" of all safe currencies – the U.S. dollar – should grow. This should drive the value of the U.S. dollar up at the expense of many other currencies, including our Canadian dollar. That's good news for our exporters (a lower loonie makes our goods more competitive), but is less helpful to snowbirds who may see their purchasing power diminish a bit when they go south for the winter. That said, most analysts don't expect a drop to the levels of 2002, when the Canadian dollar was trading at U.S. \$0.62. Something like US\$0.95-\$0.98 seems more probable.

On the banking front, Canadian institutions should be fairly well insulated by events over on the continent. Unlike in 2008,

when several Canadian banks had substantial exposure to U.S. subprime mortgages, our banks' exposure to European sovereign debt is relatively low. In its semi-annual report, the Bank of Canada estimates that the total value of Canadian banks' debt holdings from Greece, Portugal, Ireland, Italy and Spain (the four economies most at risk of a default) stands at about 8% of their Tier 1 capital levels. Long story short: it's unlikely that one of our "big five" banks would be brought to its knees if one of the European countries defaulted on its debt, or was forced to exit the euro.

At the end of the day, for Canada, the real question is what the "spillover" or "aftershock" from Europe will be. The Bank of Canada warned in June that the continued uncertainty in Europe may very well lead to weaker global economic growth. That, in turn, could create more difficulties for European countries. This could result in continued weakness in the global economy, and so on. Such concerns are by no means new – economists and analysts have been musing about them for several years now – but they are worth thinking about.

Turning crisis into opportunity

Behind every crisis is an opportunity; the European financial crisis is no different. If you're a disciplined, patient, value-oriented investor who's not afraid to go against the crowd, the European crisis could just be the investment opportunity of a lifetime. Interested? Here are some ideas:

European exporters

One group of companies that is almost certain to benefit from the problems in Europe is European companies that export products outside of Europe. The reasons are simple: with high unemployment, labour costs are likely to remain low. And with a steadily eroding value of the euro, European-manufactured goods become much less expensive for other countries to buy. One example here is the European auto manufacturers.

On a broader scale, because so much of the German economy is heavily geared toward exports, an investment in an index or ETF tracking the German market as a whole might be a viable way to play this theme.

European multinationals

Like North America, Europe is home to several large, blue-chip, multinational corporations. While such companies may be domiciled in Europe, they do business all over the world. Sure, such companies will obviously be affected by ongoing economic problems in Europe. But they've also got North America, Asia and other regions to rely on.

Many of the European telecoms fall into this category: most of them have significant operations in overseas markets that are growing much faster than the ones back home. That exposure should provide some protection from the turmoil taking place on their home turf.

Peripheral countries

Many investors in North America consider Europe to be a homogenous entity. As we've discussed above, this isn't really the case – each country is tackling different issues, and requires different solutions to the crisis.

For those countries that happen to be geographically located within Europe, but have little exposure to the crisis, there is an unfortunate "guilt by association" scenario taking place. The market has punished their companies and their economy, but this doesn't necessarily mean that the fundamentals are all that bad. As we discussed above, the Scandinavian countries fall into this category. Switzerland is another example.

For investors, there might be opportunity here, either by selecting top-quality equities from these peripheral countries or by investing in an index or ETF that tracks the performance of the country in question.

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Canadian Snowbird Celebration

Mesa Convention Center
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Friday, February 15
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Tuesday, February 19
Yuma Civic Center
1440 Desert Hills Drive

PORT ST. LUCIE, FL

Tuesday, February 26
Port St. Lucie Civic Center
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PUNTA GORDA, FL

Thursday, February 28
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The Changing Management of Prostate Disorders

by Robert MacMillan MD



Prostate cancer is the most common cancer among Canadian men, excluding non-melanoma skin cancer. The Canadian Cancer Society reports that one in seven men will develop prostate cancer during his lifetime and one in 28 will die from it.

Hardly a month goes by before I'm reading another story of the changing options for the diagnosis and treatment of prostate disorders.

Yesterday, reading my morning Kingston Whig Standard newspaper, I came across an article entitled, "New laser treatment a green light for prostate patients." It described the recent acquisition of a special laser unit for the Department of Urology at the Kingston General Hospital which will be used in the treatment of enlargement of the prostate gland, *benign prostatic hyperplasia* or BPH. The current routine screening blood test for prostatic cancer, the prostatic specific antigen (PSA) was declared in May 2012 to be inappropriate for screening on a widespread basis by a prestigious American group of experts, The U.S. Preventive Services Task Force (USPSTF). As most of us in the senior male population are at significant risk for development of one or more prostate problems in our lifetime, it is timely to review these potential problems and the choices which we will face in their diagnosis and treatment at this point in time.

The prostate gland, about the size of a walnut, is located in front of the rectum and below the bladder and is part of the male reproductive system. Because it surrounds part

of the urethra (the tube through which urine passes), any enlargement or disorder in the gland can result in urinary symptoms. The three main afflictions can be infection (prostatitis), benign enlargement (BPH) and prostate cancer.

Prostatitis is most commonly caused by bacterial infection in the gland and is characterized by urgent and frequent urination. Painful urination, fever and chills may also be present. Early treatment with antibiotics cures most cases, but careful assessment of the patient is necessary to rule out any other problem.

Benign prostatic hyperplasia (BPH) involves an increase in the number of cells in the gland, resulting in enlargement and pressure on the urethra and the bladder. It is estimated that almost half of Canadian males will have some enlargement of their prostate by age 50, and more than 80% of males over the age of 80. Symptoms may include increased frequency of urination, having to get up during the night to urinate, a weaker stream, and difficulty starting and stopping urination. BPH is not a precursor of prostate cancer, although symptoms may be similar, thereby

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- ▶ requiring a careful medical assessment. This usually involves a detailed history, physical examination including a digital rectal examination for prostate enlargement, urine and blood examinations and, possibly, ultrasound examination.

MEDICATION

In the absence of any indicators of cancer, the physician or urologist will recommend lifestyle changes such as reducing evening consumption of liquids and moderating the use of alcohol. If symptoms are bothersome enough, one of the current drugs used to alleviate symptoms may be prescribed. Three commonly prescribed drugs in Canada include tamsulosin (Flomax), finasteride (Proscar) and dutasteride (Avodart), although Health Canada issued a medical warning in March, 2012 informing health professionals that finasteride and dutasteride may be associated with a small increased risk of an aggressive form of prostate cancer. Various natural remedies have been advocated, all of which have scientifically failed to be of proven benefit.

SURGERY

When symptoms become advanced, especially if there is significant bladder outflow obstruction, more invasive procedures are indicated. The traditional treatment has been *transurethral resection of the prostate* (TURP), a surgical procedure which involves the removal of obstructing prostate tissue by means of an electrical loop inserted through the urethra. In addition to widening the channel, tissue is taken to examine and rule out the presence of cancer cells. The procedure usually requires a night or two in hospital and the need for a catheter for several days to maintain urine flow. Complications remain low, but pain, bleeding, urinary incontinence and erectile dysfunction are always a risk. In certain cases, especially involving a very large gland, a total prostatectomy would be indicated.

PROCEDURAL TREATMENTS

Laser prostatectomy, such as the new advanced Greenlight laser instrument soon to be used at the Kingston General Hospital, is an alternative option and is becoming more popular as evidence shows that it is associated with fewer side-effects and can be used more safely with patients who have been on anticoagulants. The process, called *photoselective vaporization prostatectomy* (PVP), involves the vaporization of obstructing prostate tissue through the urethra. Many patients are able to be discharged the same day, sometimes without the need for a catheter.

Other treatment procedures include *transurethral microwave therapy* (TUMT) and *transurethral needle ablation*, both of which have specific indications. These procedures are not insurable by provincial health plans, and long-term results are not well documented. There are a number of other therapies, none of which the Canadian Urological Association recommends at this time.

Prostate cancer is the most common cancer among Canadian men, excluding non-melanoma skin cancer. The Canadian Cancer Society reports that one in seven men will develop prostate cancer during his lifetime and one in 28 will die from it. The incidence rises with age. Nevertheless, more than 95% of those diagnosed will still be alive after five years, due to the chronic nature of most cases and the early diagnosis and modern treatments now available.

Screening the general population for prostate cancer remains controversial. When the report of the U.S. Preventive Services Task Force (USPSTF) recommended against screening for prostate cancer, many professional bodies and individual urologists criticized the report. The reason for the decision was that many men were harmed as a result of the screening and subsequent biopsies and surgeries, and few, if any, benefited. Three provinces, including Ontario, do not consider the PSA test medically necessary and do not insure the test, other than for those with suspected or proven cancer. The Canadian Urological Association has not changed their guidelines, still stating that prostate cancer screening, including a digital rectal examination and a PSA test should be offered to all men 50 years of age with at least a 10-year life expectancy. They recommend that the harms and benefits should be explained to each patient so that he understands all of the factors to be considered in the shared decision-making about screening. If there is a family history of prostate cancer or the individual is of African descent, screening should start at age 40.

Once there is a rise in PSA and/or there is abnormality of the prostate detected on digital palpation of the gland, needle biopsy of the prostate is recommended. As with the PSA test, there can be false positives and false negatives. In other words, there may be cancer cells found leading to invasive surgery for very low-grade disease or there may be no cancer cells found at the particular site of the needle biopsy, even though cancer might be present. The Task Force concluded that a better test and better treatment options are needed before routine screening can be recommended.

TREATMENT

Once prostate cancer has been diagnosed, a number of

other scans and tests are done to determine whether or not there is suspected spread outside of the gland. The biopsy will have determined the Gleason score, which predicts the likelihood of the cancer to spread.

The type of treatment offered will depend on many factors, including the age of the patient, the Gleason score, whether there is evidence of spread of the cancer, and individual choice once all options have been explored.

For prostate cancer detected early, total prostatectomy is still the most common option. Radiation therapy, with insertion of radioactive seeds in the prostate (**brachytherapy**) or by means of **external radiation**, is another option. Newer modalities of treatment are emerging as well, however, long-term studies regarding their effectiveness and safety are limited. These include **cryotherapy** – controlled freeze-and-thaw cycles to destroy cancer cells – and **proton therapy**, another type of external beam radiation. A new form of non-invasive therapy, **high-intensity focused ultrasound** (HIFU) performed in Europe for some years has now been approved in Canada and is being used at Cleveland Clinic Canada in Toronto. This procedure uses high-intensity focused sonic energy to locally heat and destroy diseased tissue. HIFU is supported by a growing body of literature and is expected to be considered for approval by the FDA in the U.S. very soon. Many of these newer modalities are not yet covered by provincial health insurance plans.

In certain cases, and when spread of cancer is confirmed, other surgical and medical forms of treatment will be recommended, including other types of surgery, hormone therapy, chemotherapy and immunotherapy.

SUMMARY

For many older males, screening and invasive diagnostic and treatment procedures are not worth the high risk involved of developing complications such as infection, urinary incontinence and impotence. Most urologists will offer a “watchful waiting” option to such patients inasmuch as the majority of tumours are low grade and, in such cases, will not lead to significant future problems.

There have been many recent changes in the techniques for early detection and treatment of prostatic disease and the outcomes for individuals affected are improving. There are many options for these conditions and affected men should carefully weigh their choices for treatment. More research is needed to discover effective preventive measures, improved screening tests and improved non-invasive treatments for prostate disease.



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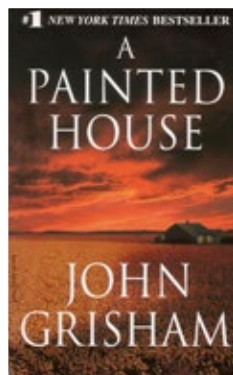




A Painted House

John Grisham

Doubleday, 388 pages, \$37.95



There are no lawyers, court trials or convoluted conspiracies in *A Painted House*, proving that John Grisham can write more than legal fiction.

Instead, he revisits his own childhood to paint an evocative picture of life on an Arkansas delta cotton farm in the early 1950s.

The tale is narrated by Luke Chandler, with all the candour and innocence of a precocious seven-year-old. Grisham's talent for observation and dispassionate recollection brings back the emotions of Frank McCourt's *Angela's Ashes*, but without the dysfunction of the McCourt family.

The first paragraph sets the tone for the whole book: "The hill people and the Mexicans arrived on the same day. It was a Wednesday, early in September 1952. The Cardinals were five games behind the Dodgers with three weeks to go, and the season looked hopeless. The cotton, however, was waist-high to my father, over my head..." In four sentences, Grisham establishes a time and place when radio was the main link to the outside world and the crop was the most important thing in life.

Edward R. Murrow presented the news and any mention of Korea got the complete attention of a family with a boy serving in the thick of the action in that confusing war.

Luke lived with his parents and grandparents, in an unpainted house on 80 rented acres. Every year, they needed extra labour for the crucial two-month harvest season that determined whether they could keep afloat financially for another year, and every year, a different cast of Mexican migrant workers and "hill people" from the Ozarks would be hired.

The mixture of hill people camped in front of the unpainted house and the Mexicans in the barn out back was a volatile one. Grisham manages to spice this mixture with two savage murders, an illegitimate birth, a tornado and a flood – not exactly a bucolic coming-of-age saga.

The men in Luke's life, his father and his grandfather Eli (Pappy) Chandler, were hard-working farmers. Fortunately for Luke, both of these strong, silent men had time to take a little boy fishing or throw a baseball with him.

They surrounded him with love and support in their own ways (along with some uncompromising discipline).

Luke had a special love for his wild young Uncle Ricky, who was serving in Korea. Ricky had taught him some interesting swear words and made Luke aware that there could be more to life than church and picking cotton.

In *Gran and Mother*, Grisham has created two strong, compassionate women who have made the necessary compromises to nurture a three-generation family in a small house and also look after the hill people and the Mexicans on their property.

In this close family, though, Luke and his Mother have a secret pact. It was firmly established that "never, under any circumstances, would Luke stay on the farm." Mother made sure that Luke, even at seven, understood the economics of cotton farming – "Good crops or bad crops, it didn't make any difference."

Luke's main goal in life, therefore, was to eventually play baseball for the Cardinals. His immediate goal was to go back to school with a bright-red Cardinal warm-up jacket which he had seen illustrated in that annual edition of *American dreams*, the Sears Roebuck catalogue.

It was only the vision of the jacket that made the daily drudgery in the cotton fields even remotely endurable. Luke spent his days "tearing the fluffy balls from the stalk...afraid to slow down because someone would notice...My fingers would bleed, my neck would burn, my back would hurt."

Always, though, there was the knowledge that 10 days of hard labour would earn him the \$7.50 needed to buy that wonderful jacket.

A Painted House will appeal particularly to anyone with any rural or small-town memories. Grisham totally captures the ambience of the annual fall picnic – tables laden with salads and fried chicken and everyone vying for Mrs. Cooper's homemade peanut butter ice cream.

The annual baseball game played afterwards crystallized the ongoing rivalry between the Baptists and the Methodists. "The Methodists thought they were slightly superior, but as Baptists, we knew we had the inside track to God."

Another telling observation, "Most things were sinful in rural Arkansas especially if you were a Baptist...It was straightforward, unwavering and without loopholes, compromise, or wiggle room." (This perhaps explains why a certain Arkansas president kicked over the traces in such a spectacular manner.)

A Painted House started out as a series of magazine articles and, at the insistence of publishers, evolved into this book.

Now it cries out for a sequel. Read it and enjoy.



Five myths about the common cold

While virtually everyone has had one, myths about how you catch and deal with a cold persist. Here are five of the most common ones:

Cold weather causes colds

Colds are caused by viruses, not cold temperatures. Colds may seem more frequent in the fall and winter, but experts say that this is mostly because cold weather drives us inside where we're in close proximity, and it's also when children return to school. While wrapping up for warmth may not protect you from a cold, avoiding close contact with those who are infected is a good idea.



You can catch a cold if you go outside with wet hair

Forgetting to dry your hair before you step outside may make you feel the chill, but a wet head will not increase your chances of catching a cold. Again, colds are caused by viruses, so regular hand-washing and avoiding touching your face are the best ways to prevent colds.

Antibiotics can treat a cold

There is no cure for the common cold, which is caused by many viruses. These viruses are relatively harmless and colds generally go away on their own, but you can get some relief from cold symptoms by drinking plenty of fluids, resting and gargling with warm salt water. Cold symptoms typically appear within three days of the virus entering your body, and they last for about a week.

Loading up on vitamin C can help stave off a cold

There is no evidence to support the claim that vitamin C supplements shorten colds. They can be good for you, but they don't affect cold viruses. In fact, too much of the supplement can cause diarrhea or stomach cramps. The herbal remedy Echinacea has also not been proven to fight colds.

You should avoid milk and other dairy products when you have a cold

Dairy products do not cause a buildup of mucous or aggravate your cold as many people believe. Staying well-hydrated can relieve your cold symptoms and drinking milk will not have a negative effect on your cold. In fact, what you may want to avoid is citrus juices if you have a cough, because the acids in the citrus can make your symptoms worse.

Does The Flu Shot Curb Heart Disease?

In two separate studies presented at the Canadian Cardiovascular Congress, researchers say that the influenza vaccine may reduce the risk of heart-related disease and death by as much as 50%. This supports current recommendations that individuals at high risk for flu-related complications, including people with heart disease, get vaccinated.



In one of the studies, lead study author Dr. Jacob Udell – a cardiologist at Women's College Hospital and the University of Toronto – and his research team reviewed four studies involving flu vaccines and heart health. The studies included 3,227 participants, half of whom had confirmed heart disease. Half of the participants received the influenza vaccine and half were inoculated with a placebo. After one year, those who received the flu vaccine had a 50% reduced risk of suffering major cardiac events (such as heart attack and stroke) and a 40% reduced risk of heart-related death.

Source: Healthland.time.com

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Ten Tips For Simple And Safe Online Shopping

Avoid the crowds and save the postage hassles by holiday shopping online instead.

by Andrew Moore-Crispin

Take it from a guy who has long since eschewed the malls at holiday time: Shopping online is much more relaxing than the alternatives. It's also quicker, often cheaper and it's easier to comparison shop. Add to this the fact that you can shop in your pyjamas (I've found that's generally frowned upon in malls) and it's a pretty compelling case.

Here are ten tips to make shopping online not only easy, but also safe, secure and simple.



1- SHOP SAFE

Shopping online is safe if you take a few simple precautions. Like anything else, it pays to beware.

Where possible, buy from online stores whose names you recognize and trust: Amazon, Zappos, Chapters/Indigo, BestBuy, Future Shop, etc. are great examples and are perfect for most of your online holiday shopping.

2- SHOP LOCAL

If you're in the sunny south and are looking to send gifts to the Great White North (or vice versa), shop at online outlets that have a physical presence in the place where the gift recipient resides.

For example, rather than shopping on [Amazon.com](https://www.amazon.com) to send gifts to Canada, shop [Amazon.ca](https://www.amazon.ca). This way, you save big on shipping and avoid possible customs delays and duty.

3- STAY SECURE

If you're buying from a smaller or specialty vendor online, use PayPal ([paypal.com](https://www.paypal.com)): It's accepted virtually everywhere online and none of your financial details are shared with the retailer; they just get paid and you get your item.

When shopping online with a credit card, check for the all important "https" in the URL that indicates a secure site. Be sure that the familiar padlock icon appears in the address bar of your browser, too. This means that your transaction and any personal information which you send are encrypted.

4- SAVE ON SHIPPING

Many online stores will offer free regular shipping for orders of more than, say, \$50. You can reach the free shipping figure by combining multiple gift recipients' items into one single shipment; buy the kids' and the grandkids' gifts in one shot, shipped in one box, and save a bundle.

5- DARE TO COMPARE

Comparison shopping online is relatively simple. You can just Google "[product category] review" or "best [product category] under [dollar figure]."

For example, "four-slice toaster review" or "best digital camera under \$300."

Dig in to the search results and the best choice will become clear.

6- GET IN THE GAME

Video games are notoriously difficult to buy. Parents will know which game systems the kids have at home, so be sure to ask. One of my favourite tricks for buying great games is to go to [metacritic.com/game](https://www.metacritic.com/game) first. Click on the appropriate game platform (PS3, Xbox 360, Nintendo 3DS for example), then look below for the top-rated games (an aggregate of numerous critics' reviews). Anything in this list is a good bet. Be sure to check the ESRB rating (see Age-Appropriate Games) before you buy.

7- HAVE IT WRAPPED

Especially around this time of year, many online retailers will offer a gift-wrapping option for an extra couple or few bucks. If you're sending gifts back for young grandchildren, you can also have them all packed into one shipment and ask the parents if they wouldn't mind wrapping them on your behalf.

8- CHECK THEIR WISH LISTS

Ask people on your holiday shopping list to create their own online wish list.

While it does take some of the surprise out of receiving a gift, you're at least secure in the knowledge that you're buying something which the recipient really wants!

9- GIFT THE GIFT OF A GIFT CARD

Gift cards are an old standby. While plastic gift cards certainly still exist (in abundance), this gift idea can also be sent via e-mail as a virtual, as opposed to physical, item. Many retailers will let you buy a gift card in any denomination that can be sent via e-mail, printed and put in a card or, as a plastic gift card, sent in the mail.

AGE-APPROPRIATE GAMES

The Electronic Software Ratings Board (ESRB) offers parental ratings for video games. These ratings range from EC (early childhood) through AO (adults only). Be sure that you're buying games that are age-appropriate. ESRB.org details all of the ratings and what they mean. You can also search a game title on the site for a more detailed description of that game's content and why it received the rating it did.

**10- SHOP AROUND...BEFORE YOU LEAVE THE HOUSE**

If you've got an idea of what you'll be shopping for, search for the best one of those (based on user and critic reviews) before you set out, in order to narrow down on the right one. Do price comparisons before you leave the house so that you know you're getting the best deal available. Remember that many retailers will also do price matching: If you find a better price for an item you want to buy, but the more expensive store is actually the more convenient option, take evidence of the other retailer's price to the cash desk and ask about a price match. Some stores will even price match and offer a percentage discount on top.

Also, be sure to search online flyers for your local retailers and malls for coupons and print them out, or save them to your smartphone before you head out the door.

While it does have a monthly or annual cost associated (\$30/yr or \$6.95/mo), consider a subscription to ConsumerReports.org; it's the single best resource for product comparisons and trustworthy independent product reviews.





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Que Publishing will be at the Snowbird Extravaganza in Florida.
Hope to see you there!

My husband thinks that eggplant is a disgusting and useless ingredient which he requests that I not purchase. No doubt in the past, inexperienced cooks have prepared it incorrectly for him.

The funny thing is that my husband actually enjoys eggplant when it is served to him as a dish that does not include the fruit's name. On occasion, I have prepared Middle Eastern baba ghanouj, Italian caponata and Greek moussaka. He loves all of these dishes.

Eggplant is supposed to taste tender and silky. Unfortunately, this botanical fruit is often served dry, bitter, raw and rubbery or the flesh is too oily. Or too much of the rubbery skin has been cooked with the flesh.

There are a few tips to cooking successfully with eggplant.

Never use all of its skin, especially if serving eggplant in chunks or slices. Partially peel the skin in a zebra-like fashion. Don't peel off all the skin either. The skin helps to keep the flesh intact once cooked.

Grilled eggplant adds smoky flavour to French ratatouille and other dishes. To grill eggplant, cut the fruit crosswise into thick slices, brush the flesh on both sides with olive oil and sprinkle it with salt. Grill the slices over medium, direct heat, turning once. If your slices are still raw when tested, wrap them in foil, place them in an indirectly heated corner of the grill and let them cook for another 15 minutes or so until tender.

To effectively roast eggplant, preheat the oven to 400 F. Cut the eggplant horizontally in half. Score the flesh, cutting deep, but not right to the skin. Sprinkle salt inside the scored areas. One eggplant requires about 3/4 tsp of salt. Let the eggplant stand, on

paper towel, for about 30 minutes. Gently squeeze the eggplant over the sink. Much of its water will be released. Pat the eggplant dry with paper towel. Brush the flesh with olive oil. Set eggplant on a baking sheet lined with parchment paper, flesh side down. Roast for about an hour until the skin collapses. Let the eggplant cool before handling.

When pan-frying eggplant, it often absorbs a tremendous amount of oil. The secret is to make sure that the oil is very hot and put the slices or cubes into a single layer. If you create a heap of cubes in the pan, the flesh will not cook evenly and some cubes will remain rubbery. Turn the slices or cubes often and adjust the heat to keep them from burning. Pan-fry the eggplant until all pieces are golden.

There are many varieties of this fruit. The graffiti variety, which is purplish and ivory white striped, is thin-skinned and mild in flavour (top left of the photo). The Italian eggplant (top right of the photo) is mauve-purple with shiny skin and a voluptuous oval shape and possesses a mild flavour. The white beauty or albino variety is firmly textured and tender-tasting (bottom left of the photo). Chinese eggplant is bright to dark purple, long and slender, tender and sweet (bottom right of the photo). It is a popular Asian variety named after its native town of Ping Tung, Taiwan.

While considered a seasonal, summer ingredient, several varieties of eggplant are readily available in the supermarket all year long. Due to its density and earthy character, eggplant is actually a fabulous ingredient to marry with winter root vegetables.

Originally, the eggplant was small and round, like an egg. Hence its name. This fruit originated in India and was first cultivated in China about 3 A.D.



by Shari Darling

For more information on wine and food, go to www.sharidarling.com.



During the middle ages, eggplant was introduced to Europe by the Moors. The French and Italians were incorporating eggplant into their diet by the 18th century. Thomas Jefferson, also considered an experimental botanist, introduced eggplant, technically known as "*Solanum Melongena*" to the United States in 1806.

Eggplant is worth incorporating into your diet. It's a superhero, known as a potent antioxidant and free-radical scavenger. While low in carbohydrates, calories and fat, eggplant is an excellent source of dietary fibre and is rich in vitamins B1, B6, potassium, copper, magnesium, manganese, phosphorus, niacin and folic acid. These are nutritional values which we require in our diet all year long.

Eggplant, due to its dense texture and earthy character, pairs nicely with both white and red wines. Here is an eggplant recipe and wine accompaniment that can be served over the holiday season as lunch, as an appetizer or as an hors d'oeuvre. If serving as an hors d'oeuvre, use a tiny eggplant variety and French baguette slices.



Eggplant Ciabatta with Goat Cheese and Basil

Serves 6

Virgin olive oil (as needed)

6 (½-inch-thick) eggplant rounds

1 loaf ciabatta cut horizontally in half, trimmed to 9-inch length

1 ¼ cups marinara sauce

2 ounces soft fresh goat cheese

½ cup chopped fresh basil + 6 whole leaves (for garnish)

1 cup coarsely grated mozzarella cheese



Preheat oven to 400°F. In a large skillet over medium heat, heat 2 tbsp or as-needed olive oil. Season eggplant slices with salt and pepper. Place in skillet. Cover. Cook until tender, turning, adding more oil if needed, for about 10 minutes or until very tender. Transfer slices to a plate lined with paper towel to absorb some of the oil. Grill one side of the bread. Place bread, grilled side up on baking sheet. Spread with marinara sauce. Crumble with goat cheese. Sprinkle with fresh basil. Top with a slice of eggplant. Top eggplant with a large mound of shredded mozzarella. Bake until bottom is golden and cheese is melted. Top slices with 1 basil leaf and serve hot.

Suggested Wine: Pinot Noir

The tangy flavour of marinara sauce and goat cheese calls for a red wine with enough weight to stand up to the fattiness of cheese and density of eggplant, yet has enough acidity to match.

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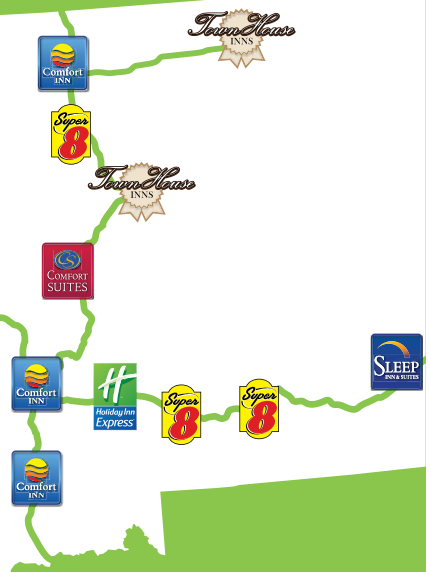
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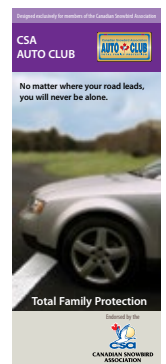
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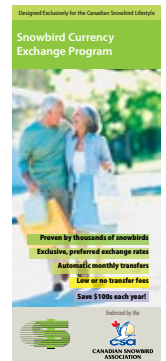
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The Canadian Snowbird Association offers its members a hassle free service to convert their Canadian currency into American funds, and it has never been better. Every month we will deduct the funds from your Canadian financial institution, exchange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

1-800-265-3200



GUARANTEED ACCEPTANCE LIFE INSURANCE

You are invited to take advantage of rates as low as \$12.56 per unit on up to \$20,000 in life insurance coverage. Once you enroll your rates will never increase. There are NO medical questions and NO medical examination, guaranteed!

1-877-474-0044

Personal Accident Insurance Plan

No one likes to think about accidents. Protect you and your spouse against the severe financial hardships that accompany sudden death, dismemberment or loss of sight. Endorsed by the CSA.

1-800-268-3336



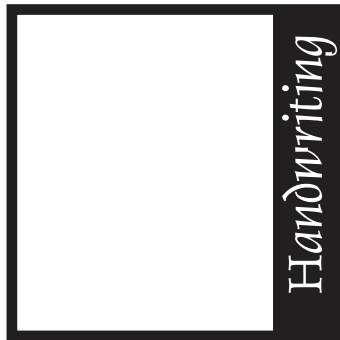
Can you guess them all?

These **FUNLEARNENG** puzzles will definitely tease your brain!



NOW ON THE
iPhone

1.



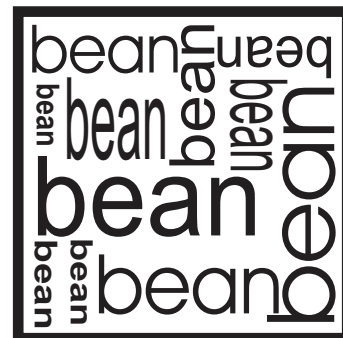
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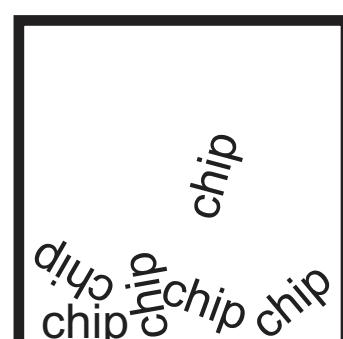
5.



3.



6.



Answers on page 62

The New Method

More and more doctors are running their practices like an assembly line.

One fellow walked into a doctor's office and the receptionist asked him what he had. He said, "Shingles." So she took down his name, address, medical insurance number and told him to have a seat.

Fifteen minutes later, a nurse's aide came out and asked him what he had. He said, "Shingles." So she took down his height, weight, a complete medical history and told him to wait in an examining room.

A half-hour later, a nurse came in and asked him what he had. He said, "Shingles." So she gave him a blood test, a blood pressure test, an electrocardiogram, told him to take off all his clothes and wait for the doctor.

An hour later, the doctor came in and asked him what he had. He said, "Shingles." The doctor said, "Where?" He said, "Outside in the truck. Where do you want them?"

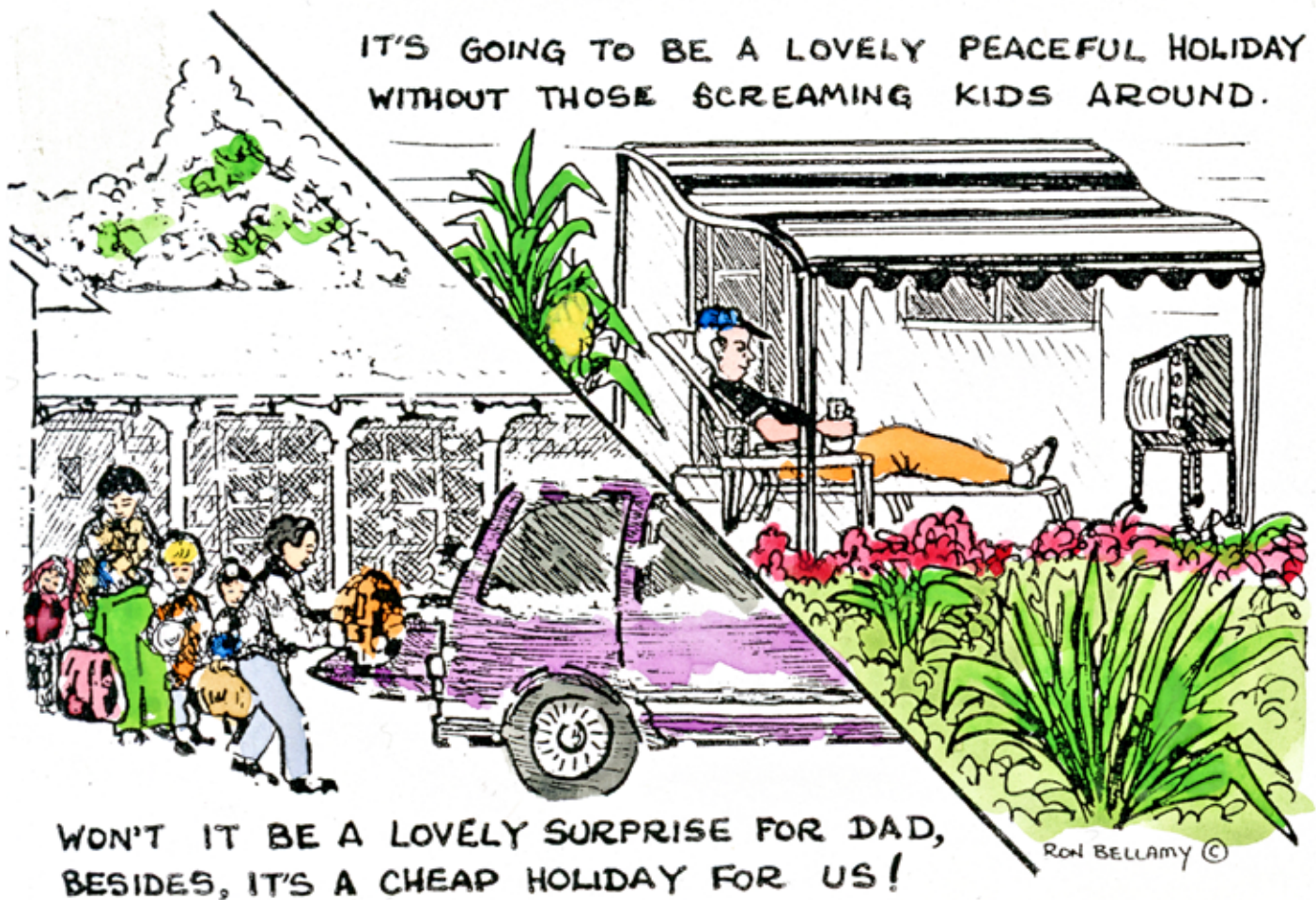
The Silent Treatment

A man and his wife were having some problems at home and were giving each other the silent treatment. Suddenly, the man realized that the next day, he would need his wife to wake him at 5:00 a.m. for an early-morning business flight.

Not wanting to be the first to break the silence (and LOSE), he wrote on a piece of paper, "Please wake me at 5:00 a.m." He left it where he knew she would find it.

The next morning, the man woke up, only to discover that it was 9:00 a.m. and he had missed his flight. Furious, he was about to go and see why his wife hadn't wakened him, when he noticed a piece of paper by the bed.

The paper said, "It's 5:00 a.m. Wake up."



Diamond Jubilee Facts

- During the year of celebrations, 60,000 deserving Canadians will be recognized.
- The design of the medal was developed by the Canadian Heraldic Authority and approved by Her Majesty the Queen.
- The medal is manufactured by the Royal Canadian Mint. It is composed of nickel silver and features a proof finish.
- The Latin motto VIVAT REGINA means “Long Live the Queen!”
- A Diamond Jubilee has only occurred once before, in 1897 for Queen Elizabeth’s great-great-grandmother Queen Victoria.

To be eligible for this honour, a person must:

- Be a Canadian citizen or a permanent resident of Canada, but need not necessarily reside in Canada;
- Have made a significant contribution to a particular province, territory, region or community within Canada, or an achievement abroad that brings credit to Canada; and
- Have been alive on February 6, 2012, the 60th anniversary of Her Majesty’s accession to the throne. The medal can be awarded posthumously, as long as the recipient was alive on that date.

New ePassport Facts

Canada’s new enhanced ePassport will be available to all Canadians as of July 1, 2013.

A 5-year ePassport will cost \$120.

A 10-year ePassport will cost \$160.

An ePassport contains an electronic chip that is encoded with:

- surname
- given name
- date of birth
- place of birth
- gender
- a digital picture of the bearer’s face.

Once this information is locked onto the chip, no information can be added or removed.

The biometric information and photography regarding each individual passport-holder buried in the computer chip would be scanned by a machine using technology similar to Radio Frequency Identification chips in retail merchandise.

About 55,000 Canadian passports are lost or stolen each year; the ePassport has a longer shelf life because it will be “harder to forge.” Passports that do not contain an electronic chip will still be valid until they expire.



Snowbird Travel Patterns

- Canadian snowbirds took 240,500 trips of 90 days or longer in 2011
- Snowbird trips of 90 days or longer increased by 18.5% in 2011 over 2010
- Snowbird trips are expected to grow by a further 5% in 2012
- 84% of snowbirds had some manner of travel medical insurance in 2011



Congratulations to the Winners of the 2012 CSA Early Bird Renewal draw

5-year memberships:

N & G Wollbold, Qualicum Beach, BC

W Vanernokke, Pickering, ON

R & J Conneley, Toronto, ON

J & A Hamaliuk, Calgary, AB

\$250 Petro-Canada gift cards

L Iten, Nepean, ON

L & M Lembock, Sechelt, BC

T & S Graham, Vanier, ON

J & D J Courtemanche, Saint Lazare, QC

G & S Kirkland, Maitland, ON

Snowbird Lifestyle Presentations draw

Congratulations to **Sheila Piccolo** of Grimsby, Ontario, winner of a Kobo Vox eReader courtesy of Group Services Insurance Brokers and the CSA Auto/Home program.

Answers from page 60

1. Handwriting is on the wall
2. History repeats itself
3. If worse comes to worse
4. In one fell swoop
5. Full of beans
6. Let the chips fall where they may

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So, what are you waiting for? Start planning today and book soon for best selection on your home away from home this winter!



2009, 2010,
2011 & 2012

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