

CSA NEWS[®]

OFFICIAL NEWS MAGAZINE OF THE CANADIAN SNOWBIRD ASSOCIATION | SUMMER 2012 | ISSUE 83



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CSA NEWS

SUMMER 2012 | ISSUE 83

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Shari Darling Willa McLean
James Dolan Rex Vogel

Illustrator Ron Bellamy



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Our congratulations to the Canadian Snowbird Association, again!

One of the Canada Revenue Agency (CRA) offices decided that if any part of a travel insurance policy contained benefits that were not of a medical nature, then a tax deduction would be denied for the entire policy premium. We had numerous phone calls and e-mails from CSA members, as well as from non-members, whose tax returns were being reassessed for substantial amounts of money.

Needless to say, we immediately dug up the applicable section of the Income Tax Act and, to our surprise, that is exactly what it said. The CRA was correct! But it was very unfair, especially to Medipac clients, whose premiums were almost entirely health-related. We do understand baggage insurance, trip cancellation insurance and other non-health-related benefits not being tax deductible, of course.

To make a very long story short, Mike MacKenzie, CSA's executive director, hopped on a plane to Ottawa and was able to meet with senior members of Finance Minister Flaherty's staff. He explained the unfairness of this particular clause in the act, especially for snowbirds. The government action was swift and decisive and our problem was resolved. A letter has been sent out to all CRA offices advising them that the portion of a travel insurance policy premium relating to medical benefits will, from now on, be fully deductible. What a pleasure it is to deal with this government!

Medipac will issue revised receipts where necessary and the issue is fully resolved. Perhaps those non-CSA members – whom we were able to assist – might consider using a small part of their tax gains to become CSA members. Lifetime memberships would be appropriate.

Sincerely,

J. Ross Quigley
Editor

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Tips for safe online shopping

Canada is very much online. Almost half of us shop online now, researchers say. There are about 13 million Facebook accounts, 3.5 million Twitter accounts and we send nearly five billion text messages each month, states the Better Business Bureau. And because of this high degree of online activity, we are also susceptible to fraud. According to the Canadian Anti-Fraud Centre, in 2009 for example, there were almost 4,500 victims of online fraud in Canada, reporting \$14.5 million in losses.

Below are some safe shopping tips from Equifax Canada, the country's largest credit reporting agency:

- ▶ Look at the address. If you're shopping on a website and you've hit the "checkout" button, you should see a change in the Web address at the top of your browser. If the site on which you're shopping is equipped with security layers, you should see "http" change to "https" and you might also see a small padlock icon, depending on your browser.
- ▶ Be careful about the information which you give out. We're often asked for our e-mail addresses, postal codes and shopping habits online and, while these can seem like innocent questions, they're often used to create a profile of you for marketing purposes. If it gets into the wrong hands, all of that information about what you like and how you shop can provide clues that are helpful in stealing your identity.
- ▶ Monitor yourself. To keep track of how your personal information is being used, consider signing up for a credit monitoring product. With this product, you will be notified if anyone signs up for an account in your name or with your personal information. Keep a close eye on your bank account and credit card statements to make sure that the purchases which are logged are ones that you've made. It's also a good idea to make the effort to check your own credit reports throughout the year for any illicit or unauthorized activity. This will not affect your credit rating, since you are allowed to check your credit report as often as you like throughout the year.
- ▶ Change your passwords. It's good to switch your log-in passwords every so often.

More information is available at www.equifax.ca or toll-free at 1-800-465-7166.

Source: News Canada



Be informed about the rules at border crossings

Border services officers are legally entitled to examine your luggage as part of their responsibility to protect Canada's safety, economy and environment. As a traveller, you are responsible for opening, unpacking and repacking your luggage.

By making your goods easily accessible for inspection and having your receipts handy, along with the total of all purchases made, you'll be helping the Canada Border Services Agency to help you. It's a good idea to keep all of your receipts for accommodations and purchases, as well as for any repairs done to, or parts bought for, your vehicle. The border services officer may ask to see them as evidence of the length of your stay and the value of the goods or repairs.

In addition, border services officers may arrest an individual for an offence under the Criminal Code such as impaired driving, outstanding arrest warrants, stolen property, abductions or kidnappings, and for infractions under the *Customs Act* and the *Immigration and Refugee Protection Act*. If you are arrested, you may be compelled to attend court in Canada.

Source: CBSA - "I Declare"

Speak No Evil – Hear No Evil!

The Canada Border Services Agency (CBSA) is installing high-definition cameras and microphones in order to record conversations as travellers pass through certain areas of international airports and land crossings.

Apparently, conversations are not being recorded, yet.

"It is important to note that even though audio technology is installed, no audio is recorded at this time. It will become functional at a later date," said CBSA spokesman Chris Kealey.

The CBSA stated that the public will be given ample notice when these systems are up and working. A privacy notice is to be posted on the CBSA website.

Source: Torstar Media

Private Member's Bill Proposes Safeguards for Ontario Powers of Attorney

By John R. O'Toole,
MPP Durham



John O'Toole, MPP (center) with CSA Past President Gerry Brissenden and Ontario CSA Director Karen Huestis.

FINANCIAL ABUSE of vulnerable people, including seniors and the disabled, can take many forms. The misuse of a power of attorney has devastating consequences for the elderly because it can take away their savings, their property, and even the arrangements which they have made for personal care.

I have introduced Private Member's legislation (Bill 21) that attempts to raise awareness and also provides some new measures to protect vulnerable individuals.

My bill has initiatives that govern accountability of those who serve as power of attorney. One of these measures is the option that a continuing power of attorney provide an annual accounting of financial information to the public guardian and trustee. This information could include the assets and liabilities of the person who granted the power of attorney and disclosure of any compensation taken by the "attorney."

Bill 21 also proposes a register of persons serving as power of attorney. Someone who grants a power of attorney can choose to forward the name and contact information of their attorney to the registry, where the information could be viewed by other family members. The current Ontario Power of Attorney Kit can easily be downloaded and easily presented as valid.

In my bill, there is also a requirement that only one witness to a power of attorney document may be a relative of the person granting the power of attorney.

The full name of my legislation is *Bill 21, Protection of Vulnerable and Elderly People from Abuse Act (Powers of Attorney), 2011*. It has been tabled for first reading, but has not yet proceeded to second reading at which debate and discussion can take place. I introduced similar legislation in a previous session of the Ontario parliament that was debated at

second reading and referred to a standing committee. It was not called at committee because of the election.

The challenge is to protect vulnerable persons from financial abuse, while also respecting the privacy of individuals and families. Since the majority of persons serving as power of attorney are trusted friends and family, we want to ensure that they are not facing undue red tape which would get in the way of the wishes of the individuals whom they represent. At the same time, it is important to protect vulnerable individuals from financial abuse.

I would appreciate feedback regarding people who have had experience with the power of attorney process. Suggestions that you may have regarding Bill 21 would be welcome.

I can be reached by e-mail at john.otooleco@pc.ola.org.



 Dear Bird Talk,

I read with interest the articles and letters about the proposed Visit-USA Act in the spring issue of CSANews. I was wondering what the effect will be on Canadian health coverage for Canadians who would be out of Canada for more than 183 days. I believe that, at present, the time out of the country is limited to an absence of 183 days and that being out of the country any longer can result in cancellation of coverage under the Canada Health Plan. I would appreciate your comments.

Robert Wilson
Calgary, AB

Ed: There are several issues to resolve with a U.S. Snowbird Visa and CSA is already discussing the possible solutions with Canadian politicians. The first is allowable absence from your province of residence, which varies from six months in most provinces, to seven months in Ontario and up to nine months in Newfoundland and Labrador. The simple answer is to just deem a Canadian as resident even if they spend longer than six months outside of Canada, provided they have the Snowbird Visa. This would maintain their tax payable in Canada, as it should be, and minor amendments could be made to provincial health-care regulations to maintain health coverage. Lots of work to do, but this is all a very real possibility.

 Dear Bird Talk,

My husband and I spent four months last winter in Florida, with 62 days of insurance from my Retired Teachers of Ontario plan, then topping up with Medipac. We arrived back in Canada on April 2 and our Medipac insurance expired on April 3. If we had been in a serious accident before we crossed the border and were both unconscious – in hospital – but unable to phone for more top-up insurance, what would have happened? Would we lose our home and everything we have worked so hard to earn?

Mary Mueller
Brockville, ON

Ed: With Medipac, you are totally covered, don't worry. Medipac provides automatic extensions of coverage, for FREE, if you are hospitalized. We then cover you for an additional 72 hours after discharge to give you time to return home. We also cover you, again at no cost, for an additional 72 hours following your normal expiry date if your plane is late, if your car or RV was in an accident or if it has a mechanical breakdown. Some other insurers have fortunately copied our wording, but read your other policy carefully, to be certain.

 Dear Bird Talk,

In CSANews, you recommend that members go to your website and print the (closer connection) form. When I entered the site, I was asked for my membership number and a password. I do

not have a password. If you intend to help people, why make it difficult. Non-members may join if they appreciate the service.

Please e-mail the form to me so I can mail it in.

Bert Ellis
St. Catharines, ON

Ed: This has always been a "hot button" issue with the CSA board members. There is a fine balance between serving your members and assisting all Canadian travellers. The board decided that everyone should have access to their work and efforts, and I enthusiastically agree. No sign-in is now required.


 Dear Bird Talk,

This message is in reference to the lady trying to acquire U.S. credit cards at major shopping stores. As snowbirds, we have a home in an adult community in Henderson, Nevada and this is what has worked for me when applying for a card with Macy's, Dillards, Kohls, etc. Once you have their card, you will enjoy better discounts. When applying for a card, the application asks for your social security number. In Canada, we have social insurance numbers, which are different but very similar and can be used in this case. Canadian social insurance numbers have this sequence – 777-777-777. American social security numbers have this sequence 777-77-7777. So quite simply, you enter your SIN # in the American format (ex. If your SIN number is 123-456-789, you would enter it as 123-45-6789) and your application for a card should go through. Also, Macy's will mail your statement back to either your Canadian or American address.

Happy shopping!

V. C.
Lloydminster, AB

Ed: WARNING! Most Americans will not even question this and that is why it is the wrong thing to do. Many years ago, in Las Vegas, I won a fairly nice jackpot on a slot machine and was told that they were going to withhold 30% for taxes. I told them that we have no taxes in Canada and that I wanted my money. I got my money after they suggested that they would just use my Canadian SIN number and my U.S. address and see whether anyone catches it in the cheque administration department. I was proudly bragging to my U.S. lawyer friend that I had received 100% of my winnings and he was very upset with me. To quote, he said, "They can put you in jail for impersonating the U.S. person who actually has that SIN number!" And then bar you from the U.S. forever. Lesson Learned.

 Dear Bird Talk,

La Times April 1 page A2, investigative article by Steve Lopez, "The Calculus of ER Charges" had some points of interest to us snowbirds. One that caught my attention was ER billings being pegged at, or close to, insurance deductibles, in order to avoid scrutiny by the HMO.

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



We previously carried a large-deductible policy – thru CSA – and I'm sure that with prior notification, Medipac would ensure that the billing was proper; however, there is always a possibility that some ER care could occur where that prior notice was not given. The high deductible might then determine the hospital bill. So we'll choose a low deductible from now on.

There are many other points of interest in the article for interested readers, for example, user-pay bills being much higher than HMO for the same procedure.

<http://www.latimes.com/health/la-me-lopez-erfollowup-20120401,1,464555.column>

Des Ellard
Sechelt, BC

Ed: This letter and link are included here because they exemplify the enormous difficulties in dealing with the U.S. medical system and, indeed, any foreign medical system. Medipac has extensive experience in dealing with these complex relationships and we have a reputation with U.S. hospitals of paying our bills. We will get the very best price available, based on our databases and contracts, and then pass it on to you. One other key point is that Medipac pays 100% of your bill. We collect the deductible directly from you and the hospitals are usually unaware that there even is a deductible.



Dear Bird Talk,

I had to chuckle at the cartoon on p.53. We cross the border at least twice a year with our dogs, but the border patrol/customs people have never made any reference such as the one in the cartoon. If they had, I would say "YES, one of our dogs IS truly Canadian: he's a Nova Scotia Duck Tolling Retriever!!" Our other dog is a Standard Longhaired Dachshund, but also born (whelped) in Canada.

Barb Hunter
Long Sault, ON

Ed: I couldn't help myself; I had to include this letter. Exactly 60 years ago, my father bought me what he said was one of the first Nova Scotia Duck Tolling Retrievers, named Bonnie, bred in Yarmouth, N.S. We now have two Australian Shepherds that complicate our snowbird lifestyle, but they are worth it.



SHOW YOUR SUPPORT!

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

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

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

Only \$82.15

For further information about obtaining your CSA plates:

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

or visit the Service Ontario website at

www.ontario.ca/en/services_for_residents/053272





Bob Slack
CSA President

President's message

As many of you are aware, the Canadian Snowbird Association has been lobbying the government of Canada to adopt a 10-year passport for many years. Although they have approved our request in principle, there have been many delays with respect to the implementation phase. I am happy to report that there is now light at the end of the tunnel.

On May 3, 2012 I, along with CSA Executive Director Michael MacKenzie, testified before the Senate Committee on Foreign Affairs and International Trade in Ottawa regarding Passport Canada's Fee-for-Service proposal to Parliament.

The delay with respect to these new, security-enhanced passports has primarily revolved around the question of cost. With the enhanced technology and the doubling of its lifespan, we assumed that the price would be more than the current \$87, but the question is how much more? As an organization comprised primarily of seniors on fixed or limited incomes, our concern has always been around how much the government was going to charge.

Although we would ideally like to see some form of seniors' discount with respect to passports, as a cost-recovery organization, we do recognize the economic reality that confronts Passport Canada. While Passport Canada is a government institution, it operates much like a private-sector enterprise. Passport Canada finances its operations entirely from the fees charged for passports and other related travel documents. There is no parliamentary appropriation; the service is supported by applicants,

rather than by all taxpayers.

During our many discussions with Passport Canada, we were surprised to learn that Australia charges \$233 for a 10-year ePassport. Our initial concern was that this might be the number at which they were looking.

At the other end of the spectrum, the United Kingdom charges \$122 for a 10-year ePassport, while the price in the United States is \$135. I think it's safe to say that we were hopeful the proposed fee increases would result in a price closer to the United Kingdom model than to the Australian model.

So what have they proposed? The proposed cost is \$160 for a 10-year passport. Again, although we would obviously have preferred a lower number, we lobbied hard to limit it to what they have submitted to Parliament. Canadians would actually pay less per year of validity for the new 10-year ePassport than for the current five-year, non-electronic passport. After many discussions, we felt that this was, quite frankly, as good as it was going to get and we support it.

While we appreciate the recent efforts which Passport Canada has made to increase customer service, getting a passport is not exactly the most pleasant thing that people could do with their day and it remains particularly challenging for many seniors from smaller communities.

It is this issue of convenience that we find to be the most attractive and compelling reason to move to the 10-year passport, at least from the point of view of the Canadian traveller.

I can also report that for those of

you who do not wish to purchase a 10-year passport, you will have the option of obtaining a new five-year ePassport. That cost of that document will, unfortunately, be increasing from the current price of \$87 to \$120. This is due primarily to the increased cost of the technology used to produce this new, security-enhanced document.

The rationale for the new technology is that it will contribute to protecting our borders and preserving the ease of international travel which Canadians currently enjoy. Possession of an ePassport is increasingly becoming a requirement for maintaining visa-free access to foreign countries. With approximately 95 countries now issuing these new passports to their citizens, Canada is one of the last major industrialized nations without an ePassport.

The transition to the new passports begins before the end of 2012 and, starting in the spring of 2013, all new Canadian passports issued will be electronic passports. Your current passport will still be valid until its current expiration date.

Snowbird travel season will be here faster than we think. A great way to prepare is by attending one of our annual Snowbird Lifestyle Presentations. This September (and October 1), we will be making stops in Alberta, British Columbia, Saskatchewan, Manitoba and Ontario. We are putting on a total of nine shows this year and you can find dates, times and locations elsewhere in this edition of CSANews.

Lois and I wish you a safe and happy summer relaxing with family and friends.



Ron Steeves
First Vice-President



Government Relations report

In the last issue of *CSANews*, we reported on the progress which our proposal for a “Canadian Retiree Visa” has made with its inclusion in the bipartisan VISIT-USA Act introduced in both the United States Senate and in the House of Representatives. That bill has been referred to both the judiciary and homeland security committees in both the House and Senate for hearings and further study. As of this writing, that has yet to happen but, as we learned on our latest visit to Washington, D.C., this is not necessarily a bad thing.

There are usually two ways to approach having an idea such as ours passed in both the House and Senate. The first way is to approach an individual member of either chamber with your idea and convince them to introduce a bill that will legislate it. The problem with this approach is that even if you have a great idea, you then need to go out and build support for the bill by finding other members to co-sponsor the legislation. With 435 members of the House and another 100 senators, this can be tricky if your legislation only directly appeals to representatives from a small number of states.

The other approach to take – the approach that we have chosen – is to identify bills that have either already been introduced or are imminent, which contain provisions that appeal to a wide spectrum of legislators from a large cross-section of states. You obviously then want your provisions included in that bill. In addition to creating a retiree visa for Canadians, the VISIT-USA Act contains provisions that appeal to foreign real estate investors

and Chinese nationals, and creates expedited visa processing provisions. Some of these measures appeal to legislators from states other than the traditional snowbird-friendly states and, thus, the chance of it passing both houses of Congress substantially increases.

The other thing to keep in mind is that there’s no rule which says that our section of the VISIT-USA Act can’t be included in other promising bills winding their ways through Congress. If you can get your provisions into another bill, this only increases your chances of getting them passed and that is exactly what we have done.

There has been a considerable decline in the U.S. share of global travel over the last decade that is costing the United States a great deal of money. International tourist arrivals around the world are projected to grow by 36 per cent from 2010 to 2020, resulting in \$2.2 trillion in direct travel spending and generating 62 million jobs. This affords enormous opportunity for nations that embrace it and there are many in the United States who are no longer willing to lose out on that potential revenue.

On May 15, 2012, U.S. Senators Chuck Schumer (D-NY) and Mike Lee (R-UT) introduced the Jobs Originated Through Launching Travel Act or, as it is more commonly referred to, the JOLT Act. This bill is an attempt to reform the U.S. visa processing system. One of the highlights is a call for expansion in the number of countries participating in the Visa Waiver Program. This program allows citizens of member nations to travel to the U.S. for up to 90 days

without first obtaining a visa. It facilitates tourism and business travel for individuals from member nations and offers benefits in terms of economics, diplomacy and national security. In 2009, 16.2 million visitors entered the U.S. under this program, comprising nearly 51 per cent of all foreign visitors.

Why am I telling you this? Because Senators Schumer and Lee have agreed to include our proposal for a “Canadian Retiree Visa” in this bill, in addition to our inclusion in the VISIT-USA Act. Again, this bill has a political appeal that extends far beyond the concerns of legislators from the traditional snowbird states such as Florida, Arizona, Texas and California. An identical JOLT Act has also been introduced in the House of Representatives by Congressmen Joe Heck (R-NV) and Mike Quigley (D-IL). In essence, it’s like having two raffle tickets instead of one. If either of these bills passes, we’ll have our retiree visa.

It’s also beneficial that the JOLT Act was written in consultation with the Department of Homeland Security and the State Department and that both have already given it their blessing. President Obama has said publicly that if Congress passes the JOLT Act, he will promptly sign the bill, thus making it law. It has also been referred to the judiciary and homeland security committees in both houses but, unlike the VISIT USA Act, hearings have already begun. We are working hard, the momentum is building and we will certainly keep you informed of our progress.

Have a wonderful and safe summer.



The Flight of the

Busy! Busy! As most of you are aware, Medipac offers our Early Bird Travel Insurance in July and early August at a 5% extra discount, in addition to your Claims-Free and Loyalty credits. It looks as if this year will be another record-breaking year for travel insurance sales, based on your responses to date.

The past season was a difficult one with large increases in hospital and doctor bills primarily due, I believe, to the uncertainty surrounding Obamacare. To give you an example, the average bill for ONE day in the hospital increased from \$12,985 during the 2010-11 travel season to \$14,577 during the 2011-12 travel season. That represents an increase of more than 12%. Doctor visits and outpatient care increased at an even faster pace – up by 17%. Needless to say, our very modest rate increases last year did not anticipate such strong medical inflation.

But there was lots of good news, too. Our relationships with hospitals, clinics and doctor groups,

particularly in the United States, grew stronger, and our expected pricing points were very aggressive. We also had excellent results from our air ambulance teams, with one exception being a very complicated extraction from South Africa. The extraction was executed with precision and care and the medical team did an incredible job, but it did cost \$130,000. Normal air ambulances from the U.S. to Canada routinely cost in the \$10-20,000 range.

The really big uncertainty in pricing for this year is, of course, the U.S./Canada exchange rate. Most insurance companies priced at about the par mark for last year and some were caught when the dollar actually fell to the \$0.96 range earlier this year. Others hedged their U.S. dollar exposure, back in September of last year, and this worked out well for them, although it is an additional cost to their plans and puts upward pressure on premium rates. But what about this year? No one knows! And I do mean no one.

Some pundits (that means banks, brokerage houses, investment houses, etc.) are calling for an \$0.85 dollar next year. This means that when we get a doctor's bill for \$100 U.S., we must pay \$117.65 Canadian to settle that bill. With a dollar at par, we would only have to pay \$100 Canadian. To put it in perspective, that requires a 17% premium rate increase, just based on the dollar. Please remember the medical inflation which we discussed above, too. Others predict a \$0.90 or \$0.95 dollar and there are one or two that are still saying par, but they are now rare.

We should throw in the "shock" factors now, so that we can get a clearer picture; about as clear as mud, mind you. The November U.S. presidential election is won by Romney/Obama – the U.S. dollar rockets upwards/downwards and the Canadian dollar exchange rate is ----- . Please insert your best guess, because that is all it can possibly be. What about parts of Europe falling apart, and that is very close to being

J. Ross Quigley
CEO
Medipac International Inc.



Early Bird

a reality. All of the soothing talk is about how everything is now fixed – it is not fixed. If the European crisis broadens, as I expect that it will, even more billions of euros will flow into the U.S. seeking safety. The U.S. dollar will soar and our poor little Canadian dollar will be left in the dust. This could drive it even below the \$0.85 mark. The last unknown concern would be to determine what the U.S. dollar is really worth after they have recently printed trillions (with a T) of U.S. dollars to cover all of their “rescue” programs. I believe that the U.S. will print even more trillions going forward. The natural response to money-printing at these levels calls for inflation and a dramatic



devaluation of the U.S. dollar. This has not happened – yet – only because of all the turmoil in the world. People have sought safety in the U.S. dollar and artificially kept the dollar higher than it

should be. What will happen when they realize that the U.S. dollar is not really that safe? A massive devaluation is possible. Could it happen next year? Absolutely! A Canadian dollar worth \$1.10 to \$1.20 is very possible, as we have had excellent monetary policy in Canada for several years.

This is a very complicated year in which to predict for the travel insurance business. The above “Black

Swan” events are very close to reality and are almost expected by many analysts. At Medipac, we tend to be optimistic in everything that we do, so we took a modest rate increase over last year and I wanted to help explain why. It averages about 4% over last year’s main season rates, although travellers under age 60 may be paying more than that. I am looking forward to that wonderful travel season in which everyone is healthy and happy, the dollar is strong, and claims are insignificant. I hope to see you there.

Given the tremendous uncertainty over the next few months, travel insurance rates could vary dramatically. Up is the only possible direction and premium rates might go up by a lot. The Early Bird is in flight, already planning its winter travels. You should, too.

P.S.: Our telephone lines are very, very busy between 8:30 a.m. and 2:00 p.m. Calling later in the day or during the early evening would be very helpful to us. Thank you.



Gerry Brissenden
CSA Past President



Travels of Gerry and Joan



Once again, it is nice to be back in Canada. We always enjoy our winters in the United States, but it is always good to be back home.

As you saw in the last issue of *CSANews*, Joan and I were very busy with Canada Club meetings and mailing out the placemats. I received some very nice e-mails and letters from people who used the placemats. They prove to be great for both our Canadian members and their American friends. Order yours early for next season and, if you would like one of our directors to attend and give a brief presentation at your event, just call the office at 1-800-265-3200 giving us the date, location and time.

Once back in Canada, we started to attend political events; our first was a fish fry put on as a fundraiser by our local MP Bruce Stanton. This was followed up by the spring Board of Directors meeting in Toronto. At this meeting, the directors and spouses were brought up to date about the "Retiree Visa." This will allow Canadians to spend up to 240 days in the U.S. Now I know that many of you will not want to spend that amount of time but, should you need to spend a few days cross-border shopping after being away for the winter, or if for some reason you wish to extend your U.S. stay for a few days, this option will be available for you. Some people like to go on a cruise during the summer months.

In May, Joan and I attended the Ontario Provincial Police Veterans' Association annual general meeting in Sudbury. I am a lifetime member of the OPPVA and always attend their meetings. We have a table on which to display the CSA magazines and I always get an opportunity to speak about the CSA at the AGM. During our time in Sudbury, we took the opportunity to go down into one of the mines; this is something which everyone should experience...it is amazing to see how they have progressed with safety over the years.

Next, it was a meeting with MPP Laurie Scott in Lindsay, Ontario, followed by a meeting at Queen's Park with MPP John O'Toole; at these two meetings, I was accompanied by one of our new directors, Karen Huestis. During the meetings, we discussed the Canada Health Act and the fact that the Ontario government was failing to obey the portability section of the act. We also

discussed the amount of time for which we are allowed to be absent from our province and still retain our health care. We stated that we are Canadians and, as such, should be allowed to travel anywhere in our great country and still be covered. This is something which every member should discuss with his or her local member of Parliament.

I can assure you that every director will be working hard during the summer months to protect the rights of all travelling Canadians.

Have a safe and healthy summer and we hope to see you all in the winter season.

Gerry and Joan



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Canada Day, El Valle Del Sol Park in Mission, Texas

A very successful Canada Day was enjoyed by about 300 people; the event included dinner, skits and music performed by some of the attending Canadians.

Photo: Canadians sport the popular T-shirts which were made up specifically for the event.



The Canadian Club of the Treasure Coast

Events for 2013 have already been set up and will be listed in the fall issue of CSANews.

Photo: Members present a donation of \$500 to Mustard Seed Ministries of St. Lucie County.



Dade City Canadian Club Canada Day

This annual event, hosted by John & Florence Boisvert, attracted more than 100 people this year. As part of the festivities, all of the Canadians and their American friends were asked to stand and state where they were from.

Photo: (L-R) Event organizers Florence and John Boisvert.



Crystal Lakes Wauchula Canadian Club luncheon

About 100 people – including CSA Past-President Gerry Brissenden – attended this annual event.

Photo: (L-R) Organizers Chuck and Barb Ellis, and Sharrie and Bob Noble.



Sun Life RV Resort Canada Day annual Hands Across the Border event

As usual, tickets to this popular event were sold out! Americans and Canadians from the park enjoyed a Flag Ceremony and Tribute to the Troops, followed by an excellent catered dinner and dance.

Canada Day Committee: (BACK L-R) Bob and Lori Rock, ret. S/Sgt Eric LaFoy, Diane Soch, Lindsey Larsen, Jean-Luc Parent. (FRONT L-R) Connie Boivin, Doug & Shirley Polson, Linda Kelly. (Missing: Nadia LaFoy, Michael Kelly)

Planning a Social Event or a Canada Day? Tell us about it!

The fall issue of CSANews will include the Canadian Calendar for the 2012/2013 snowbird season.

If you would like your event to appear in the listing, please contact us by August 10, 2012 and provide the event name, date, location, admission (if any) and contact information.

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Michael Coren on the set of his nightly television show.

I'm often asked what are the most memorable and difficult interviews to conduct. It's not the politicians and the celebrities and, frankly, they seldom have much to say that is important. For me, it's those who are in pain, have lost someone, have been touched by tragedy. The mother of a murdered child, the husband of a terror victim, a teenager with cancer. Liam Reid's mother was a tough one. Not because Kristina Reid is unpleasant – on the contrary, she's delightful – but because her little boy will go completely blind unless he receives eye surgery in Michigan, and the Ontario government is refusing to pay the \$45,000 necessary for the procedure.

The hypocrisy is astounding. In Canada, we are not allowed to buy private medical insurance, but are forced to pay high taxes and then often denied medical help when we need it most. Not that our doctors and nurses and hospitals are inferior, because we are generally very fortunate. Yet not always. And in this case, there is no facility or surgeon who can help little Liam and prevent the retinal condition called advanced bilateral persistent fetal vasculature syndrome, or Norrie disease; to be blunt, nobody and nothing in Canada can prevent the little fellow from spending the rest of his life blind.

"Another boy in Ontario has had 49 treatments paid for by the government," explains Kristina. "It's incredibly rare, but one boy has had the treatment, the other not. And it's not really that expensive, when you consider the waste of money that goes on and the funding of things that seem so unnecessary."

She has a point, of course. All of us have stories of government irresponsibility when it comes to spending, and few things can be more important than saving a little boy's eyesight. In Alberta, for example, the government has just decided to refund transgender surgery. In other words, if a man believes that he is a woman, the public will pay for operations to remove his genitalia. This will cost between \$18,000 and \$50,000.

I'm not going to pretend that I approve of such surgery, nor would I prevent someone from undergoing such a procedure. What I do reject is the idea that the healthy vision of a child is

less significant than the blurred vision of someone who wants to change his or her gender. We also fund the elective surgery of abortion in most of Canada, we give money to extremist groups, to perverse art galleries, to all sorts of people who do not need, but certainly want the hard-earned tax dollars of the Canadian people.

The man who can save Liam's vision and change his life is Dr. Michael Trese, who works at William Beaumont Hospital in Royal Oak, Michigan. This is not an experimental or unreliable procedure; it has proven to be effective and successful. Ontario's Health Minister Deb Matthews has been less than helpful, however, and very few people would consider her a particularly competent or reliable minister; frankly, it is a wonder that she was ever given such a vital portfolio, and why she's still in charge of the department. The "expert" doctor on the board that considers these out-of-country expenses that are sometimes financed by the Ontario Health Insurance Plan has repeatedly refused the Reids' request. "But he's not qualified in this field," argues Kristina Reid. "He's a cataract surgeon, and this is radically different. He's judging something he doesn't fully understand."

The surgeons at the Hospital for Sick Children in Toronto who tried unsuccessfully to treat Liam's right eye in 2009 support the idea of further surgery in Michigan, so those closest to the little boy and his medical condition – and to his well-being – know what is best. Whether the Ontario government will change its policy remains to be seen and as I write, there are signs, just signs, of politicians perhaps coming to their senses.

Liam is, tragically, not alone. There are numerous cases in which Canadians are denied the right to seek surgery, often life-saving surgery, because of government fiat. The solution seems simple. Allow Canadians to use their own money for their own health; look at the French or German system of two-tier health care; grow up and stop living in the 1930s, and the false paradise of Tommy Douglas medicine. We need to open the debate and, most important of all right now, we need to make sure that Liam is able to see his mum and dad.





"Life is nothing without friendship."

~ Marcus Tullius Cicero

Most friendships give people a sense of belonging, of being loved, and of knowing that someone other than family cares for and supports them.

Is this type of relationship something that can actually help us live longer? Recent studies say yes. "By differentiating between friends, children and other relatives," the authors of a study on longevity and friendship wrote in *The Journal of Epidemiology and Community Health* (as reported by *The New York Times*), "we were able to show that it is friends, rather than children or relatives, which confer most benefit to survival later in life."

According to another article in *TIME*, researchers at Brigham Young University and the University of North Carolina at Chapel Hill pooled data from 148 studies on health outcomes and social relationships concerning more than 300,000 men and women across the developed world – and found that those with fewer friends had on average 50% higher odds of death in the study's followup period (an average of 7.5 years), than people with more robust social ties. The report went on to point out how recent lab studies have shown that, in a stressful situation, blood pressure and heart rate will increase less when a person is with a friend.

There were also noticeable neurological differences between a person who is alone and a person who has a pal: in a lab-induced stressful situation, brain activity in the anterior cingulate cortex, a region activated in times of stress, is lessened when people have a close friend or relative alongside them. Finally, in one of the most famous experiments on health and social life, Sheldon Cohen at Carnegie Mellon University exposed hundreds of healthy volunteers to the common cold virus, then quarantined them for several days. It was quickly discovered that the study participants who had more social connections and with more diverse social networks – that is, with friends from a variety of social contexts such as work, sports teams and church – were less likely to develop a cold than the more socially isolated study participants.

So not only can friends help you live longer, they help keep you healthy too!

Exercise and proper nutrition have been well-known factors in improving longevity; however, these are things that require effort. It's nice to know that simply enjoying a glass of wine with

a close friend on a cool evening can be adding years to your life. The reasoning behind this seems logical enough – there's something very comforting and reassuring about having close friends, whether it be to share in good times or rocky ones. Friends can make life-altering tragedies, such as the loss of a spouse or loved one, all the easier to bear. When we find ourselves facing our own demons (such as an illness, perhaps), a friend's support is invaluable.

The lesson is an easy one: Make time for your friends. Be the type of friend that you'd want them to be. Nurture and cherish the friendships that you have and don't shy away from making new ones. Because in the end, if you do unto others, you'll find that those "others" are the people who are sharing in your long and fruitful life together.



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Phyllis Goodlad is an athlete

And she's 83 years old!

While most people hone their athletic skills earlier in life, Phyllis only became a “serious” athlete at the age of 66. That was the year in which she participated in the Meek and the Mighty triathlon. “I bought a great big bike that I could hardly ride,” Phyllis recalls. It had been more than 50 years since she’d been on a bicycle. After the race, Phyllis was “so hyped up” that she couldn’t imagine not participating in another race. It was at that point that competing in triathlons became a new-found passion.

The decision to become more active didn’t occur overnight. Phyllis had been exercising regularly since her early 50s, participating in synchronized swimming and clogging (a type of folk dancing). Her husband was, according to Phyllis, “a phenomenal runner and cyclist.” He worked as a physical education teacher for a short period and nearly became a professional boxer. Phyllis lost her husband in 2007; she maintains that he is the inspiration for her physical perseverance. Her triumphs have been numerous; she came in second for her age group at the World Triathlon Championship in Cleveland, Ohio 14 years ago, and then came in first the following year at the same competition in Montreal. She holds a Canadian Native Record and two U.S. championship records for race-walking and has participated in various race-walking events in which she has finished in first, second or third place. In the 80s, she came in first in the 20k race walk for the Pan Am Games in Ottawa. Just recently, in 2011, Phyllis competed in the Summer National Senior Games in Houston, Texas, in which she finished first in the 80-84 female category for the 40k road race, 20k road race, 10k time trial, 5k time trial and the triathlon.

She recalls with humour her participation in the Iron Man Triathlon Championship in Florida about 15 years ago. As a team

member, her portion of the competition was to complete the 2.4-mile open-water swim in alligator-infested waters. “I swam into something big and was certain it was an alligator,” she remembers. “It turned out to be another swimmer.” Of the human kind, thankfully. Her team subsequently came in third (there were no age groups for this race; Phyllis was 70 years old, while her two team members were in their 40s).

When asked about the open-water swimming and whether life-saving boats are close at hand, Phyllis replies that she knows they are, but doesn’t see them. “I’m so busy concentrating on my swimming that I don’t notice them around,” she comments. At triathlons, the races are non-stop, which means running, cycling and swimming continuously. During the swimming portion of these races, Phyllis has known some competitors to face some serious difficulty...mostly from inhaling water into their lungs. “This has happened to me, as well,” she says. “The best thing to do is not to panic!”

Training and competing is hard work, and Phyllis has had her share of setbacks. While cycling in New Brunswick in 2009 – in preparation for the 2009 Summer National Senior Games in California – Phyllis was hit by a car backing up; the impact split her kneecap and required a 28-day hospital stay and a six-month recovery period. As a result, she was unable to compete in the senior games that year. In 2009, she was also hit from behind while running a race in Zephyrhills, Florida. She was knocked to the ground, but managed to get herself up and finish the race, bleeding and sore. Luckily, there were no broken bones or internal injuries.

Being a snowbird enables Phyllis to train in the Sunshine State. “Being in the sunshine keeps you young,” she maintains. Every fall, she makes the trek to Dade



City, Florida. The van is normally packed to the roof with sporting gear. Training in Florida is much easier than training in her hometown of Oromocto, New Brunswick. The daily 40- to 50-km round trip cycling jaunt from Oromocto to Fredericton and back requires sharing the highway with big trucks and RVs. And the Canadian weather is sometimes less than perfect for race walking and cycling. On average, Phyllis trains six days a week; the intensity of her training depends on whether there is an upcoming competition. Currently, she is preparing for a qualifier race to compete in the 2013 Summer National Senior Games in Cleveland.

Although physically preparing herself for competitions consumes much of her time in Florida, Phyllis also finds the time to enjoy some less vigorous activities, such as cribbage and square dancing. She likes Dade City because of its Spanish flair and central location; it’s close to Orlando, St. Petersburg and many beaches, while still maintaining a quiet ambience. It also boasts lots of antique shopping and the infamous yearly Kumquat Festival which, according to Phyllis, is a “must-see.”

Phyllis plans to be back in Dade City again next year, training with a vengeance. She’s the senior version of the Energizer Bunny – she just keeps going and going, despite any setbacks or hardships that come her way. Her stamina and positive attitude are truly inspirational.





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10
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1000, 11500 - 35 Street S.E. |
| • SEP •
12
Wed | VICTORIA B.C. | McPherson Theatre
625 Fisgard Street |
| • SEP •
14
Fri | VERNON B.C. | Vernon and District Performing Arts Centre
3800 - 33rd St. |
| • SEP •
17
Mon | SHERWOOD PARK ALBERTA | Festival Place, 100 Festival Way
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| • SEP •
19
Wed | SASKATOON SASKATCHEWAN | Broadway Theatre
715 Broadway Avenue |
| • SEP •
21
Fri | BRANDON MANITOBA | Western Manitoba Centennial Auditorium
205 20th Street |
| • SEP •
26
Wed | NEPEAN ONTARIO | Centreponte Theatre, 101 Centreponte Drive
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<i>Event is from 7 to 10 p.m.</i> |
| • SEP •
28
Fri | ORILLIA ONTARIO | Orillia Opera House, 20 Mississaga Street West
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| • OCT •
1
Mon | NIAGARA FALLS ONTARIO | Niagara Centre for the Arts
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Snowbird events

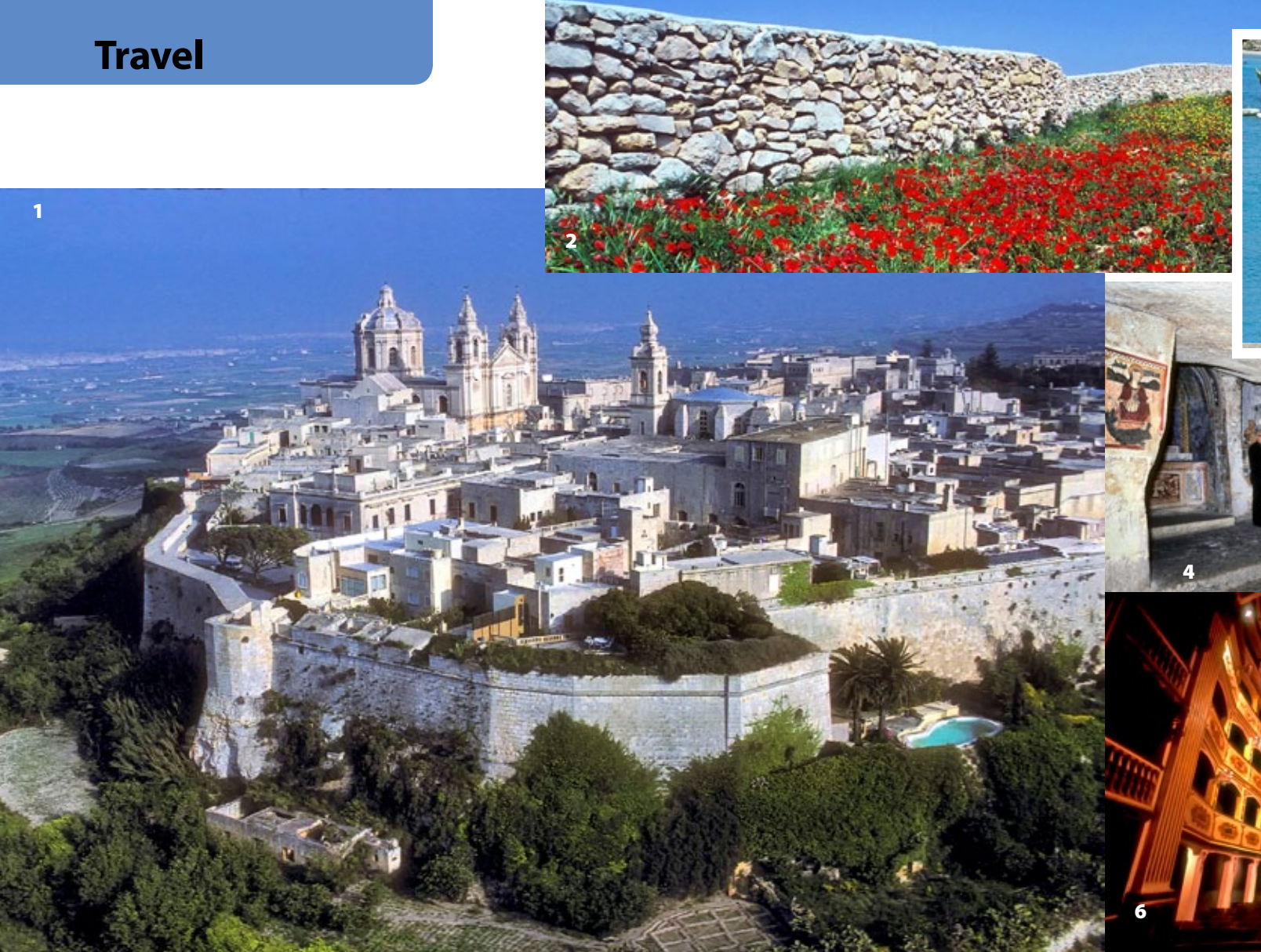
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MALTA

The Mediterranean In One Country

Story and photos by Barb & Ron Kroll

■ From the air, parts of Malta resemble medieval fortified cities. Other regions look prehistoric, with hilltop temples built from massive stones. Even on land, if someone didn't tell you where you were, it would be difficult to identify your location.

Looking around this Mediterranean island located between Europe and Africa, you would see a green landscape that becomes rather arid in summer. Stone rubble walls separate small

terraced fields and vineyards. A few fig and olive trees mingle with prickly pear cacti, carob trees, pines and sandarac gum trees. You could be in Greece, Turkey, or even Sicily.

In spring, the ground is carpeted with yellow daisies and red poppies. Treading through fields, you discover fennel, capers and fragrant wild thyme. You might see some farmers hoeing or harvesting crops. Perhaps you're in southern France.

The sea is the colour of aquamarines and sapphires. If you're on the cliffs of Żurriq, you can look down into a large sea cavern with two suspended arches. It's the Blue Grotto, as translucent and azure as the one in Capri. But can it be? Just down the coast, there are dramatic cliffs which drop straight into the sea. If it weren't for their reddish colouring, you'd suspect that you were viewing Britain's Cliffs of Dover.



1. Aerial view of Mdina with fortifications, St. Paul's Cathedral and spire of Carmelite Church.
2. Field of red poppies with stone wall behind.
3. A fisherman rows a *luzzu* in the harbor with other fishing boats, Marsaxlokk.
4. Frescoes and altar in St. Agatha's Catacombs, Rabat.
5. Mosta Dome church.
6. Manoel Theatre interior, Valletta.

Medieval fortress city

■ Inland, you see the domes, towers and fortifications of the hilltop city of Mdina. It could be Carcassonne or Mont Saint-Michel in France. Inside its enormous walls, narrow winding streets weave past ornate buildings with sculpted façades and stone balconies. Brass door-knockers depicting lions, gargoyles and dolphins punctuate imposing red, green and brown wooden doors.

Only residents' cars and emergency vehicles are allowed to pass through the entrance gates. You can explore the walled city on foot, or by hiring a *karozzin* (horse-drawn carriage). Along the canyon-like streets, life-sized statues of Madonnas and saints gaze down from niches carved into building corners. Pink flowers cascade over 12 metre-high walls and emerge from cracks between the honey-coloured stones. Large black cannons guard St. Paul's Cathedral. Brought to Malta from Rhodes by the Knights of St. John in the 16th century, they were moved here

when the island was part of the British Empire.

Across the moat, in the suburb of Rabat, is the Roman Domus or Museum of Roman Antiquities. This Roman House has mosaic floors resembling the ones in Pompeii. Inside the nearby St. Agatha Catacombs, valuable frescoes dating back to the fourth century A.D. line the walls. More than 500 graves for adults and babies honeycomb the cool underground corridors. You now suspect that you're in Rome or Sicily.



CONTINUED ►



Aerial view of Valletta.



Auberge de Castille (Prime Minister's Office).



Armoury in the Grand Master's Palace.

► Massive moat

■ East of Mdina, there's an even larger fortified city which looks a bit like Dubrovnik, because it overlooks the sea. Called Valletta, Malta's capital city is separated from the rest of the island by a moat that's larger than any you've ever seen in Europe. With its thick walls and bastions, the UNESCO World Heritage City feels impenetrable.

Climbing to the Upper Barracca Gardens in Valletta, you look out over the magnificent Grand Harbour, bordered on the opposite side by the Three Cities – Vittoriosa, Senglea (*L-Isla*) and Cospicua. Stretching like fingers into the water, each is surrounded by buff-coloured stone bastions and a busy port with container ships, freighters and shipbuilding dry docks. The port looks a bit like Marseilles, but then again, it doesn't...

Within Valletta, there are marvellous palaces, such as the green-shuttered, cannon-guarded Auberge de Castille, now the Prime Minister's Office. The streets are steep, straight and narrow, to catch breezes from the harbour. One of them brings you to the Grand Master's Palace. Its armour collection, dating back to 1530 and the Knights of Malta, rivals any in Europe.

You spot the Caffè Cordina and stop at an umbrella-shaded outdoor table for a cappuccino and a pastry. Surely this must be Italy! You pay your bill in euros and conclude that this café cannot be in Rome or Florence, because the bill is less than half of what you'd pay in those Italian cities.

Inside the café, there are beautiful ceiling paintings by Giuseppe Cali. The National Museum of Fine Arts

houses more paintings and sculptures. Convinced that you are in Europe, you cross the harbour and view the massive ramparts of Valletta from *il-gardjola* or the Vedette, a small lookout tower attached to the Senglea fortifications. Now you're not so sure. Valletta looks more like the Middle East, with its flat-roofed homes and apartment buildings featuring enclosed balconies. Maybe this is Jaffa or Jerusalem.

On the other hand, the cities are definitely Christian. A multitude of domes and steeples pierce the skyline. (Malta has 80 churches and 280 chapels.) Besides sculptures, St. John's Co-Cathedral in Valletta has numerous paintings, including two by Caravaggio. More than 370 inlaid marble tombstones cover the floor.

Boats with eyes

■ Today, everything is peaceful, especially in coastal fishing villages such as Marsaxlokk. Nets are spread out to dry and colourful boats rest at anchor – much like you'd see in Portugal. On closer inspection, however, you note that the *luzzi* (as the traditional fishing boats are called) have "eyes" painted on their high bows to watch out for danger ahead.

Traditional boats or *dghajjes*, like the *luzzi*, are also based on ancient Phoenician boats. Boatmen pole *dghajjes* the same way in which gondoliers manoeuvre their vessels in Venice.

If you stop for lunch in one of the harbour-side restaurants, you'll enjoy deep-fried calamari, fresh-grilled sea bream, octopus fried in garlic, giant prawns and steamed mussels, similar to the seafood that you eat in the Greek islands.



A Miracle

■ Mosta Dome, a parish church, has the third-largest unsupported dome in the world (after St. Peter's in Rome and St. Paul's in London). Even more surprising is what's inside – a replica of a large bombshell! In 1942, the bomb fell through the dome while 300 people were attending a church service. It hit the altar and rolled down the aisle without exploding.

Reminders of both religion and war are everywhere. Statues of the Virgin Mary and saints nestle into roadside shrines and fill niches carved into buildings. Although you don't see battlefields, you do see forts, watch towers and, in Valletta's National War Museum, the George Cross, awarded to the entire country in 1942 for its valour in withstanding a prolonged siege during the Second World War.

Roadside niche with Virgin Mary statue, flowers and candles.



Aerial view of Mnajdra Temples before they were covered with a protective tent.



Equally mysterious, on other parts of the island, are the ruts carved into stone by primitive carts before the invention of the wheel. Although they resemble the chariot ruts in Ephesus, Turkey, they are far more numerous.

Modern-day roads are narrow, but well-maintained. Cars drive on the left, as in Britain, and frequently encounter "roundabouts" or turning circles. Road signs squelch any suggestions that this country is British, however. While written in Roman script, the towns listed are Arabic-sounding tongue-twisters such as Ġhaxaq, Ta' Xbiex and Il-Ħofra ż-Żghira.

Listening to people talk adds to the confusion. Although English is widely spoken, the local language – Maltese – is a Semitic language which sounds like Arabic with a generous sprinkling of French, Italian and English. Good morning is *bongu* (similar to the French *bonjour*) and thank you is *grazzi* (close to the Italian *grazie*).

The climate also offers few clues about the exact location of the country. Summers are hot and dry; winters are brief and mild with no snow, frost or biting winds. When it's hot, a good percentage of the population of 370,000 flocks to beaches.

Besides the English language, Malta has other vestiges of Britain as well, including a national love of football (the British word for soccer), tea time, red telephone booths and signs for "petrol" (rather than gas). Queen Elizabeth II actually lived in Malta as a princess when her husband, Prince Philip, was assigned there as a naval officer.

Temples older than the pyramids

■ As in Greece, there are temples here as well. However, these megalithic structures are more than 1,000 years older than both the pyramids of Giza and Stonehenge. The oldest temple, built 5,500 to 6,000 years ago, is not found on Malta, but on Gozo, her smaller sister island just a 20-minute ferry ride away. Ġgantija has the largest stones of all of the temples, measuring up to six metres high. How the multi-ton rocks were cut and fit so closely together using only primitive flint and obsidian tools remains a mystery.

In 2009, Heritage Malta erected large tents over the ancient temples at Mnajdra and Hagar Qim to protect them from the sun, wind, rain and temperature extremes and to arrest stone corrosion. Mnajdra was built to be perfectly aligned with the rising

sun during the equinoxes.

Nearer to Valletta, Tarxien temple yielded the richest deposit of prehistoric objects on the islands when it was excavated during the First World War. A large stone bowl and several smaller basins embedded in the rock may have held water for purification ceremonies. Most impressive is a replica of the two metre-high Goddess of Fertility, a centrepiece for the relief sculptures decorating the vestibule.

Even more awesome is the Hypogeum in the neighbouring town of Paola. Carved out of limestone with basic tools by an unknown civilization 6,000 years ago, the underground network of burial chambers once held 7,000 bodies.



► Film and TV locations

■ With landscapes and architecture mimicking so many countries, it's not surprising that Malta was the setting for numerous movies and TV shows. To mention a few, unused barracks in Fort St. Elmo (which guards the tip of Valletta) convinced viewers of *Midnight Express* that it was Turkey. Scenes from *The Count of Monte Cristo* were filmed on St. Paul's Cathedral Square and in surrounding streets of Mdina, as well as on the Grand Harbour and the Maltese island of Comino. Malta was also one of the settings for the movie, *Shout at the Devil*, starring Roger Moore, and episodes of the British soap opera, *Coronation Street*.

Actor Errol Flynn once owned a wooden trading schooner that had previously sailed the high seas for 70 years. Several years after he sold it, the ship sank in Maltese waters. In 1979, the vessel was refloated and used as a backdrop for the movie musical, *Popeye*, starring Robin Williams. Today, it is permanently docked in Ta' Xbiex, where you can dine in its beautifully preserved hold at a restaurant called The Black Pearl. The *Popeye* film set of whimsical cartoon buildings at Anchor Bay is now a family theme park called Sweethaven Village.

Also drawing visitors are resorts in Sliema, which has a three

kilometre-long seafront promenade, restaurants, cafés and nightclubs. Fashionable St. Julian's has discos, pizzerias, a casino and Portomaso Marina for yachts. While both offer

a Riviera-like ambience, tourists are more integrated with local people here, primarily because the island is so small, measuring only 27 by 14 kilometres.

Scenes from *The Count of Monte Cristo* were filmed in the streets and square in front of St. Paul's Cathedral, Mdina.



Festa celebrations

■ The locals have a reputation for being both warm and friendly. Even the *Acts of the Apostles* records the hospitality shown to St. Paul in 60 A.D., when he was shipwrecked off the coast. The Maltese also have a great zest for life. You may see them sipping tea and coffee at outdoor cafés, playing *bocci* (a ball game similar to lawn bowling), listening to opera in the Manoel Theatre (one of the oldest and best-preserved theatres in Europe) and celebrating at a *festa* (or village festival).

Every weekend from May to October, there's a *festa* somewhere on the island, honouring a local patron saint. In preparation, the village church is draped in red damask and decked out with flowers, while streets and homes are strung with multicoloured lights and banners. On *festa* day, the saint's statue is carried through the streets as bands play, church bells ring and children throw mounds of confetti from

balconies. The quantity and decibel level of the fireworks set off during the procession are a measure of the success of the *festa*. If it weren't for the absence of bullfights, you would think that you were in Spain.



The Black Pearl Restaurant in the ship that once belonged to Errol Flynn.

Great food and drinks

■ Food plays a major role during *festi*, as it does in everyday life. Like the culture, it's a ragout of flavours from all of the countries surrounding the Mediterranean. Pasta and pizza are common, as in Italy. One of the most popular dishes is rabbit fried in olive oil and garlic and stewed, Provençal-style, with herbs, tomatoes and red wine.

Cheese is very popular, especially *ġbejniet*, which are small, round goat- or sheep-milk cheeses sold fresh, dried or cured. Ricotta cheese is often mixed with egg and stuffed into flaky diamond-shaped *pastizzi*, or into round pastries called *qassatat*, for snacks. Sometimes, mashed peas fill the *qassatat*.

Pyramids of blood-red oranges, green peppers and purple eggplants fill local market stands. Fish vendors sell an infinite variety of seafood, ranging from octopus and prawns to tuna and swordfish. Excellent local Marsovin wines and Farsons beers are perfect matches to Malta's foods.

Delicious chewy, crispy crusted bread is baked in wood-fired ovens. Its yeasty, sourdough flavour reminds one of Turkish breads. The most popular way to enjoy the bread is as *ħobż biż-żejt*...

sandwiches made by rubbing the bread with garlic and tomatoes before topping it with olive oil, salt and pepper. Sometimes, tuna is added. The result is remarkably similar to Provence's *pan bagna* and Italy's *bruschetta*.

Desserts include both Middle Eastern and European specialties. Among the sweet concoctions are *imqaret*, which are made from dates cooked with Anisette and orange rind, and then wrapped in pastry, sliced and fried. Also popular is *ġelat*, Maltese ice cream made from evaporated milk, studded with candied fruits and nuts.

The influences of both North Africa and Europe can also be seen in handicrafts, including delicate jewellery made of silver filigree, hand-knit woollen sweaters and colourful glazed blown glass. You'll find crafts in souvenir shops, local markets and at Ta' Qali Craft Centre, where you can also see artisans at work. (Tip: The Malta Crafts Council logo certifies products which are made in Malta.)

There is a very good reason for Malta's multinational food and culture. Its location, 93 kilometres south of Sicily and 230 kilometres north of North Africa, makes it a veritable stepping-



stone between Gibraltar and the Suez. With its harbour providing a sheltered port for naval fleets, it's hardly surprising that Malta was irresistible to military powers. Each successive wave of colonizers...the Phoenicians, Carthaginians, Romans, Arabs, Normans, Knights of St. John, French and British... left their mark – in the language, the architecture, the culture and the kitchens.

The Knights of St. John, in particular, left the biggest imprint. Heralding from eight countries and staying for 268 years, they constructed fortifications, hired European artists and brought in chefs to create food specialties from their respective countries.

Few places in the world have assimilated the characteristics of so many countries. Fewer still have successfully blended such a rich legacy with modern amenities. Malta, at the crossroads of the Mediterranean, has succeeded in both.



Artist makes silver filigree jewelry. Ta' Qali Craft Centre.

Resources

- Visit Malta: www.visitmalta.com
- Heritage Malta: www.heritagemalta.org
- City of Valletta: www.cityofvalletta.org
- Air Malta offers connections to Malta from several European cities: www.airmalta.com
- Barb & Ron Kroll publish the trip-planning website: www.KrollTravel.com



Snowbirds and Heart Attacks

Prevention of and Treatment for Coronary Artery Disease

by Robert MacMillan MD

The most recent statistics from Stats Canada reveal that heart disease is the second most common cause of death behind cancer. In the senior age groups, it is responsible for about 20% of all deaths. In persons over age 85, it is the leading cause of death. Most of us have had friends or family members succumb to this common disease. For this reason, we should all be aware of the facts surrounding heart disease including prevention and treatment options, especially for coronary artery disease causing a heart attack (myocardial infarction), which is responsible for the vast majority of cases.

In recent years, the incidents of heart attack and its complications have been reduced significantly, mainly due to preventive measures and improved modalities of treatment. In the past, the significance of diet, cholesterol levels, tobacco use, hypertension and obesity were not fully understood. Today, we know that blood pressure

control, cholesterol control and lifestyle changes including avoidance of tobacco, doing regular exercise and weight control can greatly reduce our chances of having a heart attack. In addition, early medical treatment at the first onset of symptoms has reduced the risk of complications and sudden death; modern medical and surgical treatments are having a further positive impact on this disease. Snowbirds, away from their home and usual medical care during the winter, should be especially aware of symptoms, signs and treatment options that might be needed.

What is Coronary Artery Disease?

Heart disease includes a number of different conditions, but by far the most common is coronary artery disease. This condition involves the gradual narrowing of the small coronary arteries which supply blood to the

heart muscle. When one or more of these small vessels narrows due to a buildup of cholesterol, calcium and scar tissue (plaque), the blood supply can be compromised. If there is any spasm in the vessel or a piece of the plaque breaks off, the cardiac muscle supplied by that vessel can be damaged.

Primary Prevention

Unlike many medical conditions, there are a number of ways in which we can reduce our risk of developing this disease and its complications. Although we can't affect our genetic inheritance or our age, both of which are risk factors, there are things that we should be doing in our daily lives that have proven to be of benefit.

The Heart and Stroke Foundation now recommends that adults accumulate a minimum of 150 minutes per week of moderate to vigorous physical activity, in bouts of 10 minutes or longer. For most of us, a brisk but comfortable



walk for about 30 minutes most days of the week would qualify, but other activities are encouraged.

Our diet is important not only in calorie control to maintain normal weight, we should also avoid saturated and trans fats and excess salt in our food. Maintaining normal blood pressure through the above strategies, as well as taking medication if necessary, also reduces the risk. Diabetics in particular – because of their increased risk for coronary heart disease – should adhere to these measures, while carefully managing their diabetes.

The discovery of the statin drugs more than a decade ago, to control excess cholesterol, has been important in reducing incidents of this disease. Tobacco use that has greatly declined, especially with seniors, has been another important change. Trying to avoid stressful situations and avoiding sudden excess exertion are also advised.

Taking a baby ASA (81 mg) daily for those with known coronary heart disease, or for those at risk, is commonly recommended. For others, the potential benefits are less clear, especially because of the slight risk of gastrointestinal bleeding with the drug.

Symptoms

The most common symptom of a heart attack is tightness or a squeezing type of pain or discomfort deep in the chest region, sometimes radiating to the jaw, the upper abdomen or down the left arm. This may or may not be associated with perspiration, shortness of breath or nausea and vomiting. Sometimes, the discomfort may be milder and may seem more like indigestion, often prompting an unfortunate delay in treatment as the patient tries to get relief from antacids.



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- In women, the symptoms are often less clear and chest pain is often absent from the presenting history. More vague symptoms such as sudden shortness of breath, unusual fatigue, general weakness, sweating and dizziness are often reported. Pain in the back of the chest may be present. These acute symptoms may often be preceded by general fatigue, insomnia or shortness of breath.

Initial treatment at home before the arrival of the ambulance is keeping the patient at complete rest in the most comfortable position and having the patient immediately take two 81 mg ASA or an adult 320 mg ASA. There is strong evidence that this reduces the severity of heart damage. In fact, one may not always be at home when an attack occurs, so carrying a few fresh adult ASA in an appropriate container at all times is a wise move.

The Importance of Immediate Care

Unlike many new medical conditions that may not require an emergency call, the onset of symptoms suggesting a possible heart attack demand immediate action by calling 911 or the local emergency number. Too many persons delay such a call, often resulting in more extensive heart damage or even death. Even for snowbirds, the first call should always be to 911, notifying the patient's insurer upon arrival at hospital. Especially with seniors, spouses should always take the lead in making the call. Patients often want to "wait and see what happens" or "try the antacids first," causing a potentially dangerous delay in diagnosis and treatment.



At hospital, an immediate medication used for an acute heart attack is a "clot buster" drug, which has proven to be very useful if given within the first three to four hours after the onset of symptoms. In addition, the urgent action of examining the coronary vessels by X-ray imaging (angiography) within the first six hours may allow for procedures to dilate the offending artery (angioplasty). In this procedure, the coronary artery found to be obstructed might be opened or dilated by stretching the narrowed vessel. As well, a small expanding mesh may be inserted to help renew and maintain the circulation (stent). In the case of more extensive narrowing, especially multiple-vessel disease, bypass surgery may be recommended. In the past, bypass surgery was the main procedure for occluded coronary arteries, but most blocked arteries are now treated by the simpler and safer procedure of angioplasty.

Treatment as described above is now fairly standard in modern facilities and the outcomes have dramatically improved over the past several decades. Unlike the past, when the patient was put to bed for six weeks and physicians and family hoped for the best, these modern medical and surgical interventions most often result in a quick recovery.

Medical Decisions for Snowbirds

During this acute episode there will be many questions, but even more facing snowbirds. Am I really having a heart attack and are this hospital and doctor reputable? Why do they want to take me for angioplasty? Is it necessary now? Why are they recommending bypass surgery when my friends have had only stents? Is my insurer going to approve payment for this care? Why is the insurer talking about an air ambulance home? These and many other questions face such patients and their family members.

Fortunately, most snowbirds reside in areas that are near reputable medical facilities. Ambulance attendants know which hospital nearby is the most appropriate for the particular suspected condition. If the hospital is not equipped to deal with a particular medical condition, the treating physician – along with the assistance personnel of the insurer – will select the appropriate facility and the patient can be transferred once stabilized.

Medical care in the U.S. is excellent, but sometimes physicians are a little more aggressive in ordering diagnostic investigation and recommending surgical intervention. For cases in which this is suspected by the patient, family

or insurer, discussion may ensue with the patient's physicians at home to determine if an air ambulance transfer is more appropriate. This will only be done when the patient is stabilized and can be transferred safely to a qualified cardiac physician at a Canadian hospital.

Secondary Prevention

This refers to the preventive measures that should follow once discharged from hospital. Two to three days following a myocardial infarction, the patient will be discharged – most probably having been placed on several new cardiac medications. These often include a cardiac drug, ASA or a similar anti-clotting drug, and possibly medication to control cholesterol and blood pressure levels. For snowbirds, insurers will most often allow for early recuperation and a followup visit with the heart specialist locally, but will then expect the patient to return home. The reason for this is that there are often a number of followup checks that should be made and it's necessary to initiate a cardiac rehabilitation program as soon as possible. This has been found to be most useful in addressing some of the remaining risk factors that need attention, the most common one being physical fitness. If any complications arise, one's home cardiologist will treat these.

All of the risk factors for a heart attack prevail following treatment. In addition to the medications, strict adherence to the lifestyle changes listed above is essential. Once a heart attack has been diagnosed, an individual has known coronary artery disease and remains at risk for further events in the future. The chances of this are greatly reduced if one is diligent in pursuing these healthy habits.

Travel health insurance policies will usually fully cover you for the following season's holiday, but the application may be a little more detailed and the premium may be a little higher. Be sure that you do not travel outside Canada unless you are reassured that any cardiac event will be fully covered.

Treatment for heart attacks in the last decade has provided remarkable results in reducing resulting complications. Modern knowledge about the high risks related to diet, cholesterol, weight, tobacco use, hypertension and diabetes, as well as the many benefits of regular exercise, are allowing us to reduce our chances of having a first heart attack as well as another one. Don't miss the opportunities you have to help improve and maintain your heart health!



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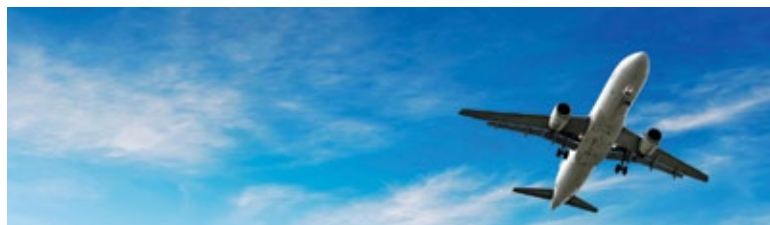
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When flying can be dangerous to your health



Airlines are generally a very safe means of travel. However, if you're a senior traveller with health issues, you should check with your doctor before flying, especially in the following situations:

- ▶ You have an upper respiratory infection that involves middle-ear or sinus problems. Wait to fly once any middle-ear blockage has been cleared.
- ▶ You have recently had eye or brain surgery.
- ▶ You have a history of seizures and are not well controlled on medication.
- ▶ You have recently been discharged from the hospital.
- ▶ You have an active lung infection, especially tuberculosis or chronic lung disease, or are recovering from pneumonia.
- ▶ You are over 65 years old and intend to fly for more than six hours on any given leg of your flight.
- ▶ You are on multiple medications for an advanced chronic illness such as heart failure or any chronic airflow condition.

The combination of low cabin pressure, low humidity, cramped seating, noise, "bumpy air" and inactivity may pose problems for senior travellers. Cabin pressure/oxygenation affects blood oxygenation in persons with cardiac problems or vascular conditions. Motion sickness from a rough flight, although not dangerous to a healthy traveller, can affect a frail senior who is also compromised from the variety of environmental factors mentioned above. Some people prefer to fly at night, choosing seats away from the airline engines and taking advantage of low cabin lighting to reduce visual stimuli. Hearing aids can be shut off or turned down to help minimize aircraft noise.

Reference: *Livestrong.com*



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Eleanor Flynn (Bracebridge, ON)

"All I can say is thank GOD for my Wellness Belt"

J.H. (Midland, ON)

Newly approved treatment extends survival for people with deadly skin cancer

The incidence of melanoma has tripled in the last 30 years and is one of the fastest growing cancers in Canada, health specialists say. Indeed, advanced or metastatic melanoma is the most aggressive and deadliest form of skin cancer with half of patients surviving less than six months and only one quarter surviving a year.

Recently, Health Canada approved a new, first-of-its-kind treatment for metastatic melanoma, proven to significantly extend the lives of patients. This new treatment, Yervoy, was shown in a major study to extend survival, with almost half of patients alive after one year and nearly a quarter surviving two years. Some patients treated with Yervoy in the study were still alive after more than four years.

Forty-year-old Derek Mason was in the final stages of melanoma when his doctor was able to enroll him in a clinical trial for Yervoy. "Last year during my battle with melanoma I wasn't expecting to reach my 40th birthday or celebrate

Source: News Canada

Christmas, but I had hope that I would beat this cancer and had the will to fight it," Mason said.

"Thanks to the new treatment I am seeing progress and the melanoma, which had spread to many parts of my body, is regressing. I'm so thankful for my much improved condition. I'm living each day to the fullest, enjoying time with my wife and three young daughters."

Medical specialists agree that Yervoy works in a unique way. Unlike traditional cancer chemotherapy which introduces toxins into the body to kill the cancer cells, this treatment works indirectly by stimulating the body's own immune system to seek out and kill the cancer cells in the same way the body attacks invading viruses and bacteria. This type of approach is called immunotherapy.



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Jamell H. (Eureka, IL)

Investor, know thyself

Understanding your investment personality can lead to better investment decisions

By James Dolan

How we “think” about money – what it means to us, how we feel about it, how we behave when we have it (and when we don’t) – says a lot about us. Not surprisingly, it can also say a lot about our portfolios and the returns which we can expect from them.

You don’t have to be a psychologist to understand that there are many different attitudes toward money, some healthy and some...well...not so healthy. Healthy attitudes lead to greater confidence and better financial decisions. Less-than-healthy attitudes can stand in the way of our financial goals and rob us of peace of mind.

While every investor is unique, there are several investment “personalities” that create stumbling blocks and challenges for us on the way to financial freedom. Below is a brief summary of some of the more common personalities, described in easy-to-understand terms, along with some simple suggestions for developing a healthier, more balanced relationship with our finances.

The Analyst

The Analysts are fascinated by the details of investing. They enjoy poring over annual reports, gathering information from multiple experts and performing their own investment calculations. They carefully consider the implications of a given investment before committing to a course of action.

Nothing wrong with that – to a point. Doing your own homework and seeking second (or third!) opinions about investment opportunities can help you avoid financial mistakes. Taken to extremes, however, such detailed number-crunching can lead to “analysis paralysis.” This is the case with the Analyst, who often feels more comfortable studying and researching an investment decision than taking timely action.

Instead of getting lost in financial minutiae, Analysts should train themselves to see the big picture. While weighing the angles and considering possible investment outcomes is always a good idea, long-term strategy and allocation decisions ultimately matter more than individual buy-and-sell ideas.



The Empire-Builder

The Empire-Builder tends to equate *net* worth with *self-worth*. For Empire-Builders, investing is competition and money is a way of keeping score – a concrete way of proving how smart and savvy they are to friends, to family and, most of all, to themselves.

Because of this, Empire-Builders tend to feel “empty” when they aren’t doing something, *anything*, with their money and/or their portfolios. As a result, they can often “overtinker” with their portfolios, making tweaks and changes in an attempt to get an edge on their perceived competition. Often, this tinkering results in little more than unnecessary fees. Empire-Builders can also adopt overly risky or aggressive trading strategies in an attempt to beat the market. They also risk spending too much time on their finances and too little time on other parts of their lives. This can be a common problem for retired entrepreneurs and senior executives, who are highly driven, “Type A” personalities used to taking quick, decisive action, rather than sitting back and waiting for an investment idea to play itself out.

Empire-Builders need to break the “mental math” that considers money part of their identity. Instead of seeing wealth as an end in itself, they need to focus on their financial goals: securing a high quality of life, crossing items off their “bucket” list, assisting family and important causes, and so on. Perhaps most important, Empire-Builders need to take time for those things – family, friends, simply watching the sunset – which mean more than money. Without sounding trite, we only live once.



The Financial Phobic

For the Financial Phobic, investing causes anxiety. Often, the source of that anxiety is a feeling of being overwhelmed by financial information. At other times, it comes from a feeling of powerlessness – a sense that no matter what action an investor takes, the broader market or economic events will always conspire to prevent the investor from achieving his or her financial goals. In extreme cases, such feelings can lead to a “negative feedback loop”: checking accounts and portfolios causes anxiety, which leads the phobics to compulsively check and re-check their accounts, which leads to more anxiety, and so on.

Obviously, such feelings can be profoundly damaging, both psychologically and financially. To counter them, phobics should scale back their intake of current financial news and information and, instead, develop a long-term perspective. Another helpful remedy is to freshen up on the basics of successful investing: discipline, a long-term investment horizon and a diversified portfolio that’s appropriate for one’s risk tolerance.



The Gambler

The Gambler sees investing as a game. The opposite of Financial Phobics, Gamblers embrace the inherent risk of investing, consciously putting their money into speculative holdings, risky strategies and “hot stock” ideas while deliberately ignoring more conservative, tried-and-true approaches. While such actions occasionally lead to big losses, they occasionally lead to big wins – and those wins then become the rationale for the Gambler to repeat the cycle of financially destructive behaviour.

A good strategy for Gamblers is to separate their assets into two distinct portfolios: (a) “serious” money, consisting of more conservative, long-term investments, and (b) “speculative” money, in which the investor seeks out high-risk/high-reward opportunities. By keeping the two piles segregated, Gamblers can get their entertainment “fix,” while keeping their long-term financial health intact.



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► The Anonymous Investor

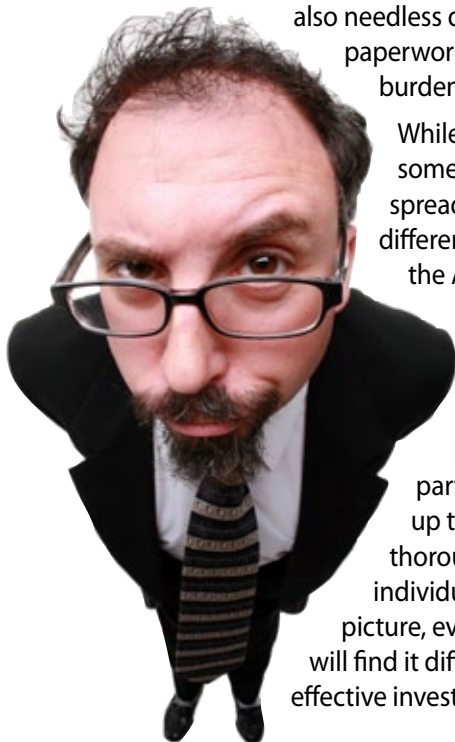
Trust is the major obstacle for Anonymous investors. They often work with several financial professionals and have a multitude of investment accounts scattered among a half-dozen or more institutions. No single advisor will have “too much” information about them, or “too much” of their overall portfolio to manage. Such steps are typically seen as a way to protect themselves from fraud, institutional meltdowns or unsolicited sales pitches. Often, this is a reaction to a profoundly negative experience which the Anonymous investor has had in the past.

The major drawback of such an approach is the lack of a co-ordinated investment strategy. By spreading their money among different institutions and different professionals, Anonymous investors practically ensure that no one will be able to see the “big picture.” There’s

also needless duplication of fees and paperwork, which can be costly and burdensome.

While there’s certainly something to be said for spreading one’s eggs among different baskets, the price which the Anonymous investor has to pay for such protection is steep.

The lack of a holistic financial strategy can be a significant drawback, particularly during the lead-up to retirement. Without a thorough understanding of an individual’s complete financial picture, even the best professionals will find it difficult to formulate an effective investment strategy.



The Freesponder

Think of the Freesponder as the opposite of the Empire-Builder: Freesponders see money not as an end in itself, but simply as a means by which they acquire material possessions. They often have trouble postponing gratification when it comes to buying things, and often put themselves in precarious financial positions to get what they want.

Ironically, most Freesponders are aware of their bad habits, and this leads to feelings of guilt and anxiety. They sincerely want to save for long-term financial goals, yet they feel trapped by their habits. They want to improve and control their finances, but they don’t know how.

There are a number of concrete steps that such personalities can take to control their financial desires. An automatic savings plan can help enormously. Financial products such as annuities can remove the ability to make big impulse purchases (an annuity ties up capital that could otherwise be used for spending), while giving the Freesponder the income needed to accomplish their financial goals. In extreme cases, professional financial counsellors can help Freesponders recognize and understand their destructive behaviours, and work toward making a positive change.



Keep in mind that the above profiles illustrate extremes. In the real world, most of us don’t fit neatly into any single personality; rather, we’re a mix of different traits from different profiles. Also note that your investment personality will almost certainly evolve over the course of time – sometimes depending on your experience in the market.

Whatever your personality, the first step to making the most of investing is consulting with your wealth advisor. Working together, you can identify specific challenges and opportunities presented by your investment personality, and develop a portfolio that’s tailor-made for you.



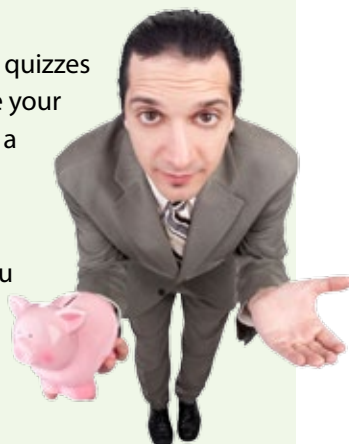
What kind of **INVESTOR** are you?

Simple questions to ask yourself

If you go online, you'll find a multitude of detailed quizzes and in-depth surveys that can help you determine your investment personality. In the meantime, here are a few quick questions to get you started.

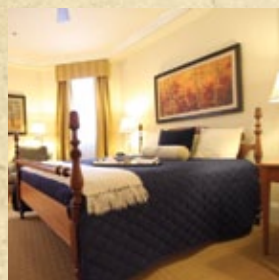
- When it comes to investing, what exactly are you trying to do (be as specific as possible – “get rich” isn’t good enough)?
- How much risk are you willing to tolerate? How would you feel if a given investment declined by 15%, 25%, or even 50% in a short period of time?
- How well do you know the different types of securities (stocks, bonds, GICs, etc.) and the various financial strategies (RRSPs/RRIFs, annuities, systematic withdrawal plans, etc.) used during retirement?
- What’s your reaction when you hear of a new financial strategy or an interesting investment opportunity?
- What’s the most important thing about having money?
- Rank the following in order of importance:
 - ___ a) I can be financially secure in my old age
 - ___ b) I have the ability to influence events
 - ___ c) I can improve the quality of life of those I care about
 - ___ d) I have the funds to support my own aspirations and growth
- How much time do you spend studying and monitoring your portfolio and the market in an average week?
- How long do you expect to be investing? All your life? Or simply until your financial goals are met?

By answering these questions, you'll be one step closer to finding the trading strategy that's right for you!



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Musical Ride



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From the beginning of its history, the Royal Canadian Mounted Police (RCMP) has served Canada and its people by establishing law and order in the frontier reaches of this vast nation.

Representing a colourful Canadian tradition and ceremony through the horse and the scarlet uniform, the RCMP created a spectacle known around the world as the Musical Ride.

The Origin

The Musical Ride originated with the North West Mounted Police (NWMP) as they made the Great March West across Canada in 1874. Although the original NWMP were scattered in small groups over tens of thousands of miles of unsettled prairies, they routinely practised both mounted and foot drills.

During this time, Sergeant Major Robert Belcher and other members who directed the mounted training had been members of the British cavalry regiments and had experience in performing drill displays.

Only after the men of the NWMP had formed their own band, did the riding displays take the form of the Musical Ride as we know it today. The performance of the drill movements accompanied by music helped the NWMP to entertain themselves during the evening or while off duty.

The Early Years

The first recorded display of the NWMP riding performance, under the direction of Sergeant Major Belcher – and with no public in

attendance – took place at Fort Macleod, Alberta in 1876. Training for, and performing the Musical Ride provided relief for the officers from the daily drill periods and routine duties.

At the Regina barracks in 1887, the NWMP performance was first named the Musical Ride.

A total of five performances were given that year. There were no public displays for many years after this, because regular police duties and the creation of new posts took precedence.

The NWMP riding performance became a form of public entertainment in 1904. The troop trained under the direction of Inspector Frank Church and performed in Winnipeg, Brandon, Qu'Appelle and Regina.

Some of the Musical Ride movements are based on cavalry drills. These drills began to take shape during the 18th century, when Frederick the Great of Prussia (1712-1786) revolutionized cavalry tactics and trained his cavalry to a standard which became the envy and ideal of other European nations.

The basis of the Ride's movements stem from the ability to move a mounted cavalry regiment with some form of organization, e.g. single file, half-sections, and sections at all three paces. Since 1887, Musical Ride instructors have developed and elaborated on these basic movements.

The Musical Ride became a permanent entity of the RCMP in 1961. Until then, it had been impossible to plan performances far in advance, as there had always been doubts about whether or not the Ride would continue.

Between 1920 and 1961, there were two Rides that performed in various parts of Canada and the US. One Ride was based in Rockcliffe, Ontario and the other in Regina, Saskatchewan,

occasionally with other Rides trained for local performances.

Over the years, the popularity of the Musical Ride has grown and it has become a world-renowned attraction.

The Ride varies from year to year as every new instructor slightly alters the Ride movements and formations.

Today's Musical Ride

Members of the Musical Ride are first and foremost police officers who, after a minimum of two years of active police work, volunteer for duty with the Musical Ride. Every year, approximately 800 officers from across Canada make this application, however only 45 are chosen to attend the five-week Basic Equitation Course in Ottawa.

RCMP members remain with the Musical Ride for three years, which ensures an annual rotation of approximately one-third of the riders.

The Musical Ride is performed by a full troop of 32 riders and horses, plus the member in charge. The Musical Ride consists of the execution of a variety of intricate figures and cavalry drill choreographed to music. Demanding utmost control, timing and co-ordination, these movements are formed by individual horses and riders, in twos, fours and eights at the trot and at the canter.

One of the more familiar Musical Ride formations is the "Dome," once featured on the back of the Canadian 50-dollar bill. A highlight of the Musical Ride is the CHARGE in which lances, with their red-and-white pennons, are lowered and the riders and their mounts launch into the gallop. The conclusion of the performance is the March Past performed to the strains of the RCMP's Regimental March, where the Musical Ride traditionally salutes the guest of honour.

The RCMP Musical Ride tours throughout Canada, as well as international venues, performing at approximately 40 locations annually during a 100-day tour from May to October.

The Horses of the Musical Ride

In 1873, the horses of the NWMP had to be rugged and tough, since they were the primary mode of transportation for officers. Today, an RCMP horse must be black, elegant and athletic with a



good nature and enough heart and stamina to carry it through approximately 100 performances of the Musical Ride.

The RCMP has bred and raised its own horses since 1939 and today, the national police force is known to produce some of the finest horses in the country.

The RCMP horse-breeding program began at Depot Division, Regina, Saskatchewan and was subsequently moved to Fort Walsh in 1942, the site of an NWMP fort built in 1875 in the beautiful Cypress Hills of southwestern Saskatchewan. Fort Walsh was home of the breeding program until 1968, when the operation was moved to Pakenham, Ontario about 50 km. west of Ottawa.

The RCMP Breeding Farm in Pakenham is built on 140 hectares of lush Ottawa Valley land where the Remounts spend the first three years of their lives growing, developing and maturing before becoming Musical Ride horses and moving to the home of the Musical Ride, the Rockcliffe Park Equestrian Centre in Ottawa, Ontario.

2012 Musical Ride Tour

The Musical Ride travels to every province on a four-year rotational basis. The 2012 tour includes Ontario and Manitoba. The 2013 tour includes Northern Ontario and British Columbia; Quebec and Alberta in 2014. You can view the schedule at www.rcmp-grc.gc.ca/mr-ce/tour-eng.htm.



Story and photos by
Rex Vogel

I'm looking forward to seeing you again in the next issue. Until then, check out my website for more on snowbirding and the RV lifestyle: 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.



Patriots: A Novel

David Frum

William Morris Endeavor, L.L.C., 481 pages

2012 is presidential election year in the U.S., and political junkies have been entertained all winter by the Republican primaries. Now just in time for the finale, David Frum, the Canadian-American who once wrote speeches for President George W. Bush, has released *Patriots*, a darkly comic satirical novel filled with juicy authentic details about how Washington really works.



Once the ultimate Republican insider, Frum has become estranged from his party since the rise of the Tea Party. After publicly disagreeing with the outrage of the far right regarding President Obama's health-care reform plans, David was summarily fired from his job at a prestigious conservative think tank. *MACLEAN'S Magazine* describes his position as being "in genteel exile" from Republican power circles. After the behind-the-scenes details about sex scandals, blackmail, ruthless lobbyists, corrupt cable news and blow-hard talk radio hosts described in *Patriots*, it's unlikely that David Frum has made any new Republican friends. For the reader, the fun is in identifying the thinly disguised players.

It's a chaotic situation in Washington. The first African-American president has just lost re-election. His successor is a retired military man, in a wheelchair, who is not only trying to deal with ongoing recession, but also with military reversals in the drug cartel war in Mexico. (Yes, Mexico! It's fiction.) Even before the inauguration, General George Pulaski is being openly challenged by radical ideologues from his own party. He committed the crime of suggesting a rise in taxes to cover the war effort and budget shortfalls.

Our narrator and naive guide through this transitional period and beyond is the aimless 28-year-old mustard heir Walter Schotzke, so far, a spectacular loser. This may have been the result of the early tragic loss of his parents – his father, an American hero in the field, and his movie star mother in a plane crash. Our Walter has managed to be thrown out of some of the world's best boarding schools,

and gone on to be fired from every job he attempted. It was when he was turned down by the Peace Corps that his tough grandmother, who controlled his inheritance, gave Walter an ultimatum. He was to move to Washington to work at the Senate office of her friend, or have his trust fund cut off. Valerie, his beautiful conniving girlfriend was his grandmother's co-conspirator. The first thing Valerie instigated when they arrived in Washington was the study of daily

newspapers. Even so, Walter had such an inauspicious start at the Senator's office, with his total political ignorance, that he was sent to boot camp at a party think tank. This interlude gives Frum a chance to vent his true opinion about 'Think Tank' experts.

Walter is a wonderful, irreverent guide as we join him at his first White House appointment (slightly awestruck) and backstage at the shamelessly partisan Patriot Cable News studio, where he encountered the sexy, scary talking heads and seriously tangled with their ruthless boss. He and Valerie (a party planner) attended lavish receptions at the mansions of wealthy donors. At the other end of the social scale were furtive assignments in seedy places with creepy characters from the dark side of politics. In all situations, Walter's manner is agreeable and polite, but his aside observations are subversive, X-rated and funny. It's fascinating to watch his growth, as he gets more involved and feels a purpose in life. Schotzke knows that he's being manipulated, but he reacts with calm detachment...even in the astounding but satisfying conclusion.

In a column in the *National Post*, Frum discussed why he chose to go the e-reader route to publishing, rather than the brick-and-mortar publishing houses. A conventional publisher would have eliminated the typos and glitches in *Patriots*, but a ruthless editor might very well have taken the red pencil to the excessive descriptions of people, fashions and decor. Personally, I enjoyed the colourful excess, even the menu minutiae.



Take a shot!

Digital camera-buying guide

by Jennifer Cox

A lot of consumers have moved beyond the simple pocket point-and-shoot-type cameras that were popular in recent years and are now trying to flex their photographer muscles with more professional, higher-end models. However, given their complexity and higher price tag, people are often hesitant about investing time and money in such seemingly intricate cameras.

Before you start deciphering lenses and shutter speeds, you need to think about a few basics prior to even shopping around. Once you've answered these simple questions, you'll have a better idea of the type of camera that best suits you.

What are you using it for?

Why do you want to buy a camera? What will be its main use or purpose? This will ultimately determine the type of camera which you should get. Is it for travel photography and a lot of outdoor use, such as landscapes? The COOLPIX P510 from Nikon is perfect for globetrotters who want to capture their journeys in crisp, clear images.

If the new camera is for vacations and you're looking for something smaller and more compact, the Sony α NEX-F3K/B with 18-55mm lens is a great option.

Maybe your new cammie is more for capturing personal memories such as family events or holidays, and you need a model that performs well for taking portraits. Most dual-purpose digital cameras will have a portrait setting and can take "straight on" shots without any issues. The key to this type of photography is having a good lens – if your budget allows, consider buying an additional lens designed for portraits and close-ups.

The good news is, a new report from the Canon Consumer Digital Lifestyle Index claims that the cost of computers, televisions and digital cameras fell significantly last year due in part to the pressure of online sales and, at the same time, unit sales rose to 716,800 units compared with the prior year (according to Channel News). "When you consider that since 2003, the average selling prices for digital cameras and plasma televisions have fallen by 68 per cent

What is your skill level?

Are you a beginner who is picking up a camera for the very first time, or are you a bit more fluent in the art of picture-taking? Realistically assessing your skill level will be an important factor when deciding on a camera. The Nikon D3200 has been one of the best-selling DSLR (digital single-lens reflex) cameras on the market because of its simplicity.

If you're a bit more experienced in the photography realm, then try the Sony α37K DSLR camera and lens.

Are video capabilities important to you?

Many (in fact, most) digital cameras today come with some sort of video feature. Their quality and video functions, however, may vary among models and makes so, if you want to be able to use your camera for videos as well, this should be taken into consideration.

and 90 per cent respectively, we can see just how much the market has moved," Canon consumer imaging director Jason McLean said.

A digital camera, any way you look at it, is an investment – it helps you hold on to treasured memories of people and places for a lifetime, something that is invaluable. Shop around, do your homework, and find the best camera for you.

What is your budget?

Because of their high-tech capabilities and high-quality images, today's top-of-the-line cameras come at a bit of a cost. How much are you willing to spend? What is your camera-buying budget? Do you just need the basics (such as a model that does it all) or do you have some extra funds for accessories (such as additional lenses, a carrying case, a tripod, etc.)? Once you get to the point at which you're shopping around for cameras, you'll discover what the average cost is for the particular model you're looking for and will be able to determine how much you're going to need to spend.



Nikon
COOLPIX P510

Sony NEX-F3K/B
with 18-55mm lens



Sony α37K DSLR

Nikon D3200 DSLR



Tomatoes



by Shari Darling

Tomato soup is a staple in our household, enjoyed in every season. My husband Jack and I have slurped our way through the Bubba dictionary of soups celebrating the tomato. (In the movie *Forrest Gump*, the character of Bubba could rhyme off a whole list of shrimp delicacies and dishes; in my case, tomato soups.) We have enjoyed garden-fresh tomato soup, tomato and rice, smoked tomato, tomato with bacon and basil, creamy tomato with parmesan and croutons and tomato soup with macaroni and cheese. The list is endless.

If the tomato grows, its soup prevails. *Paradisomleves* is the word for Hungarian tomato soup. *Gazpacho Andaluz* is traditional Spanish tomato gazpacho – cold tomato soup. “*Saar*” is the name for traditional Indian tomato soup. *Zuppa di Pomodoro* is none other than Italian tomato soup. The name alone is enough to make one salivate.

The tomato is so good for us. Its soups can be meat-free, gluten-free, fat-free and peanut-free and still taste delicious. Even creamy tomato soup can be dairy-free. Simply use whipped Silken Tofu instead of cream, to thicken the soup. We have long known that the tomato is a good source of vitamin C and the antioxidant called lycopene. This fruit is also high in vitamin K and calcium,

which strengthens bone tissue. It is also a good source of mineral chromium, which helps to stabilize blood sugars for diabetics. New research from Cornell University reveals that cooking this fruit increases its level of lycopene. However, its vitamin C level is reduced through the cooking process. Lycopene is believed to be highly beneficial in preventing and fighting cancers and heart disease. It is an antioxidant that our body does not naturally produce. Hence, the importance of consuming fruits and vegetables containing lycopene. The tomato also contains chlorogenic acid and coumaric acid, which help to fight against some of the carcinogens brought about by cigarette smoke.

Many avid home cook friends are as obsessed with tomato soup as they are with apple pie and family lasagna recipes. It is a comfort food! It naturally possesses two survival mechanisms – natural sweetness and simplistic umami. We all love sweetness. And we also crave umami. Umami is the fifth taste sensation; it produces roundness and depth of flavour on the palate. We crave umami, which allows us to retain a healthy appetite and therefore keeps us alive – a survival mechanism. As the tomato ripens and ages, the level of umami increases. When slow-cooked, umami moves from simplistic to synergistic, increasing dramatically.

(Hence our addiction to ketchup! It is nothing more than slow-cooked tomatoes with synergistic umami and sweetness.)

I’m personally a fan of garden-fresh tomato soup made from pureed beefsteak tomatoes straight off the vine. I serve this soup both hot and cold. I love the pure taste of the tomato. I season the soup with sea salt, pepper, high-quality extra-virgin olive oil and finely chopped basil. Then I garnish each bowl with a heavy dollop of *crème fraîche* or Greek yogurt, depending on my mood. The trick is to heat up the soup quickly, thus allowing it to retain its garden-fresh flavour and acidity. The soup is meant to be hot, not cooked.

If serving wine alongside tomato soup, consider its predominant flavours. Fresh tomato soup as described above sings with natural acidity and so demands a white wine with crisp acidity to match. Try Pinot Gris, Sauvignon Blanc, Vinho Verde, dry Riesling. Soup made from slow-roasted tomatoes will have intense fruitiness and low acidity and can, therefore, partner with a red wine. Try Merlot. If you add bacon or cheese such as blue or parmesan, a big red wine will also work. Even Cabernet Franc or Zinfandel. Smoked tomato soup also works nicely with red wine.



Garden-Fresh Tomato Soup

Makes 6 servings

3 large, ripe beefsteak tomatoes, halved crosswise and seeded

2 tablespoons high-quality extra-virgin olive oil

Sea salt and freshly ground black pepper

Pinch of Stevia or granulated sugar

3 tablespoons finely chopped fresh basil

Crème fraiche or fat-free plain Greek yogurt (for garnish)

1/2 cup chopped fresh parsley (for garnish)



In a food processor or blender, puree tomatoes to desired texture. Fold in olive oil, stevia and fresh basil. Transfer soup to pot.

Over high heat, heat soup until bubbling, stirring constantly. Immediately transfer hot soup into bowls and garnish with crème fraiche or Greek yogurt.

Top with fresh parsley.

Suggested wine

New Zealand Sauvignon Blanc, from Marlborough region



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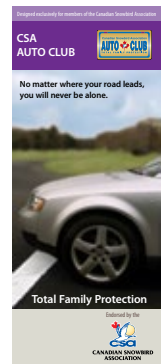
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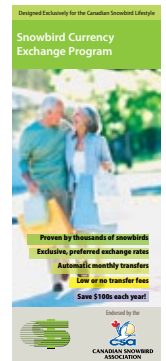
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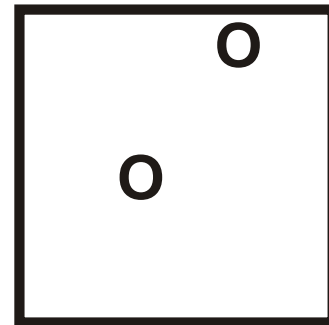
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2.



5.



3.



6.



Answers on page 46

Wedding Anniversary

Ed was in trouble.

He forgot his wedding anniversary. His wife was really angry. She told him, "Tomorrow morning, I expect to find a gift in the driveway that goes from 0 to 200 in less than six seconds AND IT BETTER BE THERE!!"

The next morning, Ed got up early and left for work. When his wife woke up, she looked out the window and sure enough, there was a gift-wrapped box in the middle of the driveway. Confused, the wife put on her robe and ran out to the driveway and

brought the box back into the house. She opened it and found a brand-new bathroom scale. Ed has been missing since Friday.

Professional Courtesy

A doctor and an attorney in separate vehicles collided on I-95 one foggy night. The fault was questionable, but both were shaken up and the attorney offered the doctor a drink from a

pocket flask. The doctor took the flask with a shaking hand and belted back a couple of swallows.

As the attorney started to put the cap back on the flask, the doctor asked,

"Aren't you going to have one too, for your nerves?"

"Of course I am," replied the attorney, "after the Highway Patrol gets here."

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OPEN SEASON



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What are you doing on that computer all day?

Most popular products or services ordered online
(based on percentage of population)

- 48.8%** Travel arrangements, i.e. rental cars, hotel reservations
- 39.7%** Entertainment products, i.e. concert or theatre tickets
- 35.4%** Books, magazines and online newspapers
- 32.8%** Clothing, jewelry and accessories

Most popular type of Internet activity
(based on percentage of population)

- 93.0%** E-mail
- 77.7%** General browsing (surfing)
- 74.6%** Obtaining weather reports or road conditions
- 72.7%** Researching other matters, i.e. family tree, parenting
- 69.9%** Searching for medical or health-related information
- 67.7%** Viewing the news or sports
- 66.7%** Paying bills/electronic banking

Source: Statistics Canada

A healthy lawn is a cool place!

A healthy lawn produces a cooling effect similar to providing air conditioning for two average-sized homes.

Source: News Canada



Peter Appleyard honoured

Canadian jazz legend and Snowbird Extravaganza favourite, Peter Appleyard has been honoured as a recipient of the Queen Elizabeth II Diamond Jubilee Medal.

Border guard facts

The Canada Border Services Agency (CBSA) operates at some 1,200 service points across Canada and within 42 countries (about 60 CBSA offices are located abroad). It employs approximately 13,000 public servants, including more than 7,200 uniformed border services officers who process 13.5 million commercial shipments and more than 96 million travellers each year.

The posted mission of the CBSA is to ensure the security and prosperity of Canada by managing the access of people and goods to and from Canada.

Source: News Canada

The safest method of travel is even safer

Canada has one of the safest air transportation systems in the world. During the last decade, the rate of air transportation accidents has continuously declined, from nearly eight accidents per 100,000 hours flown in 2000 to fewer than six in 2011.

In 2011, air transportation carried 78.4 million passengers (up 2.5% from 2010).

Source: Transport Canada

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CSA would like to thank all of their Key Members for their contribution in helping us grow. CSA Key Members are members who have signed up at least five new members.

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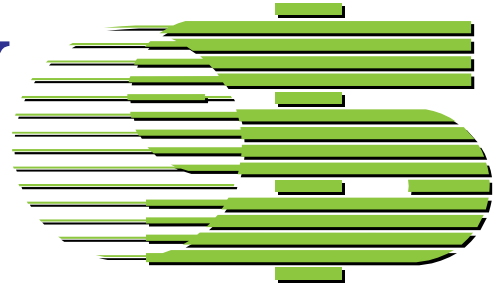
Lynn and Bill Lewis



Answers from page 44

1. Side-saddle
2. A Bridge Too Far
3. A fool & his money are soon parted
4. Diamond in the rough
5. Ohio
6. (An) hour and a half

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