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try to nurture some of the child left in me at the fine age of 71 and watching fireworks is one of many things that can still give me that sense of awe and wonder. My older self relates more to the fireworks of the British exit from the European Union and the similar fireworks of the Clinton-Trump battle for the U.S. presidency. I should probably mention the fireworks of “Climate Change,” “Black Lives Matter,” “Gun Control,” the “LGBT Agenda” and “Immigration Reform,” and the list goes on.

But the old expression “May you live in interesting times” is truly applicable to the current world in which we live. It is thought that this expression may have originated in China as a curse and, perhaps, there is some truth to that thought.

But real fireworks are when they blow up things in the sky with magical patterns and amazing colours and sonic booms. Where people scream “Wow” and “Amazing” and they actually clap in appreciation of the spectacular light show. Now that is what I really want – an escape to the wonder of childhood through an adult’s eyes, and an all-too-brief respite from our complex world.

Should you ever get the opportunity to attend an international fireworks competition in which different countries present their skills at fireworks, accompanied by classical music, just go!

We are Canadians! We are very, very lucky to live here! And, although a little belated…

Happy Canada Day!

J. Ross Quigley
Editor
Features

Travel

18 The Canary Islands
Find year-round warmth and a captivating culture in subtropical Europe.
By Barb and Ron Kroll

RV Lifestyle

24 Eureka: Exploring California Gold Country
Continue your tour of the Gold Country and explore Amador County.
By Rex Vogel
Finance
27 Understanding “risk”
What risk is, what it isn't and why it matters to your portfolio.
by James Dolan

Health
32 10 Important Health Tips for Snowbirds
Planning and preparing for your trip carefully and living a safe and healthy lifestyle.
by Dr. Robert MacMillan

Departments

| 3 | Editor's Message |
| 6 | Snowbird Alert |
| 8 | Bird Talk |
| 10 | President's Message |
| 11 | Government Relations Report |
| 12 | Insurance by Ross Quigley |
| 14 | Canada Clubs |
| 15 | Special Events |
| 16 | Profile by Donna Carter |
| 17 | Opinion by Michael Coren |
| 36 | Health Pulse |
| 37 | Longevity by Jennifer Cox |
| 38 | Golf by David McPherson |
| 40 | Fitness by Jennifer Cox |
| 41 | Book Review by Robert Wiersema |
| 42 | Food & Drink by Shari Darling |
| 44 | CSA Online by Andrew Moore-Crispin |
| 46 | CSA Application |
| 47 | Benefits |
| 48 | Fun & Games |
| 49 | Grins & Giggles |
| 50 | Fast Facts |
Errors in your credit report could be a sign of fraud

Many Canadians work hard to keep their finances on solid ground and do their best to make smart decisions when budgeting and saving.

Your credit report is a powerful source of facts about your finances, so why not make it a practice to review your own report regularly? Consider it to be your own economic health checkup.

Credit reporting agencies TransUnion Canada and Equifax Canada generate reports when you apply for credit. These reports include information about your bank accounts, your credit usage, whether you have declared bankruptcy and your debt payment history. They also include information about the people and the companies who have made inquiries about your creditworthiness – which represents the degree to which you are in a financial position that is sound enough to warrant receiving credit from a lender.

You should review your credit report for any mistakes. False information about your credit history may indicate that someone is using your name to fraudulently obtain and use credit.

If there are errors on your report, ask the credit reporting agencies to make a correction. You may be able to speed up the process by contacting the lender yourself about the error. Ask the lender to verify its files and provide the credit reporting agencies with updated information.

Contact TransUnion Canada or Equifax Canada and ask them to put a fraud alert on your file if you feel that you have been a victim of fraud. The alert will tell lenders to contact you and confirm your identity before they approve any credit or loan applications. You also have the right to dispute any information on your credit report that you believe is wrong.

“Any incorrect information may give lenders the wrong impression of your creditworthiness,” says Lucie Tedesco, commissioner of the Financial Consumer Agency of Canada (FCAC). “You could be turned down for a loan or receive a higher interest rate than you should. Even errors such as a misspelled name or a wrong address could cause problems when you apply for credit.”

More information about the importance of checking your credit report is available on the FCAC website at itpaystoknow.gc.ca.

www.newscanada.com

Tips and safeguards for avoiding SCAMS!

- Keep all personal documents in a secure place. If you don’t need them, do not carry your birth certificate, passport or SIN card.
- Never tell another person your PIN or account passwords and take care to cover your hand when entering your PIN, both at bank machines and when making store purchases.
- Safely dispose of old bills and statements – shredding is best.
- Do not click on pop-up windows or respond to e-mails, open attachments or go to Website links sent by people you do not know. Your bank or credit union will not send you anything by e-mail unless you ask them to.
- Never give out your credit card, bank account or personal information to someone over the phone, at the door, or over the Internet unless you know the person or organization you are dealing with, or you made the contact.
- Do not sign an agreement or contract to buy anything without giving yourself time to think it over. If a salesperson insists that an “offer” is “time-limited” and you must decide at that moment, it is probably better not to buy.
- Be suspicious if someone you don’t know asks you to send them money or a cheque, or to return money which they “accidentally” sent you.
- Before hiring someone or agreeing to have work done on your home, ask for proof of identity and references…and check them.

CBSA Entry/Exit Initiative UPDATE

Currently, Canada and the U.S. exchange biographic entry information on third-country nationals, permanent residents of Canada who are not U.S. citizens and lawful permanent residents of the U.S. who are not Canadian citizens, at land ports of entry.

Both countries securely share entry records of approximately 16,000 to 19,000 travellers (non-U.S. and non-Canadian citizens) daily, with no impact on the traveller experience.

No information is shared regarding Canadian citizens, U.S. citizens, Registered Indians or protected persons.

In the future, both countries will exchange biographic entry data about all travellers, including Canadian and U.S. citizens, at land ports of entry.

Biographic information includes first name, middle name, last name, date of birth, nationality, sex, document type, document number and name of the country that issued the travel document. In addition to the biographic information that Canada and the U.S. currently collect on travellers at ports of entry, the date and time of entry, as well as the port through which the traveller entered, will be exchanged as part of the Entry/Exit initiative.

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Dear Bird Talk,
Just spent our first winter in Florida and left for home on March 31. Traffic leaving Florida on I-75 was extremely heavy and we were wondering if this was because we left on the last day of the month? If so, we may change our plan next year. Does anyone have more experience in this area that they can share?

Marilyn Anderson
Mitchell, ON

Ed.: Change your plan for next year. The end of February, but especially the end of March and April are when hundreds of thousands of snowbirds are heading north, back to Canada and to their homes in the northern United States. Many rent by the month and these rentals usually run from the first of the month to the end of the month and, when finished, they all head home at the same time. I would leave three or four days after the end of any month, if that is convenient for you.

Dear Bird Talk,
I recently read an article where a Canadian couple had to make a significant claim on their travel insurance. The insurance company then went after their in-province insurance company for a good portion of the claim. This reduced the total life claim available from the person’s normal health insurance. If the travel and health insurance companies were the same, it wouldn’t have affected the person’s life amount. This is called subrogation and I wonder if this tactic is used by Medipac?

Donald Rose
Salt Spring Island, B.C.

Ed.: That’s a scary question. First, if you stay for longer than 183 days in the United States in any calendar year, you are considered a U.S. resident and, therefore, are subject to tax on your worldwide income! Period! If you stay for longer than three months per year on a regular basis, they can also deem you to be a U.S. resident for tax purposes. The way to avoid very unpleasant results is to file the Closer Connection Form 8840 by June 15 every year. There have been several cases involving B.C. residents in which hundreds of thousands of dollars became payable in U.S. taxes. Believe me, you do not want anything to be drawn to your attention at the border, and they do know much more than you expect. There is also a new reciprocal arrangement between Canada and the U.S. to share border-crossing data. Big Brother really is watching.
Dear Bird Talk,

Wondering if someone could confirm the due date necessary to file a Form 8840.

Mike Black
ON

Ed.: There does seem to be some confusion about this issue. For almost all snowbirds, the deadline is June 15 of the following year. For those few snowbirds who have employment income in the United States, you must file the Form 8840 prior to April 15, which is when U.S. tax returns are due. You should file every year.

Dear Bird Talk,

In reply to the letter about atrial fibrillation and the avoidance of foods containing vitamin K. The editorial reply has confused vitamin K with K-potassium.

The former, vitamin K, encourages clotting (and should be avoided if you have AFib), while potassium (found in bananas) is good for the heart and blood pressure.

Another food high in vitamin K which should be avoided with Afib is kale.

Cliff Overton
Comox, B.C.

Ed.: You are absolutely correct and I was mistaken. It is the potassium in bananas that is helpful for my high blood pressure. Potassium is a chemical element known as “K” in the periodic table and is element # 19. Vitamin “K” is a compound found in some leafy vegetables and meats, cheeses and eggs. We received several excellent letters about this subject. Thank you.

---

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CSANews | SUMMER 2016 | 9
As we all know, Canadian summers don’t last long, that’s one of the reasons we’re snowbirds. Before long, it’s time to start planning our next winter in the sun. Despite the challenges which we faced this past winter with the declining value of the Canadian dollar, Canadian snowbirds continue to winter in their second homes. One of the best ways to prepare is by attending one of our annual Snowbird Lifestyle Presentations.

This year, we will be touring throughout Ontario with stops in Orillia, Belleville, Nepean, Burlington, St. Catharines and Sarnia. These annual presentations are very popular and give us an opportunity to meet our members and prospective members, and to provide them with snowbird information and entertainment. As always, these shows are free and open to members and non-members alike, so feel free to bring a friend or neighbour. Please look elsewhere in this edition of the magazine for specific ticket information, dates and times.

To all the members who have already renewed their CSA membership, a sincere thank you. It’s hard to believe, but we now have more than 100,000 members. We have come a long way since 1992, when we began with 1092 members. If you have yet to renew your membership, I would urge you to do so. It’s as simple as mailing us your renewal notice, visiting our website (www.snowbirds.org) or picking up the phone and calling the office.

Thanks also to all of you who have made donations to our Special Action Fund. The Special Action Fund is a vital resource on which we rely to fund our advocacy activities. Every dollar donated is held in a separate account that is independent of the daily operating budget of the association. We utilize the fund when the CSA does not have time to seek donations, and must engage immediately in government lobbying and consultation.

The association is currently accepting applications and resumés from members wishing to serve on the CSA board of directors. The new board will be sworn in at the Annual General Meeting in Lakeland, Florida in January 2017. The nominating committee has been approved by the board and will be meeting in August to select a slate of candidates. I would like to wish all applicants the very best of luck.

Unfortunately the JOLT Act, which contains our Canadian Retiree Visa, is currently stuck in Congress (along with everything else these days) with 111 co-sponsors in the House of Representatives. Of those 111 co-sponsors, 57 are Democrats and 54 are Republicans.

Not much is expected to happen on this or, frankly, many other pieces of legislation between now and the congressional elections this November.

Our next move is to spend time lobbying congressional representatives immediately following the November elections in the so-called “lame duck” session of Congress.

A “lame duck” session of Congress is one that takes place after the election for the next Congress has been held, but before the current Congress has reached the end of its constitutional term. Any meeting of Congress that occurs between a congressional election in November and the following January 3 is considered a lame duck session.

The essential idea is that, after the elections, members are either elected or lose their seats. The benefit – particularly among those who have lost – is that the political considerations of getting re-elected are largely absent. This tends to allow more representatives to vote their conscience on pieces of legislation, as opposed to toeing the party line on contentious pieces of legislation in the time which they have left in office. These days in Washington, it seems as if every piece of legislation is considered to be contentious. As always, we will keep you posted regarding our progress.

Congratulations to the newly elected premier of Manitoba, The Hon. Brian Pallister. As you can read in Jim Sherb’s Government Relations Report, our Manitoba members have some ongoing concerns and we look forward to meeting with the premier and attempting to get these resolved before the next winter snowbird travel season.

According to a recent report in the Associated Press, some scientists now believe that people may have migrated south from Alaska, all the way to Florida, some 16,000 years ago. The hypothesis is that many of them may have migrated south for the winters and followed the mastodons back north for the summers, making them the first snowbirds! It’s a shame that golf was still thousands of years away from being invented.

Have a great summer.
In 2013, after a great deal of work on the part of the association, the Florida law requiring foreign drivers to possess an International Driving Permit (IDP) in order to legally operate a motor vehicle was officially repealed. Almost immediately following this victory, we learned that we were facing a similar problem in the state of Georgia.

According to the Georgia Department of Driver Services: “Non-U.S. citizens holding a valid foreign driver's license are allowed to drive in the state of Georgia for tourism or business purposes. If the foreign license is not printed in English the driver must have an International Driving Permit (IDP) or similar translation issued in accordance with the provision of the Convention on Road Traffic, any similar treaty, international agreement, or reciprocal agreement between the United States and a foreign nation. Non-U.S. citizens must obtain an IDP from their home country prior to coming to the U.S.”

So what is an International Driving Permit? Essentially, it is simply an English translation of a foreign licence. The intent is to assist local law enforcement officers in determining whether a person is legally operating a motor vehicle. Obviously, if you can’t read the licence, that is going to create all sorts of problems.

Economic arguments resonate strongly with elected officials and we were hopeful that they would be helpful in obtaining an exemption for Quebec snowbirds. We had many discussions with Georgia officials and it took a great deal of work, but I am pleased to announce that we were ultimately successful.

As of January 1, 2017, the requirement for non-English driver’s licence holders to possess an International Driving Permit while operating a vehicle in the state of Georgia will be rescinded. From this point on, Georgia will only require Quebec travellers to present their passport and provincial driver's licence if prompted. Again, I appreciate that this is not a perfect solution prior to 2017 but, once it is implemented, it should provide a permanent solution to the problem.

On behalf of the CSA, I would like to thank Georgia State Representative and Chairman of the Motor Vehicles Committee Tom Rice and Georgia State Representative Valerie Clark. Without their assistance, this would not have happened. I would also like to thank the CSA’s Director of Francophone Affairs Jim Leroux for pushing hard to get this resolved.

On April 19, 2016, Manitoba voters went to the polls and elected a Progressive Conservative majority government, thus ending 17 years of New Democratic Party government rule. We will give Premier Brian Pallister and his government a little time to get to know their way around and then we will be knocking on their door in short order.

On April 1, 2013, as a result of our advocacy efforts, the Manitoba government increased the length of time for which residents may be temporarily absent from Manitoba to a maximum of seven months in a 12-month period. This extension made Manitoba the fourth province in Canada to permit absences of up to seven months.

That was a big win for us and we are grateful to the previous NDP government for taking our concerns seriously and making this change.

Unfortunately, Manitobans who wish to be away for longer than three months still need to inform the government of their expected dates of departure and return. Upon this notification, they will receive a term certificate confirming coverage from Manitoba Health. Manitoba is the only province in Canada that requires residents to make such a notification. It’s a real irritant and we hope to get this resolved with the incoming government.

While summer is a time for many of us to concentrate less on politics, CSA staff members are hard at work putting together the sixth edition of The Canadian Travellers’ Report Card. This publication is a national evaluation of federal, provincial and territorial government policies of importance to travelling Canadians. We research these policies and then give each government an opportunity to comment on our work before it is published.

After receiving this feedback, we retain an independent consultant to evaluate our findings and assign a grade to each category. The final report is then made available to our members, governments throughout Canada and the media. It is a very important tool which we employ when we sit down with our elected officials and we strive to keep it as current and relevant as possible.


Have a safe and relaxing summer.
First let me say "Thank you" to all who will complete our survey in this issue. The answers help us track trends and patterns of our snowbird community so that we can be more responsive to your needs.

This has been an expensive year for snowbirds due to the nasty drop in the Canadian dollar. U.S. medical costs soared far higher than inflation, partially as a result of the so-called Obamacare introduction. Although a wonderful idea to move toward a more Canadian-like system, the highly touted medical care co-ops have just not worked. In fact, half are already bankrupt or in liquidation. U.S. citizens who are forced to pay for their health-care plans are also having to choose giant deductibles to be able to afford them. Of course, they then cannot afford to pay that big deductible when their claim occurs, either. Most hospitals are taking tens of millions of dollars in bad debt write-offs and they need more money to survive. An easy target is the insured people from out of the state, or from Canada or Europe, since we don’t vote. That ends up being you and me. Prices soar and insurance costs soar.

The Canadian dollar seems to have settled down in the $0.75 area, which means that each U.S. dollar costs us $1.33. Many people do not understand this difference totally but, if you give someone a loonie, they will only give you back $0.75 USD. Everyone understands that. If you want to pay a $1.00 USD medical bill, it will cost you $1.33 CAD. This is all at the exact same exchange rate just looking at it from both sides. It's time for a commercial – Use the CSA’s Currency Exchange Program – it works and it saves!

But back to the dollar! The general outlook for the upcoming snowbird season is positive. Most economists and particularly the banks, are forecasting exchange rates to remain at about the $0.75 level or slightly lower. It appears that the damage has already been done and absorbed into the system. Canada’s commodity economy is strengthening and oil is well off its lows, which bodes well for the future. Those of you who owned gold and silver stocks during the past few months are ecstatic with your incredible gains. Stock prices that doubled and tripled are common. I hope that you were there to benefit from this huge upswing in gold and silver prices. I believe that we can go even higher from here as we are far below the metals’ highs, which are close to double current prices.

Our insurance prices have experienced very modest increases, but we have increased your Loyalty Credit by 1% to help offset this. Not to harp on this, but we are seeing very high claims for damaged lungs. COPD is the normal culprit and, if you still smoke, please get a laser treatment to help try to quit. It worked for me and most of our employees, as well. They basically just shine a light on you and it seems to kill your desire to smoke for about four weeks. Then, make sure that you get the free booster shot (lights) at the four-week point. It IS a miracle! Cost is about $100 – which you will save in a week – and it will give you lots more life to live. The occasional cigar will not kill you if you must have a little decadence in your life, and we do not count that as smoking for the purpose of our smoking surcharge. And, once again, I should caution you about being careful to avoid falls both here and on holiday.

Early Bird is here – the real one, of course. Look for the CSA and Medipac logos before buying. We are always flattered when other insurers try to copy features of our Medipac program, but we are not happy when they use our trademarked words “Early Bird Travel Insurance” to describe their inferior products. This is an attempt to mislead you, so what can you expect when you have a claim?

Due to the dislocation in the snowbird market last year as a result of the dollar, we have decided to retain your prior discounts if you were unable to travel; you will see this reflected in your covering letter. If you have any questions you can, of course, call our information lines.

The last item to address is the possible postal strike. If you are reading this in early to mid-July, everything is fine. If later, rest assured that we will protect your Early Bird pricing until the Post Office returns to normal.

Happy summer!

P.S. Please see our Bird Talk section to learn about our new direct payment option directly from your bank account.
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Gerry’s Report from the Villages

Hello again! It has been a long time since I wrote my last article. I did mention that I had moved to a place called The Villages; I am sure you all thought that I had moved to the sticks.

Well, The Villages has more than 120,000 people living there. There are three Town Squares each with a pavilion where, every night from 5 p.m. to 10 p.m., they have free entertainment; you can either sit and enjoy it or you can get up and dance to the music.

There is everything that you could want in the Villages. There are 60 par three golf courses and 9 championship courses. There is pickle ball, Bocce, senior soccer, swimming, tennis, card games and everything else you can think of. There is even a ROMEOs club – Retired Old Men Eating Out.

Also, there is every kind of shopping that you could want. Most people drive around on their golf carts. I go to the supermarket on my golf cart to do my shopping and also to go to the theatre. You can check out The Villages Florida online.

Instead of having a Canadian Club, they have a very active Loonies and Toonies club. In April, President Bob Slack, Wally Weylie and I were invited to speak to the members; this was followed by a dance.

I had a large growth on my spine and had it operated on in June 2015. I lost the use of my legs and was in hospital and rehab for 101 days. I am now able to get around with the use of a walker and hope to be able to use just a cane very soon. I drive past the golf courses every day on my golf cart and hope that, eventually, I will be able to play again.

This is all for now, I hope to see many of you at the Snowbird Extravaganza and I look forward to once again speaking at Canadian Clubs. Don’t forget, if you would like one of our directors to come and speak at your Canadian Club, all you have to do is call the office at 1-800-265-3200. It is free and you will be updated about the work of the association.

Keep healthy!

Gerry

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To arrange a FREE presentation in your community, please email the CSA at csastaff@snowbirds.org

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*Service charges may apply to telephone and Internet orders.*

---

*Events from 7 p.m. to 10 p.m. doors open at 6 p.m.*

*Schedule subject to change.*
At 91 years old, Alfred “Al” Nelman is a role model for people of any age. His unwavering commitment to a keep-fit, live-long philosophy has rewarded him in many ways, including remarkable mobility, physical well-being and mental acuity. Living in Windsor, Ontario, this motivated nonagenarian is a multi-award-winning race walker, long-time civic activist, health proponent, exercise enthusiast and a Second World War RAF veteran.

Today, his life revolves around maintaining his fitness regimen, staying positive, keeping local politicians on their toes and, last but not least, competing in race-walking competitions in both Canada and the United States. Born in London, England in 1924, it’s fair to say that the young Nelman never once thought that he would one day become a repeat medalist in the sport of race walking. In fact, it has been a long and winding route that brought him to where he is today.

Shortly after the Second World War broke out, the then-18-year-old enlisted with the RAF, becoming a wireless operator supporting the British intelligence network in both Europe and India. With the war over, Nelman eventually emigrated to Canada with opportunity on his mind. Arriving in Ontario, he spent a short period in Toronto before ending up in Windsor, where he has lived ever since. Here, he spent several years in business management before turning to real estate, first as a salesman and later as a broker.

Avoiding the “all work and no play syndrome,” Al took up playing competitive squash and, by his own admission, was very good at it. He played until age 65 before being stopped in his tracks by a major health issue. A blood vessel in his heart burst and, following emergency surgery, it was touch and go as to whether he would survive. He did and what happened next eventually led him to the sport of race walking. As part of his post-surgery rehab, the simple exercise of walking was recommended and it wasn’t long before Nelman joined W.R.A.C. (Walkers & Runners Around the County of Essex). An avid member of the club, race walking quickly became his passion. His first-ever race occurred in Windsor on a frigid April day – a contest for which Al was convinced he was ready. “The assembly of competitors were all dressed in their stylish outfits, bending and stretching as they readied themselves for the start gun,” he said. “I didn’t have a shiny outfit and I didn’t care. I’ll show them, I thought.” It was not to be. Both his pride and confidence took a heavy hit when he finished dead last. The defeat, however, lit a fire in Nelman’s belly that fueled a desire to do better and become a race-walking champion.

To put things right, he joined a club in the cross-border city of Detroit, where he signed up for race-walking training with Olympian Frank Alongi. After learning the proper form specific to the sport, success soon came to pass. His first win was recorded at the 2012 St. George, Utah, Huntsman World Senior Games, where he not only won gold in his age group (85-89), he set a record as well. There have been many such wins ever since. He won again in Utah in 2014, together with several other wins including the 5k-metre race at the 2013 U.S. National Senior Games in Cleveland, Ohio. Last year, racing in the 90-94 age group, he again took gold and set a new record in the U.S.A. Track and Field Masters Championships in Winston Salem, North Carolina. Al’s scheduled races this year include a 5k-metre competition in Des Moines, Iowa.

Closing in on his 92nd birthday, Nelman admits that he has no intention of slowing down. “I work extremely hard at maintaining my fitness level,” he said. “I go to the gym every single day, where I’ve settled into a routine of weightlifting and exercise machines. I also race walk two 5ks a week.” Various studies have shown that fitness is a key to long life and Nelman is certainly a poster person for such a claim. “It’s never too late to start and tremendous strides can be made,” he said. “It’s a mental deal, so you have to want to do it. To me, it’s mind over matter. Even baby steps can make a big difference. It doesn’t have to be race walking.”

Physical fitness seems to have spilled over into Nelman’s attitude about keeping mentally engaged. He is well known in Windsor as one of the city’s chief political activists. “I started to pay attention and get involved when I realized that politicians were not always doing what seemed like the right thing,” he said. “I make frequent presentations to city council on issues I am concerned about.” Neither does Nelman limit his activism to the political arena. Not long ago, he got into a public dust-up with Virgin Mobile over the telephone company’s late payment policy. Whatever his motives, this nonagenarian who claims that he never thinks about his age is living a long and productive life – thanks, he says, to simply keeping fit, active and involved.
Anti-Semitism: the hatred of Jewish people merely because of who they are. It's obscene, dark, multi-faceted, complex in origin and impossible to properly define in a column but, as I say, it simply will not die. Its earlier form was religious, its more modern was racial, and now it has become political. In Europe in particular, Jew-hatred has been enabled by the debate around Israel and Palestine and here is where the discussion becomes acutely difficult…but absolutely essential: isolating and condemning the anti-Semite, but acknowledging and allowing the concerned critic of Israeli policy.

In Britain the Labour Party, the official opposition and in government for decades, has been experiencing internal paroxysms as it investigates and sometimes expels members, some of them relatively senior, for comments about Jews that go far beyond anti-Zionism. In Canada, it may well be that the post-Mulcair NDP will have its own challenges, with the left sometimes losing its sense of balance over the Middle East. So how do we know, how should we respond and how do we react to the irrational?

The first reality we need to embrace is that the last people who should be held responsible for anti-Semitism are the Palestinians. In spite of the contrived narrative around the repugnant Mufti of Jerusalem in the 1930s and 40s and his support for Hitler, the vast majority of Palestinians had absolutely nothing to do with the European genocide of the Jews. The anti-Semitic lunacy that culminated in the Holocaust was, to the shame of the church, a gruesome mingling of perverted Christianity, forest tribalism and political instability.

Remember that for most Palestinians, the Jews were not victims begging simply to be left alone but strong, determined, bellicose young pioneers who wanted Palestine as their reborn homeland. A Palestinian hating Israelis is nothing at all like a moronic fascist hating Jews, and to confuse the two is unfair to Palestinians and dilutes the sheer horror of authentic anti-Semitism.

While we should absolutely understand Palestinian agony, however, it’s a little more challenging to simply forgive some of the hysterical statements made by Europeans and North Americans. Whatever may have been done in the name of Zionism, the reality is that Israel was not some colonial or academic project but, to a large extent, an act of desperation by a people who had worked to be accepted in Germany, Poland, Russia and pretty much everywhere else. It’s simply too facile to condemn Israel without at least some empathy with the Jewish experience.

But then, of course, we have the downright Jew-haters using Palestine as an excuse to perpetuate their racism. There aren’t as many of these crazed monomaniacs as some would have us believe, but they are certainly out there. They should be exposed by everyone, whatever their views on the Middle East. But in dismissing the racists, it’s important not to demonize those who have no hostility to Jews but who do believe that Israel acts unjustly and that the Palestinians have both an historic and contemporary grievance.

Nor can it be denied that for decades, the label of anti-Semite was thrown at pretty much anyone who criticized Israel. It was a short-sighted and unethical ploy and was so overused that today, tragically, the accusation is sometimes ignored even when entirely appropriate.

It’s a dilemma. Pakistanis who have no knowledge of Israel or the Arab world screaming at Jews out of a misguided sense of Islamic solidarity, while saying nothing when Pakistan enforces its vile blasphemy laws. American Christian Zionists applauding every Israeli action out of an obsession with the end times, but dismissing the cries of fellow Christians who are Palestinian. White leftists comparing Israelis to Nazis, but admiring Iran even though it murders young gay men. And so on.

Paradox, blood-thick confusion, hypocrisy, inconsistency and exploitation. The Arab rulers continue to oppress, the world powers continue to fight wars vicariously and Israel does pretty much what it wants to do. Yet the Palestinians continue to suffer and ordinary Israelis continue to wonder why they can’t just put down their guns and party. If there is to be genuine peace in the Middle East and if the stain of anti-Semitism is to be wiped from the map, people of goodwill from all sides have to come together. God willing it will happen. But, in all honesty, it won’t be at all easy.
Located at the same latitude as Florida, Spain’s Canary Islands are closer to Morocco than they are to Madrid. The archipelago boasts an average temperature of 22 degrees Celsius. Lanzarote’s volcanic landscapes, La Gomera’s verdant cloud forests, Fuerteventura’s golden beaches, Tenerife’s yacht-filled marinas and Gran Canaria’s multi-hued buildings with Moorish-style balconies exemplify its diversity.

Because no two islands are alike, we wanted to explore as many as possible. We didn’t want to move luggage from one hotel to another, nor did we want to wait for flights and ferries among the seven major islands. We also looked for alternatives to renting cars on each island.

Canary Islands cruises vary substantially. Many ships depart from Britain, Spain or Portugal, stopping at several European ports before reaching one, two or three islands in the Canaries. While searching for an exclusive Canary Islands cruise, we found one on the website of GLP Worldwide. This Markham, Ontario tour operator represents Variety Cruises, a Greek line. In 2016, USA Today readers voted Variety as the best boutique cruise line in the world.

Our eight-day round trip on Variety Cruises’ Harmony V embarked in Las Palmas de Gran Canaria. The 25-cabin ship looks like a private yacht. At each port of call, we had three options. We could stay on board, sunbathe or read books on the deck, chat with other passengers in the bar or enjoy the mini-spa. Alternatively, we could go for walks, arrange our own tours with a taxi or take Harmony V’s optional shore excursions. We did all three.
Were the Canaries named after yellow birds?

On Gran Canaria, we joined a Variety Cruises’ tour of Las Palmas. “Don't assume that the Canaries were named after yellow songbirds,” said our guide Nina as we admired several bronze dog sculptures in the Old Town.

Legend claims that when the Spaniards conquered the islands in 1483, they called them “land of the cani” (Latin for dog) after encountering the original inhabitants with large dogs. Over the centuries, the name evolved to Canary. “This is a myth,” said Nina. “The name actually came from the Canarii people of North Africa who settled here. These dog sculptures depict European breeds, not Canary Islands’ dogs.”

We walked along cobblestone streets bordered by old mansions with hand-carved pine balconies. The Old Town looks much like it did when Christopher Columbus stopped in Las Palmas on his way to the New World. Columbus House, the residence of the first governors, is now a museum about the explorer.

Street signs point to other attractions, including the cathedral, town hall, theatre and Hermitage San Antonio Abad. According to legend, Columbus prayed at this bell-topped shrine before his voyage to America.

Our February arrival in Las Palmas coincided with the final day of Carnival (the third-largest in the world after the Carnivals in Rio and Santa Cruz de Tenerife).

We previewed one of the elaborate costumes when a participant visited the Old Town with a photographer. Garbed in a sequined dress with a flowing blue feather cape, she wore a towering hat and blue eye makeup enhanced with rhinestones.

Before leaving the historical quarter, we viewed dazzling displays of fresh fruit, vegetables and bags of spices in the indoor market. A vendor offered us samples of the sweetest oranges that we've ever tasted.

Our tour continued by bus to Teror, home to the Our Lady of the Pines Basilica. We strolled along Royal Street, also called Balcony Street, because its pink, yellow, green and blue homes feature carved pine balconies. Nina explained that Canarian architecture was a mix of Spanish, Portuguese and Moorish styles because the owners hired foreign architects.

Before returning to Las Palmas, we stopped in Santa Brigida. At its market, we shopped for local wines and sampled Canary Islands’ cheeses and pastries before our cruise continued to Los Cristianos in South Tenerife.

*Harmony V* docked the next morning near a marina filled with yachts and fishing boats. Vasileios Panagiotou, our ship’s affable captain, gave us walking directions through the resort area.
Beaches galore

Flower and palm-lined walkways joined one beach to the next. Playa de Los Cristianos is the closest beach to the marina. The wide stretch of sand is popular with families. Like Pied Pipers, two buskers attracted children by making giant bubbles above the walkway encircling the beach. The kids gleefully jumped up and down to burst the floating iridescent globules.

On the opposite side of the marina, Playa de las Vistas has a very different personality. Along the long beach, you can rent lounge chairs and blue umbrellas and enjoy massages in a tent. A sign described the short-finned pilot whales and dolphins that inhabit the protected coastal waters.

Parents with baby strollers, dog walkers, hand-holding couples, people on motorized wheelchairs, cyclists and rollerbladers enjoyed the balmy weather from a tiled pedestrian walkway along the beach. From park benches, we viewed beach volleyball and elaborate sandcastles. Opposite the beach, cafés and shops sold liquors, beach-wear, massages and manicures.

At Playa del Camisón, sunbathers relaxed on lounge chairs under thatched umbrellas on the crescent beach. Near Playa de las Américas, a resort known for its hotels, water sports and nightlife, we watched surfers riding the waves. Billboards displayed restaurant menus for tapas, paella and sangria. Beach bars enticed patrons with mojitos to go.

On the way back to Los Cristianos port, we walked along a breakwater painted with an undersea mural of fish, sea urchins and a coral reef. The walkway offered great views of the marina and Los Cristianos before we departed for the next island, La Gomera.

When we arrived, a spectacular rainbow arched over the town of Valle Gran Rey. The town of 4,200 people is very safe and easy to see on foot. In one day, we walked from the port through the municipality’s six districts and returned back to the ship along the road bordering the Atlantic.

Canary-yellow flowers

Each district radiated a unique personality. Palm trees lined the road through Vueltas. Cats slept next to potted jade plants, canary-yellow hibiscus blossoms and cascading pink bougainvillea in narrow alleyways between houses. Artisan shops, restaurants, grocery stores and bakeries attracted visitors and locals.

Vueltas merged into Borbalán. We admired a yellow, tile-roofed building with a wooden balcony. Small plantations of banana trees, laden with clumps of fruit, grew between buildings. From the turning circle where one branch of the road goes to San Sebastian, the whitewashed houses of La Calera fronted a mountain like a pile of giant sugar cubes. Walking up the road, we discovered a beautiful white chapel crowned with bells and a cross.

After a downhill walk, we arrived at the black sand beaches of La Playa district. Even though it was mid-February, the temperature was warm enough for sunbathers. The road continued back to the port and the Harmony V. That evening, our cruise co-ordinator offered passengers glasses of pale-yellow, semi-sweet Platé banana wine, made in the Canary Islands.

The next day, we visited San Sebastian on a shore excursion from the ship. The 600-year-old capital city is home to 12,000 people, half of the population of La Gomera. We sauntered along cobblestone streets to Our Lady of the Assumption Church. Artists painted the interior frescoes in the mid-18th century.

From a nearby well, Christopher Columbus collected water for his three ships before he crossed the Atlantic in 1492. Columbus was supposed to stay on La Gomera for four days. Legend claims that he had a love affair with his widowed landlady, so he stayed for one month. Casa Colón is now a museum that commemorates his visit. Inside the courtyard, our guide Meike pointed out a dragon tree with sword-like leaves. “The sap turns red when it’s exposed to oxygen,” she said. (Called dragon’s blood, it was historically used to heal wounds.)
Ancestral forest

La Gomera looks like a giant lemon juicer. The high pointed part is Garajonay National Park on the central plateau. Deep ravines radiate down from it like the grooves on a juicer.

Our bus stopped at a lookout, east of San Sebastian. As we gazed out over clumps of canary-yellow sow thistle flowers into the mist-shrouded ravine, our guide explained that the Canary cloud forest in Garajonay has survived for millions of years from the Tertiary era. “These are the only evergreen laurels remaining from the forest that once covered the Mediterranean region,” said Meike. In 1986, UNESCO made this botanical relic a World Heritage Site.

A paved road serpentine from the park to the terraced sides of Valle Gran Rey. Avocado, mango and thousands of palm trees grow in the ravine. “La Gomera has more than 150,000 palm trees, more than all of the other islands combined,” said Meike.

She recommended that we try the palm honey sold in La Gomera’s shops. “Even though it is called honey, it’s more like maple syrup in consistency, but the taste is different. It’s delicious on ice cream.”

Whistling language

Because it was difficult for early inhabitants to communicate across the steep ravines, they developed a unique whistling language called Silbo Gomero. “It’s an actual language, not coded words,” said Meike. “The whistles imitate spoken words, using different pitches and spacing for vowels and consonants. Depending on the wind, the sound can travel up to four kilometres.” She demonstrated using her bent middle finger between her lips to create piercing whistles.

With modern communications, the language was in danger of extinction. Some seniors remembered it, but few middle-aged people learned it. In July 1999, the Canary Islands government added whistling language classes to school curriculums to teach younger generations.

Back on the ship, we dined on Spanish paella and cruised overnight to Santa Cruz in northeast Tenerife. During a Variety Cruises walking tour with our guide Natalia, we followed a blue line on a red brick walkway from the cruise terminal to the city centre.

A pedestrian shopping street joins the main square to the tree-enclosed Plaza del General Weyler. Its outdoor café is a good place to stop for hot chocolate and churros (traditional Spanish donuts).

At Plaza del Chicharro, Natalia showed us a bronze sculpture of a chicharro. “It’s a fish that we eat, similar to a sardine,” she explained. “When Santa Cruz was a fishing port, fishermen caught them here. As a result, people used to call residents of Santa Cruz chicharreros. I’m proud to be a chicharrero!”

A magnificent dragon tree grows behind the monument. “To calculate the age of a dragon tree, count the branches and multiply by seven years,” said Natalia. “This tree is about 200 years old.”

At the market, we joined visitors and residents shopping for fresh produce, flowers, fish, cheese, meat, cakes and cookies. From here, our shore excursion continued by bus to the newest part of Santa Cruz.

A giant white wave of concrete arched over the opera house which houses the Tenerife Symphony Orchestra. The modern emblem of Santa Cruz contrasts in colour and architectural style with the Black Castle behind it. Surrounded by palms and dragon trees and overlooking the Atlantic Ocean, it was built in 1641.
UNESCO-listed city

Our tour continued to La Laguna, a 15-minute drive northwest of Santa Cruz. The 520-year-old Spanish city retains the layout of its original streets. In 1999, UNESCO declared La Laguna a World Heritage Site. The non-fortified colonial city encompasses more than 600 well-preserved buildings from the 16th to 19th centuries.

We noticed students walking past the blue, green and yellow buildings. “La Laguna University is the oldest in the Canary Islands,” said Natalia. “It was founded in 1742 and has 30,000 students.”

La Laguna’s buildings have beautiful architectural details, including wrought iron gates and antique hand-shaped door knockers. Walking through a massive wooden door, we entered Casa Alvarado Bracamonte. Inside the 17th-century building, a tiled cloister surrounded a pretty courtyard, adorned with palms and a stone fountain. Another fountain, camellias and orange trees embellished the courtyard of the Instituto de Canarias. A massive dragon tree guarded its wooden doors below an imposing bell and clock tower.

As we continued our walk, Natalia explained that 100 Dominican nuns used to live in the Convent of St. Catherine of Siena. “Today, only four remain.” The sisters used to view activity on the streets below from a Canary pine balcony. We noted that they are now part of the street life, as we watched a nun walk her small dog along La Laguna’s historic streets.

Back on Harmony V, we cruised overnight to Lanzarote. In 1993, UNESCO made the entire island a World Biosphere Reserve. Forty-one per cent of Lanzarote is protected.

Desolate moonscape

After our ship docked, we joined a Variety Cruises tour that made it easy to imagine what Lanzarote looked like 300 years ago after 700 volcanoes erupted, covering more than one-third of the island with lava. In a small bus, we drove along the Volcano Route past craters and tortured swirls of black-and-ochre lava.

Our guide Angel pointed out small lichens and a large hornito that looked like a big rock on one side. The other side was a large cavity through which gases and lava escaped. The Valley of Tranquility resembled a desert, with wind-blown ripples of ochre lava pellets instead of sand. Three centuries ago, a volcano spit out jagged black lava bombs that remain today.

At El Diablo restaurant, cooks grilled meat over heat emanating from a black lava rock pit. “The volcanoes are still dormant,” said Angel. “The heat comes from trapped lava bubbles.”

Timanfaya National Park rangers demonstrated the geothermal energy of the residual heat. One placed a handful of ochre lava pellets into our outstretched palms. They were so hot that we could only hold them for a few seconds. Another ranger dropped dried bushes into a pit. Within seconds, they burst into flame. A third ranger poured water into a fissure. Super-heated steam rocketed out as a geyser three times his height.

The circular glass-walled restaurant blends perfectly with the lunar landscape. It was designed by César Manrique (1919-1992). Lanzarote’s visionary artist and architect promoted harmony between architecture and nature.
We visited Manrique’s home, which is now a museum. The whitewashed building rests on five lava caves, which Manrique decorated with furniture, plants and trees that burst through the ceilings. His art enhances the museum, from the large Wind Toys mobile outside to paintings and sketches indoors. Windows frame nature like art. In one room, lava appears to flow through the window.

### Wines from lava vineyards

Lanzarote vintners built semicircular lava rock wind shelters around pits containing two metres of black volcanic ash, which attracts dew to feed the grapevines. Each shelter, the size of a child’s wading pool, contains a single vine.

The Lanzarote Wine Route features a dozen wine cellars, some dating back to the 18th century. We visited Bodegas Rubicón to taste the local red, white and rosé wines. Moscatel Dulce, a sweet white dessert wine, was our favourite.

Besides wine, Bodegas Rubicón sells jars of *mojo rojo*, which makes a tasty souvenir. Made from oil, garlic, vinegar, cumin and coriander, the spicy red sauce traditionally garnishes *papas arrugadas* (tiny potatoes boiled in salt water until their skins become wrinkled).

Our final Canary Islands destination, Fuerteventura, is located just 115 kilometres west of the African coast. *Harmony V* took us to Corralejo on the island’s north tip. Vivid fish sculptures surrounded the marina, filled with sailboats, yachts and fishing boats. Whimsical sandcastles embellished the wide golden beaches bordering the harbour.

Visitors dined at outdoor cafés, seafood restaurants and pizzerias along the pedestrian walkway and soaked up the sun and picturesque views from park benches. We walked to the sand dunes of Corralejo Natural Park. In 2009, UNESCO made the entire island of Fuerteventura a World Biosphere Reserve, because of its unspoiled beaches and scenic landscapes.

We then took a taxi to an aloe vera factory, where we sampled aloe vera products made from gel extracted from the succulent leaves. Fuerteventura shops sell numerous aloe vera creams, lotions, gels, soaps, shampoo and natural cosmetics. Locals proudly note that Columbus included aloe vera in the provisions for his journey.

The uniqueness of each island intrigued us during our Variety Cruises journey. With volcanic moonscapes, lush forests, mountainous terrain, vast beaches and UNESCO-listed historic cities, the Canary Islands provided a scenic smorgasbord that we didn’t expect to find in subtropical Europe.
Amador City

One of California’s smallest incorporated cities, with a population of just over 200 residents, Amador City is a little city with a lot to offer.

The original mining-era buildings are now home to unique shops including Victorian clothing, custom quilts, local handmade gifts, shops offering unique house and garden items, and antiques and books from the Gold Rush Era. You will also find wine tasting, an old-fashioned soda fountain and lunch counter, an artisan bakery and gourmet lunches and dinners.

The Imperial Hotel (from 1878) affords visitors an opportunity to stay the night and enjoy Amador City’s Gold Country small-town way of life.

It all started upstream from today’s town site. Jose Marie Amador, a wealthy California rancher, mined along this nameless creek in 1848-49. There, gold outcroppings were discovered on both sides of the creek. Soon, the creek, the town and a new county carried Amador’s name.

As the “easy” gold was mined on the upper part of the creek, mining and encampments gradually moved to South Amadore, where French Gulch flows into the creek. This is the current site of Amador City. Founded in 1853, the Keystone Mine was the city’s most-famous gold mine and a major reason for the town’s growth. It reached a depth of 2,680 feet and, before closing in 1942, produced an estimated $24 million in gold.

Amador City’s oldest structure, built around 1855, is the centre portion of the Amador Hotel. The stone Fleehart Building (now the Whitney Museum) dates from the 1860s.

Stretching from El Dorado County south to Mariposa County, the Mother Lode is a continuous 120-kilometre-long zone of hard rock gold deposits.

In the spring 2016 issue, we introduced the California Gold Rush Trail. In this issue, we’ll continue our tour of the Gold Country and explore Amador County.

Although most of the mining camps faded after the mines closed, tourism has brought some of them back to life.
Sutter Creek

The town takes its name from the creek, and the creek takes its name from John A. Sutter. Sutter owned the sawmill in Coloma, where the first Mother Lode of gold was found in 1848. Unable to stop the tide of gold-seekers flowing over and destroying his lands, Sutter decided to follow the call of gold, trying in vain to recoup what the Gold Rush had taken from him. He arrived where Sutter Creek is currently located in 1848 and, upon finding a likely spot, began mining along the creek.

A small settlement began to grow. The place eventually took the name of its most prominent citizen and was called Sutter’s Creek, Sutter, Sutterville and, finally, plain old Sutter Creek.

But Sutter wasn’t a miner, and many of the other miners in the area didn’t much approve of his using servants to dig for gold. He left the area a short while later, returning with his men to Sutter’s Fort in Sacramento. Sutter would never mine again.

Sutter Creek achieved prominence as the supply centre for the many mines that circled the town. It was hard rock mining more than placer mining that helped the town to boom. Mines owned by Alvinza Hayward (the Gold Country’s first millionaire), Hetty Green (at one time the country’s richest woman) and Leland Stanford (at one time California’s governor and the founder of Stanford University) included the Union Mine (later renamed the Lincoln Mine) and the Old Eureka Mine. Sutter Creek remained a full-fledged mining town, boasting some of the best-producing deep rock mines in the Mother Lode.

Today, the town’s locals mine the visitors who come from around the world, drawn by both history and small-town hospitality.
The beautiful Shenandoah Valley stretches 200 miles across the Blue Ridge and Allegheny mountains of Virginia. A lesser-known Shenandoah Valley in the Sierra Nevada foothills also offers country roads with breathtaking views and charming postcard-perfect farms. This undiscovered California gem features rolling, golden hills studded with majestic oaks and rolling vineyards producing exceptional full-bodied wines.

The sun-drenched hillsides, warm daytime temperatures and volcanic, decomposed granite soils are ideal conditions for producing top-quality wine grapes.

The valley offers unique tasting rooms and outdoor event venues, bed and breakfast inns and relaxing environments for locals and visitors alike.

Villa Toscano Winery brings the essence of the beautiful Tuscany region of Italy to California. Many of their full-bodied wines are crafted from century-old vines.

Borjón Winery is a dynamic, Mexican-American, family-owned winery with a range of European-influenced wines including Italian, Spanish and French.

Helwig Winery offers sweeping vistas overlooking lush vineyards and breathtaking views of the Sierra and Coastal mountains.

A visit to Cooper Vineyards is a visit to one of California’s most charming family wineries.

Dick Cooper, whose family originally arrived in the Sierra Foothills in 1919, is generally considered Amador County’s “Godfather of Barbera.” Zinfandel might be Amador’s heritage grape, but it is a grape that does well in other parts of California. Barbera, on the other hand, makes a red wine that many of today’s wine lovers believe grows better in Amador County than just about anywhere else in the world – even as well as in the Piedmont region of northern Italy, where the grape originated.

**Please note:** Touring California Gold Country travel experiences will conclude in a future issue.
"Risk" is a word that comes up a lot when talking about personal finance and investing. But have you ever stopped to think about what it really means? How exactly do you define “risk” – what it is, what it isn’t and why it matters?

Part of the problem is that risk is a very personal experience. To some, it’s a vague, difficult-to-pinpoint feeling of anxiety about money and the future. To others, it’s much more tangible: risk is the chance of losing money in the stock market. Some people believe that risk should be avoided at all costs. Others shrug it off, believing that it’s an inevitable part of investing (and life), and therefore not worth fretting about.

Let’s be clear about one thing: there is no such thing as “risk free” investment. This means that we have to try to understand risk, and deal with its impact on our portfolios – because sooner or later, it will impact our portfolios.

But how exactly should we do that? How can we come to think about it in a rational, reasoned way? How can we make a good decision regarding how much risk we accept in our portfolios, and how can we manage that risk once we’ve taken it on?
Finance

Different kinds of risk

First things first: to truly understand risk, we need to get beyond the bare-bones definition that most people give – something along the lines of "the chance of losing money." Sure, that’s what risk always comes down to in the end. But the definition doesn’t offer much insight, or lead us to any possible solutions as to how we might be able to prevent risk from derailing our financial goals.

Instead, what we need to do is learn about the different types of risk which we face when we invest. These include:

**Business risk**
A measure of the risk associated with a particular company in which you invest (or the issuer from whom you buy bonds). In practical terms, it’s the chance that the company may decline or go bankrupt due to some company-specific problem (bad management decisions, business obsolescence, too much debt, etc.) and, therefore, you’ll lose some or all of your money. While even the largest, most well-established companies face some business risk, it’s a particularly important consideration with small-cap, startup companies that are still building their businesses.

**Market risk**
This is the opposite of business risk, describing the possibility of an entire market (or segment of the market) suffering a decline in value due to large-scale economic conditions or events. It’s important to remember that even the best-managed, most prosperous companies can suffer from market risk; witness what happened in the aftermath of the financial meltdown of 2007-2008.

**Political risk**
This is the chance of an unfavourable government action – changes in tax rates, regulations, foreign ownership rules, etc. – affecting the business prospects of a particular company in which you’ve invested. Such issues are of particular concern when investing overseas, where the rule of law isn’t as strong as it is in North America. It can also be important for companies operating in highly regulated sectors of the economy (mining and energy, for example).

**Currency risk**
A particular concern for snowbirds. This is the chance that the fluctuations in the relative values of international currencies could affect the value of your portfolio and, by extension, impact your ability to meet your day-to-day expenses or pay for larger lifestyle goals in foreign currency. Currency risk can be notoriously difficult to predict and manage, even for active traders and professional managers.

**Liquidity Risk**
The possibility that an investor may not be able to sell (or buy) an investment because there simply aren’t enough buyers (or sellers). Liquidity depends largely on the asset in question: it can take several weeks or even months to sell a privately held business, for example, or a rental property. On the other hand, liquidity risk is rarely an issue with large, blue-chip stocks, government bonds or mutual funds/ETFs.

**Credit risk**
The possibility that a bond issuer will not be able to pay interest or repay principal. Credit risk is usually a measure of the financial health of the underlying issuer and, therefore, typically more of an issue with corporate bonds than with government bonds. But this is only a general rule: most investors would consider bonds from, say, the government of Mexico to be a much higher credit risk than the bonds of Apple Inc.

**Inflation risk**
Describes the possibility that the value of a given asset could be eroded as the cost of goods and services slowly increases over time. In the current low-interest-rate environment, a portfolio with an oversized allocation to bonds and interest-bearing investments (GICs, Treasury Bills, etc.) faces greater inflation risk than a portfolio that includes a reasonable allocation to equities, which tend to offer returns above the rate of inflation.

**Interest-rate risk**
The chance that rising interest rates cause the value of your bonds or other fixed-income investments to decline. Over the past several years, it’s been easy to ignore interest-rate risk – most central banks around the world have kept interest rates low as a way of stimulating the economy. However, recent moves from the U.S. Federal Reserve suggest that this time may be ending, and we may be entering a period of rising interest rates.
Diversification

Ever heard the one about not putting all your eggs in one basket? That’s the idea behind diversification, one of the simplest and most effective strategies for minimizing risk. Building a portfolio comprised of different types of assets allows you to protect yourself against a downturn in any one.

There are a number of ways to diversify:

▶ By asset – equities, bonds, cash, real estate, resources, precious metals, and so on.
▶ By geographic areas – North America, Europe, Asia, emerging markets, etc.
▶ By market capitalization – large-cap, mid-cap, small-cap, micro-cap.
▶ By management style – growth, value, momentum, market-neutral, etc.

A well-constructed portfolio is diversified across all these methods.

Invest in equities

A lot of retirees think that the best way to deal with business and market risk is to avoid the stock market altogether. But such a strategy ignores what could arguably be a more significant risk: inflation risk.

The best way to fight inflation risk is by investing at least some portion of your portfolio in appreciable investments that have a growth component which stays ahead of inflation over the long term. Blue-chip, dividend-paying stocks fit the bill here: not only do these have the potential to grow faster than the rate of inflation, the income which they generate often grows as the underlying business increases sales and profits over time – something that rarely happens with bonds, GICs and similar investments.

Dollar-cost averaging

An old strategy, but a very effective one for dealing with market risk, and with credit risk on the fixed-income side. By following a dollar-cost averaging strategy, you contribute to your investment account on a regular basis, thereby averaging out the purchase price over time. With this method, a temporary market decline isn’t necessarily bad news – it actually means that your regular contribution will buy more. When the market rebounds, the gains will be magnified in your portfolio, leaving you with more units at a higher price after buying low.

Hedging strategies

The best strategy for managing risk in your portfolio is to avoid it in the first place – this is the central point of diversification and other strategies. When that isn’t possible, there are a number of strategies that seek to “hedge” risk and minimize its impact on particular positions in your portfolio. In the simplest example, investors can purchase “put” options that give them the right to sell a given stock at a given price, thereby minimizing the impact of both business and market risk for a given period of time.

Hedging is a complicated strategy, best suited to sophisticated investors with large positions in highly liquid stocks. For the rest of us, it’s usually best to delegate such responsibilities to a professional manager with a good deal of experience, usually via a hedge fund or similar pooled investment.

Professional management

Many investors have neither the time nor the inclination to manage the various risks which their portfolios face on a daily basis. Nothing wrong with that – you can work with a qualified wealth advisor who can do it for you, or put your money into mutual funds run by experienced experts, or hire a high-level manager to build a bespoke portfolio. Not only does this delegate much of the “chore” of portfolio management, it’s also one of the most effective methods for managing risk.

Strategies for managing risk

So, now that you know about all of the possible risks which you face as an investor, how do you manage those risks? How do you ensure that excessive risk doesn’t derail your portfolio, or prevent you from reaching your financial goals?

While there is no “magic bullet” strategy that can eliminate all risk, there are several ways to reduce the effect of risk on your portfolio. They include:
Finance

Understanding your emotional risk tolerance:

questions to ask yourself

How an individual deals with risk is ultimately a question of emotional temperament. Two people who feel differently about risk will approach a given investment opportunity very differently, even if they have relatively similar long-term goals.

So what's your emotional temperament? When it comes to risk, how much can you deal with? Answering that question will likely take a good deal of consideration and a fair bit of honest self-reflection. The following questions will get you started.

Take five minutes to review your most recent portfolio statement. Did you focus more on the investments that are doing poorly? Or the ones that are doing well?

Let's be clear: no investor likes poor performance. But if you find yourself constantly thinking about holdings that aren't living up to expectations, it could be a sign of a more conservative financial temperament, one that places a higher priority on preservation of capital than it does on growth of capital.

Conversely, if you find yourself patting yourself on the back for the gains from a particular position, you likely have a more aggressive temperament and are more drawn to growth opportunities than you are to a "steady as she goes" approach.

Think back to the last time you added a new position to your portfolio. Did you find yourself most concerned about it losing value? Or about gaining value?

Another quick way to determine whether you're more focused on investment downside or upside. Not surprisingly, those concerned more with new investments losing money tend to be more conservative investors, more inclined to invest in bonds and other fixed-income investments.

Say the stock market lost about 25% of its value since the start of the year. Your investment in ABC stock has lost about the same amount during that time. What do you do?

Thinking about how you react to a broader market downturn can be a good way to determine your overall risk tolerance. If you find yourself more inclined to sell, you likely have a lower tolerance for the market risk inherent in equity investing. On the other hand, if you do nothing, or even use the downturn to pick up more shares, then you have the temperament necessary for investing in stocks.

Take a quick look at your investment statements from a few years ago. What types of investments have you put your money into in the past?

When it comes to risk, what you've done (or not done) in the past can be a pretty good indication of where you're at, risk-wise, in the present. For example, if you've always had a healthy allocation of bonds and cash in your portfolio, it's probably an indication of your natural tendency to avoid risk. Those who have been comfortable putting money into small-caps, international stocks, or hedge funds probably have a more aggressive financial temperament.

As a followup to this question, you might want to ask yourself whether your allocation has changed very much over the years. If so, is it because of a bad investment experience (i.e. you lost money and you don't want to do that again)? Or is it because of changing goals and/or life circumstances? The former could be indicative of a lower appetite for risk.

How long are you typically willing to wait for your investments to regain any lost value? At what point do you push the "sell" button?

Every investor wants losing investments to regain value quickly. However, those who can "ride out" losing positions for one to two years usually have a much higher tolerance for risk. These investors are the ones who have the stomach for volatile investments such as small-cap stocks, high-yield corporate bonds and resources/commodities. Those with less patience would probably do best to steer clear.
Over a one-year period, what’s the maximum drop in the value of your investment portfolio with which you’d be comfortable?

Even the most experienced investors have a “line in the sand” – a number at which it becomes difficult to simply ignore an investment loss. In general, the lower the number, the greater the portion of your portfolio which should be invested in less volatile investments: bonds, GICs and other fixed-income investments.

Imagine that your investment portfolio dropped by 20% over the summer. How do you feel about that?

The key word here is “feel.” Because managing emotions are such a big part of managing risk, it’s vitally important to understand your emotional reaction to market downturns. If the thought of a 20% loss in a couple of months makes you feel ill, that’s a strong indication of a conservative mindset. If a 20% loss makes you excited about picking up assets on the cheap, then you’re the definition of an aggressive investor.

Imagine that you find a magic lamp on the beach. The genie inside grants you the ability to completely eliminate one risk from your financial future. So, which one do you choose?

This open-ended, “what if” question can actually tell you a lot about your emotional reaction to risk. Do you find yourself wanting to eliminate the ups-and-downs of the stock market? Or maybe it’s the risk of outliving your money? However you answer the question, it will help you pinpoint the exact area in which you need the most help managing risk.

Always remember, there are no right or wrong answers to the questions above – the answers depend on your individual perspective on risk and reward. And, while there are certainly definitive guidelines for the amount of risk which investors should assume, this doesn’t mean that investors who take on more risk are better or worse than others who can’t.

At the end of the day, there is absolutely no shame in being a conservative investor, nor is there any “glory” or honour in being able to take on more risk. What’s most important is that every investor find his or her own individual “comfort zone” when it comes to risk. That’s the best way to ensure the proper balance between investment success and peace of mind.
Want to help avoid some of the common health and safety pitfalls experienced by snowbirds? With more than 20 years of experience in dealing with unexpected health, safety and injury events experienced by the snowbird population, the 10 most common issues I have seen will follow. What is so upsetting is that with more careful attention, many of these situations could have been prevented. In our age group, there are many medical issues which may arise at any time over which we have little control, but there are also many that occur when travelling that I know can be avoided.

1. Complete your travel health insurance accurately

Take the time to do this carefully, being sure to check with family or your physician if there is doubt about a particular question on the application. Have a family member review the completed application before submission. The majority of claim declinations arise from improper completion of the insurance application. Don’t hesitate to call the insurer and ask for any clarification needed with the application. Be sure and take the time to read the policy, especially as it relates to your specific situation.

2. Take your documented health information with you

Preparation for your holiday should also include taking documented health information with you. Many persons have past and present medical conditions which necessitate involved medical, surgical and prescription drug treatments. You should have a medical sheet with you at all times, listing those past conditions and treatment as well as all current medical diagnoses and the exact name and dosage of any medications. In times of sudden illness or accident, trying to recall everything often proves faulty. Be sure and list any allergies and the names of your home physicians. If you’ve had any heart problems in the past, be sure and take with you a copy of your most current electrocardiogram (ECG).
While on your trip – or at your destination – be cautious of your new environment. Accidental falls are particularly common. Be sure that you have good light at night, remove risky obstacles such as suitcases, loose mats and other hazards. Do a safety check of your surroundings and be sure that there are working smoke detectors in your winter abode. Too many snowbirds are flown home, not only because of illness, but also because of injuries, especially falls.

All insurance policies require that your health be stable prior to travel. Most policies require that there be a certain period before travelling during which there has been no new diagnosis or treatment, no change in medication and no investigation for a new medical complaint. Read your policy to determine this stability period. Some periods are up to a year; with Medipac, it’s 90 days. Aside from the insurance requirement, the stability period is for your own well-being. If something has changed, it’s far better to have it thoroughly evaluated and managed with your own doctors rather than getting into trouble while away. Plan your annual health assessment for the spring, allowing plenty of time before your next season’s trip in case there is any new investigation, diagnosis or treatment in order to avoid changes during that stability period. Always choose a destination where you know that there is quality medical care nearby. Those who travel to remote regions or even to far-off countries should be in good and stable health, as there may not be ready access to good health facilities.

Choosing the right time to leave and return when driving is important. Every year, there are injuries reported to us from accidents during inclement weather. Look for the weather forecasts when choosing your dates and remember that it’s easy to notify your insurer if the dates should be changed. Take your time driving and avoid night driving or being at the wheel too long. Be sure and take a break at least every 2-3 hours and get a little exercise.

The majority of snowbirds are managing some chronic condition for which they are taking medication and following regular checks on their condition. While at home, this action becomes routine, such as doctor’s visits, blood pressure recordings, diabetes tests and INR tests for those on Coumadin. When away, many are not following these protocols. Be sure and take medications as prescribed and monitor your results as you would at home. For those with hypertension, use a wrist blood pressure cuff (which you can purchase in any drug store) or visit a pharmacy machine, take your pressure regularly and write down the results to assist your doctor when home. Diabetics can do their own monitoring…keeping a record of their results. Patients on Coumadin will have to make arrangements with a local lab for their INR tests. If your condition is becoming worse, contact your travel insurance hotline for advice or phone your home physician.
Travel health insurance policies do not cover ongoing investigation and treatment for the same medical condition. If there has been a covered hospitalization and the individual has been discharged and likely covered for one followup doctor’s visit, further ongoing coverage for the continuing problem or a recurrence of the same problem would not be a covered benefit. If a claim is to be made for a medical incident, be sure and know the terms of your policy and whether or not future coverage for that condition will still be in effect. Always check with the assistance personnel. If you will not be covered and there is a significant chance that there will be more trouble, you should seriously consider returning home. There are also those who begin to experience medical problems and want to delay seeking attention until their trip is over and they can be treated in their own community. This is a mistake and can often lead to complications or even premature death.

Most snowbirds spend their holiday time in warm southern locations where there is ample opportunity for healthy diets, exercise and pursuing a lifestyle that will maintain and even improve their health. Unfortunately, some snowbirds regard it as their “winter holiday,” getting too much sun, too many calories, too much alcohol and/or too much sitting. The absence of snow and ice makes it easy for most to exercise either with daily walks or by participating in one of the many opportunities such as swimming, pickle ball, etc. Fresh fruits and vegetables in most locations allow for healthy dietary choices, including the reduction of consumption of foods high in calories, salt, saturated fat and sugar.

Following these recommendations may well reduce your risk of such problems while away from home. Planning and preparing for your trip carefully, consulting medical expertise when indicated and living a safe and healthy lifestyle will all help to ensure another snowbird vacation.
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How to remove a tick

If you find a tick attached to your skin, there's no need to panic. There are several tick-removal devices on the market, but a plain set of fine-tipped tweezers will remove a tick quite effectively.

1. Use fine-tipped tweezers to grasp the tick as close to the skin's surface as possible.
2. Pull upward with steady, even pressure. Don't twist or jerk the tick; this can cause the mouth-parts to break off and remain in the skin. If this happens, remove the mouth-parts with tweezers. If you are unable to remove the mouth easily with clean tweezers, leave it alone and let the skin heal.
3. After removing the tick, thoroughly clean the bite area and your hands with rubbing alcohol, an iodine scrub, or soap and water.
4. Dispose of a live tick by submerging it in alcohol, placing it in a sealed bag/container, wrapping it tightly in tape, or flushing it down the toilet. Never crush a tick with your fingers.

If you develop a rash or fever within several weeks of removing a tick, see your doctor. Be sure to tell the doctor about your recent tick bite, when the bite occurred and where you most likely acquired the tick.

Center for Disease Control and Prevention

Are you a Trypanophobic?

Emerging technologies are starting to inject themselves into the immunization process, making it more palatable for Trypanophobics (people with a fear of needles) to get immunized early in life and before they go away on vacation.

Nasal spray is being tested to deliver the vaccine for Ebola, and dry-powder compounds are being tested for inhaling vaccines directly into the lungs. The Nanopatch and Sugar Microneedles are being developed in Australia for delivering a vaccine in the same manner as a nicotine patch or pain-relief remedy. The Pharmajet delivers a vaccine through the skin under high pressure, a somewhat space-age device which you may have viewed on Star Trek. And, finally, edible vaccines are being developed as well.

Vaccinations are extremely important to the health of the individual and the collective health of the general public. Twenty-four per cent of adults and 63% of children have a fear of needles and the most prevalent reason for declining vaccinations by injection is due to the pain associated with getting one, or repetitive pokes with a needle.

Determine post-bite if a tick had Lyme disease-causing bacteria

You’ve found a tick that has bitten you or a family member. With recent media coverage about the uptick in Lyme disease-causing ticks, you’re probably rightfully concerned. If you’re wondering what to do next to minimize harm and increase safety, follow these two easy steps and have peace of mind that you did everything to protect your or your loved one’s health.

1. Remove it safely. After being outside, you should always have someone help you check for ticks on your clothes or body, and be sure to give little ones an extra hand. If you find a tick, the first thing to do is make sure that you remove the entire tick – head and body. Before you proceed to remove a tick, however, be aware that you can increase the risk of transmitting bacteria into the bloodstream if you do not remove it properly. Check Health Canada guidelines for the correct procedure and disinfect the area after removal.

2. Check the tick for the bacteria that is associated with Lyme disease. Once you remove the tick, don’t dispose of it – keep it to test if it was infected with the Borrelia bacteria known to cause Lyme disease. This is easy, with the new over-the-counter Care Plus tick test. Within 10 minutes and with a 95.8% accuracy rate, the test shows a negative or positive result for the presence of the Borrelia bacteria in the tick. The test also includes a checklist to track your symptoms. Use the test results and checklist during consultation with your doctor.

You can find more information about fighting ticks and Lyme disease online at stopthetick.ca.

www.newscanada.com
What's the latest buzzword in food and health? It’s "superfood." No, this is not a cucumber in a cape – it's defined as “a nutrient-rich food considered to be especially beneficial for health and well-being.” That being said, there are so many things that are being touted as “superfoods,” it's hard to know whether it's worth sorting through all of the wellness jargon and seeking out these edibles.

And are they really all that super in that they will, in fact, help us live longer?! Well, let’s start with the supposed superfoods that are out there. For years, nutritionists and physicians have been promoting things such as spinach, blueberries, yams, apples, salmon and green tea (which I wrote about in a previous column – green tea really does have incredible longevity effects on our health). They are all high in nutrients and disease-fighting goodness, and are readily available at most grocery stores.

But did you know that some of the more recent superfoods which are being talked up include some unusual dietary additions – things such as crickets (yup, they’re super high in protein and can be purchased in powder form, which I've tried and even liked in a strawberry smoothie), seaweed, and anything that is fermented (such as sauerkraut or kimchi – they improve bowel health, aid in digestion and allow you to absorb your food better). These are all getting praise for adding to our overall well-being and, in turn, increasing our longevity.

While it’s hard to definitively say whether a specific food on its own will add actual days, weeks or months to your lifespan, it has undoubtedly been proven time and again that a diet rich in minerals and vitamins plays an important role in overall health (and, hence, longevity). According to an article in Time magazine, those who have the longest life expectancies live in Japan – the average life expectancy for women is 87 and for men, it's 80. Their diet is rich in fish and pickled vegetables, and may very well be responsible for Japan's incredible longevity, as they have diets filled with plants, fish and vegetables.

Another article published on WebMD asserts that a healthy diet is crucial to living longer. Eating foods rich in antioxidants is important, but so is consuming myriad beneficial nutrients, including protein, calcium and vitamin D, and minimizing detrimental dietary components including saturated and trans fats. “The most beneficial diets rely heavily on fresh vegetables, fruits and legumes - foods that are naturally lower in calories and packed with nutrients,” says Bradley Willcox MD, MPH, co-author of The Okinawa Diet Plan and professor of geriatrics at the University of Hawaii, in the same article.

So do superfoods extend your life? Well, the various foods out there that are currently being given a “super” title do include fruits, veggies, legumes and healthy proteins, which experts say are the key to longevity. But that shouldn't negate the healthful benefits of other foods that haven’t yet been touted as “super.” In the end, it's all about seeking out the freshest, most wholesome foods out there, ensuring that you eat a wide variety of those fruits to optimize on all of their nutritional values and having a willingness to try a few new “superfoods” along the way (crickets anyone?) to keep things exciting and healthful.
The countdown is on. In fewer than 35 days, the world’s best athletes will convene in Rio de Janeiro for the Games of the XXXI Olympiad. What makes this year’s Summer Olympics even more of an anticipated event than usual – especially for those of us who love to chase a little white ball around our local muni or religiously follow the PGA TOUR every weekend – is that it’s the first time we will witness golf in the international competition. In 2016, the sport makes its triumphant return after a 112-year hiatus. From August 5-21, Canadians and sports enthusiasts from coast to coast and from around the world are sure to camp in front of their TVs during these dog days of summer. PVRs will be set and families will gather to watch the Summer Games, which arrive for the first time in South America. For many of today’s top professional golfers, the opportunity which they never thought they would have arrived: to compete for a gold medal. The Olympic golf competition takes place on August 11-14 for the men and August 12-15 for the women. Golfers – both men and women – will compete on a brand-new course in Rio, built exclusively for The Games. Designed by Gill Hanse, the Olympic course should challenge players, and scores will be higher or lower depending on the prevailing coastal winds. Some may cry foul. Golf in the Olympics, you say? That’s not a sport! Hang on dear reader; before you list why golf should not be an Olympic sport, let me share a few of the reasons why the return of this four-letter word which causes players so much pleasure and pain deserves to be in Rio this summer – and in future Games, for that matter. The Olympic spirit is best expressed in the Olympic Creed: “The most important thing in the Olympic Games is not to win but to take part, just as the most important thing in life is not the triumph but the struggle. The essential thing is not to have conquered, but to have fought well.”

Often referred to as “the gentleman’s game," golf embodies this same spirit. The sport teaches one to play by the rules of the grand old game; it values honesty above all else. If you do something wrong, you call a penalty on yourself. You keep your own score. Etiquette is also adhered to, from not talking during your playing partner’s backswing to not walking across their line on the putting green. Finally, you’ll get no argument here, (especially from this scribe) that the sport causes players, no matter your handicap, their fair share of struggles. Golf was last contested at The Olympic Games in 1904. What you may not know, and one more reason to get excited about the sport’s return, is that a Canadian – George S. Lyon – won the men’s gold in the match play event held at Glen Echo Country club in St. Louis. Lyon, an insurance salesman, didn’t start playing golf until he was in his late 30s, at Rosedale Golf Club in the summer of 1895. He was widely known for his athletic prowess in other sports, notably cricket. Like many a natural athlete, however, once he picked up a golf club, the challenge of self-competition and natural co-ordination overtook any lack of training. Before long, he ranked among the best players in Toronto. At Glen Echo, Lyon beat the heavily favoured and reigning U.S. amateur champion, Chandler Egan – a long hitter by that generation’s standards who had also won the pre-tournament long-drive contest. Egan was less than half George’s age, but went down 3-and-2 over the 36-hole final. Lyon was 46, probably the oldest player in the field and, as a statement to those who doubted him, the story goes that he accepted his medal by walking to the podium on his hands.
Four years later, Lyon sailed to London intent on defending his Olympic title at the 1908 Games, but the tournament was cancelled due to a lack of entries. Lyon was offered a symbolic gold medal, which he declined.

Today, a replica of Lyon’s gold medal is on display at Rosedale, where I had my wedding reception. Another personal connection is that Lambton, the club at which Lyon played during the year he won the golf gold, is the course I wrote about for my first published magazine article about this sport in *Golf Canada* back in 2000.

Unfortunately, golf’s return to the Olympics is not without an unwanted shadow. The players are dropping like “mosquitoes.” A bad pun – yes – but the point is clear, as the main culprit scaring off some would-be competitors is the Zika virus, which is spread to people primarily through the bite of an infected Aedes species mosquito. An article in the *Harvard Public Health Review*, co-published by *TIME*, recently urged: “Zika Virus Means Brazil’s 2016 Olympics Must Not Proceed.” The associated risks and fears are warranted but, like all stories, there are two sides.

One-sided headlines like these have scared off the likes of World No.1 Jason Day, World No. 7 Adam Scott, four-time major champion Rory McIlroy and South African Louis Oosthuizen (2010 Open Championship winner). All of these players have decided to take a pass at the chance to win Olympic golf gold because of these concerns. Still, many of golf’s greats were committed to participate at press time, including Jordan Spieth and 2016 U.S. Open Champion Dustin Johnson. Other top-ranked professionals who might compete include Americans Rickie Fowler and Bubba Watson, Englishman Danny Willett (2016 Masters champ) and Justin Rose.

Top women expected to compete include Kiwi Lydia Ko, South Korea’s Inbee Park and Canada’s Brooke Henderson. Teen sensation Henderson, who turned pro in 2015, qualified for full status on the LPGA Tour after winning the Cambia Portland Classic. She has since climbed to No. 2 in the Rolex World Rankings after winning the Women’s PGA Championship this past June and defending her Portland Classic title. The Smiths Falls native has a good chance to come home from Rio with golf gold. Alena Sharp of Hamilton joins the 18-year-old as the other female athlete to don the red and white on the course.

As of July 4, the two men who will represent Canada were still undecided, since the selection is based on world rankings as of July 12. Currently vying to try to take the two spots from front-runners Graham DeLaet and David Hearn are Adam Hadwin (181) Brad Fritsch (257) and Nick Taylor (285).

Team Canada was one of only three countries that had representatives at a golf test event in Brazil this past March. This is part of the extra edge which Jeff Thompson, chief sport officer of Golf Canada, hopes to give our Olympic golfers. “The coaches put together video footage of every hole,” he said. “We are going to provide a pre-event briefing for all the players, so they feel like they’ve been there.”

Maybe this extra edge is what our athletes need to bring home golf gold this summer in Rio? Maybe the men will be inspired by Lyon’s story and want to defend his century-old title? Whatever happens in Brazil come August, golf’s return to the Olympics belongs and is sure to bring excitement and an unexpected finish on the fairways.

For more info: [http://olympic.ca/sports/golf/](http://olympic.ca/sports/golf/)
OK, so you’re not the “gym type” and you’re not one to endure exercising outdoors and battling the elements (such as heat, humid weather, rain, etc.). We understand. And we’ve found you the perfect solution: swimming and water exercises.

More and more seniors are turning to working out in the pool and enjoying all of the ways in which they can take advantage of exercising in water. Not only does water offer added support while working out because it’s low impact and there is less weight being placed on the bones and joints, there is also a much lower risk of injury when exercising in a pool because there’s less impact on the body. There is also no risk of falling and hurting oneself, which can be a huge relief to those who struggle with co-ordination or balance. In the water, we also enjoy a greater range of motion when performing certain exercises, meaning that we can get a lot more out of our workout sessions. And it’s great for heart health as well as mobility. It’s also ideal for those who suffer from arthritis and joint pain.

WebMD published an article on water exercise for seniors and quoted Wojtek Chodzko-Zajko PhD, head of the department of kinesiology at the University of Illinois at Urbana-Champaign who, in his former post at the University of Alabama, led research for 15 years that looked into the effects of physical activity (both on land and in water) among older adults. “It’s clear that aqua aerobics or water-based activities provide significant benefits for older adults, including increasing metabolism,” he said, also citing improvements in cardiovascular health, increased strength, the slowdown of age-related loss of muscle mass and the decrease of reaction time that comes with getting older.

In the same article, Michael E. Rogers PhD spoke about his study, which combined aqua aerobics – walking and dancing in the water – with actual strength training in the water. On average, he said that aqua exercise participants increased their strength by 27% in the quadriceps, 40% in the hamstrings and about 10% in the upper body region.

So there’s no denying that there are tons of added benefits to exercising in the water. And, for many who have turned to swimming as a form of exercise, they say that they stick to it because it’s fun. They enjoy the social aspect of swimming at a local pool, they thrive off of the atmosphere and they like the overall experience of swimming and water exercise.

There is a wide range of water-based activities in which seniors can partake other than strictly swimming laps in lane pools. Water aerobics are the most popular – participants are in shoulder-deep water and do various exercises that focus on core, legs, arms, shoulders, back and more. There is also water yoga, aqua jogging, water pilates and water therapy exercises for those who have suffered an injury or are recovering from an ailment.

The most important thing to remember before you start any new water-based exercise regimen is to check with your doctor first. Discuss your options and whether swimming and water exercise is right for you. And never do any sort of water aerobics or exercise alone.
Modern Lovers, the new novel from Brooklyn writer Emma Straub, is a rare book; one that is at once lighthearted and often broadly humorous, while at the same time emotionally true and often moving. The book focuses on two closely connected families, following them over the course of a single summer in which their lives will be upturned and examined, their souls and desires laid bare. As Tolstoy once wrote, “All happy families are alike; each unhappy family is unhappy in its own way.” Modern Lovers reframes the question: what is a happy family, anyway?

Elizabeth, Andrew and Zoe met at college, when they were in a band together, along with Lydia, who left the band and went on to a burst of fame before dying at age 27 (like Jimi Hendrix and Jim Morrison). Elizabeth and Andrew married, while Zoe married an older woman, Jane. Both couples settled in Ditmas Park—a Brooklyn enclave—and proceeded to, well, grow up. Now approaching 50, Elizabeth has become a realtor while Andrew, the beneficiary of a trust fund, has spent most of his life looking for a purpose. They have a son, Harry, a shy loner about to enter his last year of high school. Zoe and Jane, meanwhile, have opened a popular restaurant in the neighbourhood. Jane is the chef, while Zoe takes care of the more pedestrian matters, including furnishings, payroll and expenses. Their daughter, Ruby, is a free-spirited seeker, who flaked out on her college applications more or less deliberately, and has no idea what she wants to do with her life.

The summer in which Ruby graduates from high school proves to be a turning point for all six characters. While Elizabeth and Andrew have always seemed to have a perfect, solid marriage, doubt begins to creep in when Andrew falls in with a local guru who may or may not be a con man (it starts with yoga, then quickly spirals out of control). Zoe and Jane, meanwhile, are on the cusp of divorce, little more than roommates and grudging co-parents to Ruby.

When Ruby and Harry, who have known each other all of their lives, begin to see each other (read: sleep together) in secret, the stage is set for long-simmering, universally denied tensions between the two families to begin to manifest.

The other factor raising tensions is a production company filming a biography of their old friend and bandmate Lydia. The producers need rights not only to Lydia’s biggest hit (which Elizabeth wrote), but to the former bandmates’ “life rights” so that they (or versions of them) can be included in the film. Elizabeth is keen, but Andrew refuses to sign, as if the secrets of the past can ever remain there.

Shifting between characters and points of view, Modern Lovers is a fast-moving, involving examination of both contemporary life and timeless themes. We often look to literature to examine the great topics (think War, Peace, Crime, Punishment, Pride, Prejudice, etc.), but it’s often the smaller stories, focused on more immediate concerns, which touch us more deeply (or to which we can relate more easily). Modern Lovers is a novel of love and sex, friendship and family, restaurants and real estate, written with a deep focus on how we live now. It’s almost distressingly relatable. While readers may begin sympathizing with one character over another, events occur which cause that sympathy to waver, to remind the reader that life is more complicated than simple black and white or right and wrong.

Modern Lovers is a multigenerational chronicle of characters forced to look at their lives, whether they are in mid-life, trying to balance where they have come from with where they have ended up, or just at the beginning of adulthood, looking to an unknown future but with role models around them demonstrating that whatever they envision may not quite turn out how they hope. With passages which are laugh-out-loud funny, and quieter passages which will resonate at a deeper, more emotional level, Modern Lovers is a crowd-pleaser of a book, with something for everyone, a literary expansion on John Lennon’s famous line, “life is what happens when you’re busy making other plans.”

Modern Lovers
Emma Straub
For entertaining friends, I tend to prepare far too much food. Certain foods can be frozen, but other ingredients, like fresh salad greens, must be consumed immediately. The problem is that both Jack and I dislike eating the same leftover salad day after day, even when we use different dressings.

I decided to utilize my fresh greens to make a Summer Salad Soup. I pulled a tub of frozen chicken stock from the freezer to thaw. I then chopped up about two cups of cooked chicken breast and set it aside.

In a sauté pan, I added two tablespoons of olive oil and sautéed two minced cloves of fresh garlic and half an onion, chopped. Next, I added the kale, radicchio, sliced Brussels sprouts and fresh tomato slices from the salad. I poured just enough stock to cover the vegetables. Once the kale had wilted, I added more stock and the chicken.

Even with salt and pepper, my summer salad soup was missing that depth of flavour I savour. Then I remembered… yes…cheese! I decided to grate a cup of Parmigiano-Reggiano and tossed this deeply flavourful ingredient into the pot. Voila! A delicious summer salad soup.

The addition of cheese added that fifth taste sensation of umami, which provides depth and roundness of flavour to any dish.

In a separate pot, I brought water to a boil and cooked a cup of Garofolo's Pasta Dietetica Senza Gluten-Free. (I love this pasta made with quinoa and rice. It is available at Sobey’s.)

Just before serving, I placed a half-cup of noodles into two bowls and poured the hot soup over top. I garnished each bowl with freshly grated Parmigiano-Reggiano.
While researching this topic, I discovered that salad soups are quite popular. Lettuce soup is the more popular name. I didn’t know this. But it certainly makes sense.

Lettuce seems like such a simple ingredient. Many varieties, however, are packed with nutrition. Romaine lettuce, for example, has zero fat, low calories (12 calories per cup) and is high in fibre to improve digestion. Its vitamin C and beta-carotene work together to prevent the oxidation of cholesterol. This helps to prevent the buildup of plaque in the arteries. Romaine lettuce also has a two-to-one ratio of omega-3 to omega-6 and is a good source of vegetarian protein.

Lettuce is a rich source of vitamin A, which revitalizes the skin, all the while helping in the removal of toxins from the body.

When considering lettuces for your salads and soups, choose red, green and darkly coloured ones over white varieties, such as iceberg.

Other salad soups include:

- Chilled lettuce and radish soup with fresh thyme
- Chinese-style stir-fried lettuce soup with a dash of dry sherry, sesame oil and chili flakes
- Cream of boston lettuce soup with chives, tarragon and parsley
- Lettuce and pea soup
- Minted boston lettuce soup
- Romaine lettuce soup with croutons
- Wilted salad of greens soup with crème fraîche
- Lettuce and guacamole soup
- Green gazpacho

Summer Salad Soup

Serves 4

2 tbsp. olive oil
2 cloves garlic, minced
½ onion, chopped
1 cup of chopped kale
1 cup of chopped radicchio
1 cup of chopped tomato (different colours)
½ cup of sliced Brussels sprouts
4 cups of chicken stock
2 cups of cubed cooked chicken
1 cup of Parmigiano-Reggiano
1 cup of cooked pasta (gluten-free)
Parmigiano-Reggiano (for garnish)

Preparation as described in the article.

Suggested wine

This is a delicate, but highly flavourful soup. The natural acidity from the tomatoes comes through in the broth, calling for more acidity in a wine. The saltiness from the cheese also nicely harmonizes with zesty acidity in wine. I suggest that you pair this salad soup with New Zealand Sauvignon Blanc or Italian Pinot Grigio. Both wines have a backbone of acidity to harmonize with this soup.
A Bold New (Virtual) World

Virtual reality. What’s the first thing that springs to mind when those two, seemingly incongruous words are placed together?

Maybe it’s a scene from Star Trek: The Next Generation, with the crew taking shore leave, living out a very real-seeming fantasy. Maybe you take a more dystopian view. Something like The Matrix, where humankind has retreated into a manufactured world and nothing is real (or is it?).

While we’re not anywhere near the holodeck of Star Trek fame, and if we were living in The Matrix, we wouldn’t know it, there’s a whole world of VR experiences awaiting intrepid early adopters. These experiences range from interesting to immersive and from super inexpensive to…otherwise.

How VR Works
The Coles Notes Version

VR worlds are necessarily three-dimensional. VR splits your view and presents a slightly different perspective to each eye. This provides depth of field; it’s the same concept that makes 3D movies work.

Sound plays an important part in our perception of what’s real. The second part of the VR equation is a pair (at least) of stereo headphones that can deliver the virtual soundscape.

Finally, an array of sensors – in some cases, stuff that’s already built into your smartphone and in other, more advanced scenarios, stereo cameras that can tell exactly where you’re positioned – help the VR device translate your real-world movements into whatever virtual world you’re inhabiting.

Beyond that, it’s just raw computing power and smart people building virtual realities for us to play around in.

Google Cardboard
$10-30 USD
Google.com/cardboard

Google Cardboard is an experiment that sparked a VR renaissance. While the first Google Cardboard headsets were literally made of cardboard, the technology has grown up somewhat. You can get a well-thought-out and well-constructed Google Cardboard viewer made, ironically enough, from plastic for less than $30. Cardboard iterations are available, too, and cost $15 or less. A quick Amazon search will turn up a bunch of options.

Download the Google Cardboard app onto your phone, fire it up, snap your smartphone into the back of the viewer, strap the whole deal to your head and be transported.

There are games, of course. Some of these will require a Bluetooth gamepad to enjoy properly. There’s also an entire section of YouTube devoted to 360°-view videos to watch. You can even take an immersive tour of global points of interest or drop in on the street where you grew up to get a 360° view of how much things have changed since you last visited.

It’s an eye-opener and an inexpensive entry point.
Stepping up to a dedicated VR viewer, the experience is much more immersive.

The Oculus system plugs into your computer (desktop or laptop) and is a more self-contained system. It’s also much, much more powerful.

Oculus has a game-developer community already in full swing, creating content for this VR wunderkind. Roller-coaster demos that feel almost too real are just the beginning. The Oculus Rift promises an immersive, but mostly seated, VR experience. You’re looking at a video game that’s experienced rather than simply played.

This is the single best VR experience available today. It requires some setup, some space and a powerful PC to run the show but, for that investment, you are at the absolute forefront of VR.

Where other VR experiences track to the movements of your head, the experience which the Vive offers is some next-level stuff; not only can you turn through 360°, you can also physically move in the game space.

You’ll need a little space to spread out; find a place for each of the two cameras/spatially aware sensors and strap on the headset that is the heart of the system. In each hand, hold one of the two tracked game controllers. Fire up a game and you’re transported into whatever world you choose.

The orientation session, in which you learn how the controllers work, is an eye-opener. It really does feel as if you’re in a different world. Physical movements are tracked and instantly translated into the virtual world. Walk to a point in space and you move just as fluidly in the game space.

Hold one of the controllers up to your face and see a perfect virtual representation move exactly as you expect. In a game, rather than a slightly strange-looking piece of plastic, you’ll see a sword, a bow, a hammer, a paddle or whatever the game world requires.

Games and virtual experiences are many. A personal favourite: Vanishing Realms (vanishingrealms.com), where you explore a very real-feeling virtual world and search for clues to solve in-game puzzles.

Along the way, find new items such as keys to open locked doors, swords and shields to fight visceral battles with skeletal bad guys, a bow that sees you ducking for cover while looking for the perfect opportunity to fire off a well-placed arrow.

While the experience that each of these VR experiences offers is hard to properly put into words, HTC’s Vive specifically would demand more words than the whole CSA Online column affords…and I still wouldn’t do it justice.

This is a “gotta see it to believe it” thing.

If you have a recent Samsung Galaxy smartphone (S6, Note 5 or S7), there’s a sort of halfway point between Google Cardboard and a full VR rig such as the Oculus Rift or the Steam/HTC Vive (which we’ll talk about in a second).

Snap your Samsung Galaxy S6, S6 Edge, Note 5, S7 or S7 Edge in to the port on the front of this light weight headset and you’re ready to experience a bunch of immersive 3D games and movie experiences.

For games, use the directional touchpad on the side of the headset or pair a Bluetooth gamepad to interact and move your head to look around. There are more than enough games and movies to justify the relatively small expense (again, assuming that you already have a compatible phone).

Here, you’ll find gems like a Cirque du Soleil experience that puts you right in the front row of a Cirque show that feels as if it’s being put on just for you.

If you have any doubt that the show is being staged for your benefit alone, just turn 180° and take a look at the empty seats behind you.
Let us grow together

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

Your efforts will be honoured with:
- Free Annual Membership
- Special Key Member Pin
- Your name published in CSANews

Sign up five new members and become a Key Member of the CSA!

Membership Number (for renewing members) ____________________________ Language □ English □ Français
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Spouse/Partner’s Name ______________________________________________ Date of Birth DD / MM / YY
Canadian Address ______________________________________________________________________________________
City __________________________________________ Province ____________ Postal Code ________________
Telephone ( ) ________________________________ Cell ( ) ______________________________
E-mail ________________________________________________________________________________________________

Winter Address

City ____________________________ State ____________ Zip Code ________________
Telephone ( ) ________________________________ Referring Member Name or Number ________________________

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Payment □ VISA □ MasterCard □ Cash □ Cheque (Make payable to: Canadian Snowbird Association)

Credit Card # _____________________ Expiry ____________________

I/we hereby apply for membership in the Canadian Snowbird Association (CSA) and, if accepted, acknowledge and/or agree as follows:

1) Membership dues are non-refundable and are renewable every June 30.
2) Information contained in this application may be used by the association for various purposes in accordance with privacy legislation including, but not limited to the following:
   a) Marketing purposes or research,
   b) Association-approved third parties as may be necessary.
3) The association will make reasonable efforts to ensure that we are advised of the purposes for which the information may be used.
4) The letters patent, by-laws, rules, regulations and policies of the association are binding.

The Canadian Snowbird Association is in compliance with the Personal Information Protection and Electronic Documents Act (PIPEDA) of the Government of Canada.

To exclude your subscription to the CSA news magazine, deduct $9.95 from the annual dues rate. Membership dues and fees are subject to change without notice.

Signature ____________________________ Date ____________________

REV. 08/2013 Source code: E99
CSA INFORMATION BOOKLETS

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

CSA AUTO CLUB

When your vehicle is stranded by the side of the road, you want help, fast. Joining the CSA auto club means choosing ANY service vehicle and getting on your way. Just submit the claim to us and we GUARANTEE payment within 30 business days.

1st car...$54
2nd car...$33
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For more than twenty years, Medipac International has earned the respect and repeat business of snowbirds, coast-to-coast. Endorsed by the Canadian Snowbird Association, Medipac has proven time and time again to be the insurance company that snowbirds rely on. Before you travel – talk to Canada’s only “real” choice for travel medical insurance benefits.

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

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Help to promote the rights and privileges of Canadian travellers every day by promoting the organization that works to protect your rights!

Order your CSA licence plate today by contacting the CSA at 1-800-265-3200.

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

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Can you guess them all?

These Outside the Box puzzles will definitely tease your brain!

1. PIPE

4. welcome

2. C

5. MIGHTY

3. TIME
   TIME
   TICHARME

6. REGI$TER

Answers on page 50
Jack wants to go GOLFING!

Four guys have been going on the same golfing trip to St. Andrews for many years. Two days before the group is to leave, Jack’s wife puts her foot down and tells him that he isn’t going. Jack’s mates are very upset that he can’t go, but what can they do? Two days later, the three get to St. Andrews only to find Jack sitting at the bar with four drinks set up!

“Wow, Jack, how long have you been here, and how did you talk your missus into letting you go?”

“Well, I’ve been here since last night. Yesterday evening, I was sitting in my living room chair and my wife came up behind me and put her hands over my eyes and asked, ‘Guess who?’ I pulled her hands off and there she was, wearing a nightie. She took my hand and pulled me into our bedroom. The room had candles and rose petals all over. Well she’s been reading 50 Shades of Grey…on the bed, she had handcuffs and ropes! She told me to tie her up and cuff her to the bed, so I did.”

And then she said, ‘Do whatever you want.’”

“So... here I am!”

TELL ME what you want!

A woman is sitting at a bar enjoying a drink with her girlfriends when an exceptionally tall, handsome man enters.

He is so striking that the woman cannot take her eyes off him. The man notices her overly attentive stares and walks directly toward her.

Before she can offer her apologies for rudely staring, he leans over and whispers, “I’ll do anything, absolutely anything that you want me to do for $20. But only on one condition.”

Flabbergasted, the woman asks what the condition is.

“You have to tell me what you want me to do in just three words.”

The woman considers his proposition for a moment and then removes a $20 bill from her purse, which she presses into the man’s hand along with her address.

She then looks deeply into his eyes, and slowly and meaningfully says, “Clean my house!”

Our thorough testing of clubs includes all of the possible ways it might be used during a normal round.

Strong Man CONTEST

A strong, young man at a construction site was bragging that he could outdo anyone when it comes to pure strength.

He made a special case of making fun of one of the older workers at the job site. After several minutes of ranting, the older worker had had enough.

“Why don’t you put your money where your mouth is and challenge me to a strength competition,” he said. “I will bet an entire week’s pay that I can haul something in a wheelbarrow over to that building that you won’t be able to wheel back.”

“You’re on, old man. Let’s see what you got,” the young boaster replied.

The old man reached out and grabbed the wheelbarrow by the handles. Then, nodding to the young man, he said, “All right, hop in.”
**CANADIAN SNOWBIRD ASSOCIATION INC.**
(A corporation without share capital under part II of The Canada Business Corporations Act)

**CANADIAN SNOWBIRD ASSOCIATION INC.**
(A Florida not-for-profit corporation)

**NOTICE OF ANNUAL MEETING**

The annual meeting of the CANADIAN SNOWBIRD ASSOCIATION INC. (Canadian Corporation) and CANADIAN SNOWBIRD ASSOCIATION INC. (Florida Corporation) will be held at the Lakeland Center, 701 West Lime Street, Lakeland, Florida on Wednesday, the 25 day of January, 2017 at 10:00 o’clock in the forenoon, local time, for the following purposes:

- To receive the annual report and the financial statements of the corporations for the year ended October 31, 2016 (and the report of the auditors thereon);
- To appoint officers and directors in accordance with procedures, as determined by the bylaws;
- To appoint auditors for the ensuing year and to authorize the directors to fix the auditors’ remuneration; and
- To transact such further or other business as may properly be brought before the meeting or any adjournment thereof.

Dated at Toronto this 30 day of June, 2016.

BY ORDER OF THE BOARD

John Foster, Secretary

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**Fast Facts**

- The Canary Islands are a volcanic archipelago
- There are eight islands
- Primary agricultural crops are bananas and tobacco
- Population: 2,000,000
- The Canary Islands are warm all year round
- The Canary Islands house 15 incredible golf courses
- The economy of the Canary Islands is based primarily on tourism
- Two capital cities – Santa Cruz de Tenerife and Las Palmas de Gran Canaria

**Mosquito Facts**

- The word “mosquito” is the Spanish and Portuguese word for “little fly.”
- Mosquitoes are the deadliest animals on Earth; more deaths are associated with mosquitoes than any other animal on the planet. Mosquitoes may carry any number of deadly diseases, including malaria, dengue fever, yellow fever and encephalitis. Mosquitoes also carry heartworm, which can be lethal to your dog.
- Only female mosquitoes bite humans and animals. Female mosquitoes need protein for their eggs, and must take a blood meal in order to reproduce. Males will avoid you completely and head for the flowers instead.
- All mosquitoes require water to breed. Some species can breed in puddles. Just a few inches of water is all that it takes.
- Females live for two weeks to a month, while males usually live for just a week.

**Golf for Girls**

- The Ladies Professional Golf Association (LPGA) was founded in 1950
- In 2016, there will be 33 official money event competitions
- Currently, there are 510 LPGA tour members
- Mary, Queen of Scots was the first woman to play golf
- The famous St. Andrews golf course was built in 1552 during Mary’s reign
- Mary, Queen of Scots coined the term “caddy” by calling her assistants cadets

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**CSA President’s Award Honourees**

James and Marguerite Cooper, Ontario

**Answers to Outside the Box Puzzles on page 48**

Snowbird Currency Exchange Program

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

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

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

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

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

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

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

1-800-265-3200

For information please call the CSA or download the application from www.snowbirds.org
For Canadians who **KNOW** they are heading south this Winter

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Medipac Early Bird Travel Insurance® is only available until August 8