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As a member of the Canadian Snowbird Association, take advantage of the CSA home and auto insurance plan underwritten by RSA. Designed specifically for your association, CSA home and auto insurance provides you with a full range of valuable features such as:

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What a response! You have outdone yourselves, again, and sent in more than 2,700 responses to our Spring CSANews Survey. With the price of postage and the importance of time as we get older, I would like to thank each of you for your gift which will help us to help other snowbirds everywhere. We are still compiling our many written results and will print an overview of them for you in our next issue.

And, some more good news – the Gulf of Mexico oil spill appears to be over; not the damage, of course, but even that seems to have turned out much better than the inflammatory media coverage indicated it would. I was incredibly surprised to learn that as much as 75% of the oil may have just evaporated. I certainly did not learn that in science class, but I did know about “gasoline evaporating from my car” experiences. The beaches of Florida appear to be their normal beautiful selves and I am breathing a sigh of great relief, as we live (and work) on the Gulf Coast for part of each winter.

I would like to make particular note of the book that Willa Maclean reviews on page 44 called “Overtreated.” This book made my hair stand on end (a Jack Parry phrase) with all of the statistics and variances in the U.S. health-care system. This book is an incredible piece of research bringing together many studies and government statistics to paint a clear picture of the issues we face in health care, and some solutions too. I recommend it to you and I also really liked “Super Freakonomics” and “What the Dog Saw” for their different viewpoints on common things.

Jack and Jenny Parry, the founding president and first lady of the CSA, are celebrating their 50th wedding anniversary in early September, probably on the day you receive this. We all owe them a debt of gratitude for their many years of service to the CSA and for leading us through the difficult early years of our association. We look forward to seeing you both soon.

Travel safely, everyone!

Sincerely

J. Ross Quigley, Editor
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Online Drugs Risky Business

Buying drugs from an Internet-based business that does not provide contact information, such as a street address or telephone number, may pose serious health risks because consumers have no way of knowing where these companies are located, where they get their drugs, the ingredients in the drugs, or where to reach the company if there is a problem. Consumers should not purchase medication online from any website or company that:

◆ Refuses to provide a street address, telephone number or any other contact info,
◆ Offers prescription drugs without a prescription,
◆ Offers to issue a prescription based on answers to an online questionnaire,
◆ Claims to have a “miracle cure” for any serious condition,
◆ Sells products that are not approved for sale in Canada, or
◆ Sells products that are being provided directly to consumers from foreign sources.

Consumers who may have encountered suspected counterfeit health products are encouraged to contact Health Canada by calling 1-800-267-9675.

Source: Health Canada; www.hc-sc.gc.ca

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Renewing Your Passport?

The Canadian government has recently introduced a new program to make passport renewals easier. Called the “Simplified Renewal Process,” it allows Canadians to renew their passports without resubmitting proof of Canadian citizenship or supplementary identification and guarantor information.

Certain criteria must be met before applying through the Simplified Renewal Process.

Your most recent passport:

◆ Must have been valid for five years,
◆ Must have been issued in Canada,
◆ Must have been issued within the last six years,
◆ Must be a regular passport,
◆ Must not be damaged and must never have been reported as lost or stolen, and
◆ Must have been issued under your current name.

You must submit a renewal form (available from your local passport office or the Passport Canada website), along with two new photographs. (The photographs do not need to be signed by a guarantor; however, the name and address of the photographer/studio and the date on which the photographs were taken must be provided on the back of at least one photo.)

Applications can be submitted in person in Canada, by mail in Canada, or by mail from the United States.

Passport Canada: www.ppt.gc.ca

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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 26th day of January, 2011 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, 2010 (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 19th day of August, 2010.

BY ORDER OF THE BOARD

John Foster, Secretary
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.

For information please call the CSA or download the application from www.snowbirds.org
Dear Bird Talk,

I have been a user of this coverage (Medipac) for the past five years during our stays at our home base while in the U.S., Apache Junction, Arizona. I became ill this February and, after some misdiagnosis, was finally identified to have Valley Fever. This illness is restricted to Arizona, California and parts of Texas and is not very well-known to northerners. Suffice to say, Medipac delivered on all its promises in spades and, for the most part, in a very professional manner. I wish to thank Medipac and its employees for their support and service. I would also suggest that you consider having a feature on Valley Fever in the health section of CSANews. Many snowbirds go to these desert areas and should be aware of Valley Fever. I am still recovering and making good progress.

William Gardner
Chilliwack, B.C.

Ed: Thank you for your kind words, Mr. Gardner, and a speedy recovery. Valley Fever is more prevalent than we realize but, in most cases, our bodies’ immune systems deal with it effectively and we may not even know that we have had it. Valley Fever is a fungus caused by airborne spores that enter our lungs, in dust, usually when close to construction or agricultural sites. Although quite common in the Southwest, it is often not diagnosed properly, as happened in your case. If you travel in these areas, you should know that catching Valley Fever is a possibility and make sure that your doctor is aware of it, should you have symptoms such as rash, coughing, chest pain, etc. It is not contagious, but be aware that your pets could also be affected. The following website has more detailed information: http://phoenix.about.com/cs/health/a/valleyfever01.htm

Dear Bird Talk,

My wife and I are recently retired; we are seriously considering becoming snowbirds. We are wondering if we can take our pets across the border and what is required to do so. We would appreciate any help that can be given us or any online resources there are.

Thank you for your time.
James

Ed: Speaking of pets, the answer is yes! We travel with our two dogs and all we do is make sure that we have a recent copy of a rabies certificate. I believe that cats have the same requirement. There has never been a problem with U.S. customs, although we have had minor “issues” with Air Canada as we want our pets to travel on the same plane and in a heated compartment. Many rental locations in the U.S. also do not allow pets, so do a little homework before you travel. Further information can be found on the U.S. Department of Agriculture website: www.aphis.usda.gov (click on Travel with my Pet under Related Topics) and if you are a CSA member, on www.snowbirds.org.

Dear Bird Talk,

With regards to your story in the summer issue Re: Chris & Liz Butler, I think that you meant the rental fee was AU$600-700 per week not per month. I have checked this out with Meridian Towers.

Agnes Ronald
Kincardine, ON

Ed: You are absolutely correct! Per week, not per month; the next time we quote rates, we will take a little extra time to confirm them.

Dear Bird Talk,

It was a bright sunny day on Monday, March 15, 2010 when the first Ontario CSA picnic was held at Fort DeSoto Park, Site 5 in Tierra Verde, Florida. Approximately 495 Ontarians registered from all areas of our great province. To our surprise, a busload of Ontario snowbirds arrived all the way from Ocala, Florida! We were all extremely pleased to see them and they said that they were quite happy to be with us for the day.

The success of this picnic was due mainly to the assistance of 18 volunteers who helped in many ways. The musical entertainment provided by Gabe Benoit and friends from Timmins, Ike Jones from Peterborough and the Piccadilly Pickers from Kingston; it certainly was lively and toe-tapping and very much enjoyed by all.

The great door prizes were drawn for the guests who had registered; two of these were donated by Kodak Canada, Inc. and the third, a GPS, was provided by the sponsors – the Canadian Snowbird Association and Medipac Travel Insurance. This certainly added to the excitement of the day.

A special thanks to Ron and Judy Steeves, who also assisted us with our very first endeavour, making this a truly successful picnic.

We look forward to seeing you and your Ontario friends once again on Tuesday, March 15, 2011 at Site 5 in Fort DeSoto Park.

Stu and Isabel Irvine
Ontario CSA Picnic Co-ordinators

Ed: I was there with Pat, my wife, and our two mothers and it was a wonderful day. We met lots of old friends (some of whom we did not even know were snowbirds) and we made several new friends, too. Stu and Isabel and all their volunteers have begun a great new tradition for Ontario snowbirds. So we now have access to Florida picnics for Newfoundland, Nova Scotia, PEI, New Brunswick and Ontario, and huge events in Yuma and Quartzite in the West. What’s next?
Coren Comments

Thank you for printing Michael Coren’s column in the summer Issue 75 regarding some Canadians’ perception of the United States. He was able to express my thoughts and it is my hope that more Canadians will give what he says some consideration.

Joni Steele
Ontario

Hmm. Not sure what to make of Michael Coren’s “opinion” in the summer issue. Surely he’s writing tongue in cheek. Otherwise, I didn’t realize he was such a toady.

Anne McEwen
Burnt River, ON

Is Michael Coren fishing for a congressional medal? We already know that the U.S. of A is the best country in the world, the most democratic one, the smartest, the most peace-loving, etc., etc. We have been told this ad nauseam for a long time.

Robert Merkel
Nobel, ON

We are lifetime members and always enjoy reading CSA News. We found the article written by Michael Coren in the summer 2010 edition to be especially good. We are so sick of all the “Yankee bashing” by Canadians who spend time in the U.S. and criticize their hosts, or others who know absolutely nothing about America or Americans. We have been spending five to six months a year at our Florida home since 1992 and enjoy the country, the lifestyle and the people very much. We are totally accepted by our southern community and are very saddened by the Canadian anti-American mentality. Thank you, Michael Coren, for spreading the truth about our neighbours.

Dianne & Mac
Ontario

Ed: As an editor, it is a pleasure to have a columnist who elicits opinion on both sides of an issue and Michael Coren is that master writer. Personally, I love America and Americans; I just don’t necessarily agree with everything that they say and do.
W ell here I am writing to you in the fall edition of CSANews...can you believe it? It’s certainly been one of the hottest summers in quite a while here in Ontario, but we all know that this won’t last much longer. Before you know it, we’ll be embarking on our respective journeys to our winter destinations. Despite some recent fluctuations, the Canadian dollar looks strong and that bodes well for another great winter of snowbird travel. If you find yourself in Ontario this September before heading to your winter home, I strongly encourage you to spend an afternoon with us at one of our annual Snowbird Lifestyle Presentations. This year, you will find us in Orillia, Sarnia, Kingston, Port Hope, Peterborough and Richmond Hill. As always, you’ll be treated to another great afternoon of top-quality musical and comedy entertainment. It’s also a great opportunity to learn the latest about some of the products and services out there that can really enhance your winter snowbird experience. Finally, you’ll learn all the latest about what your association and our friends at Medipac are doing on your behalf. The best part? Well, once again, admission is absolutely free and everyone is welcome to spread the word and bring your friends. Dates, times and specific locations can be found on our website at www.snowbirds.org.

On a less pleasant note, during the summer I’ve had a few people approach me with their concerns about the recent BP oil spill in the Gulf of Mexico. While our friends in Louisiana are bearing the brunt of this terrible accident, the oil has largely stayed away from Florida’s beaches. As this edition of CSANews goes to press, the well has finally been capped and, with the exception of a small area in the Florida panhandle which is in the far northwestern part of the state, it appears that the rest of Florida will not have to contend with oil on their beaches.

Florida has approximately 180 beaches, 164 of which have been spared entirely. Even the majority of the beaches in the panhandle that were briefly affected are now clean and clear. None of this is meant to downplay the fact that this was a significant tragedy; 11 people lost their lives and countless others have had their livelihoods dramatically affected up and down the Gulf Coast. My point is simply that the region’s biggest hurdle now is perception, not oil.

These communities depend so much on our snowbird dollars and they need them now more than ever. I spend my winters in Florida, as do hundreds of thousands of Canadian and U.S. snowbirds and when it gets a little colder, I’ll be packing my bags to enjoy the Florida sun just like I always do. I know that this situation will not affect regular snowbird travel, but it could well have an impact on those who don’t make the annual journey to escape the cold. If you have friends and family who were planning a winter visit to Florida, Texas or any of these communities up and down the coast, please encourage them to go; our hosts down south need our help now more than ever and the beaches are open for business.

I have been spending a fair bit of time this summer sitting down with some of the provincial politicians in Ontario, urging them to raise their provincial reimbursement rates for emergency out-of-country hospital expenses. Most recently, I sat down with Liberal MPP Jim Brownell and Conservative MPP Steve Clark. Earlier in the summer, CSA Second Vice-President Nancy Hopcraft and I had the same discussion with Ontario NDP Leader Andrea Horwath.

Any time you’re asking politicians to increase health-care funding it’s always a tricky issue, especially when you’re facing a $20 billion deficit, as is the Ontario government currently. At the end of the day, this is an issue of fundamental fairness. As snowbirds, we have to pay a full year of taxes to our federal and provincial governments and we pay for an entire array of services that we obviously do not use for that full year. That’s fine, we accept this. However, the one thing that we do expect is to have full, equal access to the health care and the drug coverage for which we pay taxes. We are simply asking the Ontario government and all other provincial governments that are violating the portability principle of The Canada Health Act to obey the law. They need to start reimbursing emergency in-patient services required by travellers at the same rate per day as that paid for similar services within their province.

We are not asking them to pay the high costs of U.S. hospital stays, and our proposed changes will not cost Ontario or any other province any more money than if the emergency had occurred while the patient was in the province. There is a provincial election next year in Ontario and now is the time to seek the commitment of our Ontario politicians to right this fundamental wrong.

The retiree visa issue is full steam ahead. The U.S. Senate and House of Representatives are currently on their summer recess, but contacts have been made and we are busy preparing for a full slate of meetings in Washington early in the fall.

My wife Lois and I wish all of you a safe journey. If you’re in Ontario in September, take in one of our Snowbird Lifestyle Presentations – we’d love to meet you.
No one likes to think about accidents.

Insurance cannot prevent them, but it can protect you and your spouse against severe financial hardships that accompany sudden death, dismemberment or loss of sight.

While the personal loss is irreparable, it is possible by means of this insurance to minimize the economic consequences.
Government Relations

report

Summer can often be a challenging time at which to have snowbird issues debated in our national media and by the members of our legislative assemblies. While sitting down to prepare this column, something in the national paper caught my eye which highlighted an issue near and dear to many of our members. In early August, the Canadian Medical Association (CMA) released a paper entitled “Health Care Transformation in Canada: Change That Works, Care That Lasts.” As many of you are aware, the CMA is the national voice of the majority of Canada’s physicians. While it may not speak for all of them, it’s a voluntary organization with more than 72,000 members from coast to coast.

The paper’s aim is to “improve the health of the population at large, to improve the health-care experiences of patients, and to improve the value for money spent on health and health care.” At first glance, it appears to be pretty uncontroversial stuff; I mean, who could argue with any of that, right? Well, even discussions about changes to health care, particularly in Canada, are often filled with high emotions and a fair bit of political posturing on all sides.

The Canada Health Act requires that provincial/territorial health insurance plans must insure all medically necessary hospital and physician services. However, since the inception of Medicare, the report points out that care patterns have shifted dramatically – away from being primarily acute care in nature to broader health needs, including prevention, treatments and medications that were not foreseen by the original founders of our Medicare system.

When the Canada Health Act was originally passed, physician and hospital services represented approximately 57% of total health spending. This number has now declined to 41%. The report acknowledges that there is still significant public spending on services covered beyond the act for programs such as seniors’ drug coverage but, as these services are not subject to the act’s program criteria, they are often the targets of arbitrary cutbacks.

Yes, most jurisdictions in Canada do provide some form of seniors’ drug coverage but, as our members know only too well, there is a patchwork of rules across the country. These rules tend to specify differing limits on the supply of prescription medication that provincial and territorial drug programs will cover. Some provinces will cover a full six-month supply (matching the amount of continuous out-of-country travel time which residents are permitted), while others limit this supply to as few as 30 days.

As far as the CMA is concerned, the goal is comprehensive drug coverage for the entire population. It is estimated that less than one-half of prescription drug costs were publicly paid for in 2008. As our recently released third edition of The Canadian Travellers’ Report Card points out, the Canadian Snowbird Association also believes that the federal government should enact some form of national pharmacare program covering all drugs, not just catastrophic expenses. The federal government is the protector of national standards catastrophic expenses. The federal government is the protector of national standards in health care and a funding partner in providing access to drugs for many Canadians. As such, it has an important role to play in ensuring that Canadians who need government-supported drug benefits continue to have access to the drugs which they require, both at home and when they exercise their right to travel. This is an important issue and it’s encouraging to have an ally like the CMA with us in this ongoing fight.

There has been a great deal of talk about the controversial Arizona immigration bill known as SB (Senate Bill) 1070. The law essentially says that if officers stop, detain or arrest someone while enforcing other laws and reasonably suspect that person to be in the country illegally, they have to try and determine their immigration status if it is “practicable.”

In other words, police don’t have to determine someone’s legal status if there’s a shootout going on. They also get a pass if inquiring would hinder an investigation – by scaring off witnesses, for example. Now, it’s important to keep in mind that ALL United States law enforcement officers already have the ability to check on the immigration status of those whom they stop or arrest, so there’s not much that is new here.

The provision that has received the most attention is the creation of a new state crime…the failure to produce proper immigration documents. It’s a misdemeanour modelled on a rarely enforced 1940 federal statute. But SB 1070 also says that anyone in the country legally cannot be convicted of this crime. Still, from a practical perspective, it might be a concern if a Canadian snowbird didn’t have his passport on his person while being suspected of committing a separate crime or violating an ordinance.

Even if you did have your passport, there’s a good chance that it might not prove your legal status as it may not have been stamped by U.S. immigration officials (proving your legal entry date). At any rate, a federal judge has now blocked these two contentious provisions and they have absolutely no effect in law. In other words, nothing has changed and there is no new state law requiring you to carry your immigration documents or your passport although, frankly, it’s probably a good idea to do so anyway.

We have written to Arizona Governor Jan Brewer asking her to clarify how legal Canadian snowbirds would be able to comply with this new law and I look forward to sharing her response with you. This looks like it’s ultimately headed to the Supreme Court but, in the meantime, nothing has changed. Whether you support Bill SB 1070 or are opposed to it (and there are plenty of people on both sides of the aisle), it really doesn’t look as if this going to be an issue for Canadian snowbirds heading to Arizona this winter.
When I was diagnosed with a rare cancer all I thought about was my husband and children. Thankfully, I received an unprecedented surgery that saved my life. And my family. My answer was Mayo Clinic.

Janis Ollson
Balmoral, Manitoba

Like Janis, you have full access to Mayo Clinic’s world-class health care. As a not-for-profit organization, we’ve been putting the needs of our patients first for over 100 years. Our expert teams of specialists and unparalleled medical facilities are available to you for any type of illness. Whether it’s the diagnosis or treatment of a serious disease or a comprehensive wellness exam or even a second opinion. Making an appointment is easy. In fact, you can book it yourself. Find your answer at Mayo Clinic. Please visit www.mayoclinic.org/canada, call (904) 953-7000 or e-mail intl.mcj@mayo.edu.
We have all read our travel insurance policies, haven't we???
Do we really understand what they say?

I want to point out the difference between reading, and really understanding, your travel insurance policy. The phrase below is right out of a real travel insurance policy that is sold by some cruise lines and travel agents. This is not an unusual clause. This is not a hard-to-understand clause. This is an innocuous clause that we would simply read and then just carry on with our “due diligence” reading of our travel medical insurance policy. I suggest that you read this clause at least twice. This clause is a nightmare!!!

**Medical Expense and Emergency Assistance Benefits**

*We will pay this benefit, up to the amount on the Schedule for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Covered Cruise.*

Although not the real problem, item 1) above is certainly a little vague. It says that they will pay at the “Usual and Customary” level of payment. Who decides that? Level of payment where? In Canada? In the U.S.? In Africa? Is it the insurance company’s customary level of payment, or is it what a normal person pays when they get his or her bill? I know of one insurance company that used to decide what Medicare in the U.S. would pay for a stay in hospital and then send a cheque to the hospital for 75% of that amount. This might be as little as 10-20% of the actual total bill received and it certainly meant that the hospital would lose money on your care. The insurer hoped that the hospital’s cumbersome bureaucracy would ignore further collection actions because the patient was a foreigner. The hospital would normally try to “balance bill” you, the patient, for the rest of the payment. Often, they would send aggressive bill collectors after you who would threaten and coerce; sometimes, they would just forget it. They do not forget it much anymore, due to the advances in technology and the ease of cross-border business collections.

A second company would send a note to the hospital saying that they would pay at 100% of the Medicare rate. They would send a fax asking for a signature to confirm this so that they could immediately authorize payment of the bill. Often, a simple billing clerk or an admittance staff person would simply sign this note (assuming that it was a normal process) and return it by fax. Just to be clear, I know of no hospital in the U.S. that would settle for this amount. A normal bill for a non-U.S. citizen will often be several times the value of the Medicare rate and that clerk who provided the approval signature would be reprimanded and perhaps terminated. Many Canadian insurance companies have a very bad reputation in many parts of the United States for these kinds of tactics.

Item 2) however, is the real disaster! It states that benefits will be paid for a “Sickness that first manifests itself” on your trip. Doesn’t that sound so simple and reassuring? To most of us, this simply means that if we get sick on the trip, our “covered expenses” will be paid. NO! NO! NO! This clause really means that if you have ever had anything before, ever, you are NOT covered! You see, any treatment for a medical condition that you already have had, or have now, has already manifested itself and will not be a covered expense. Let’s be even more clear. If you have any medical condition of any kind, you have NO coverage for that condition or anything related to that condition. If you are taking any drug, you are NOT covered for that condition or anything related to that condition. If you visited a doctor for something, you are NOT covered for that. If you had a symptom of some kind, you are NOT covered for that, even if you did not see a doctor. All these things were “first manifest” prior to your trip. Therefore – No Coverage!!!

I recently got a very aggressive letter from an unhappy gentleman. He was one of the very few people whom we could not
accept as a client and we were unable to provide full coverage, due to his many intertwined medical conditions. He stated that he had been on two cruises and travelled to Mexico (I think it was Mexico), and that he was fully insured and it was cheaper than Medipac. Thank heavens he did not have a claim, as he would have had no coverage on any of these trips for any of his conditions. I will be writing to him with a similar answer to address the points he made.

My anger simmers when I read these clauses. I believe that they are meant to defraud the client who buys these policy types. Defraud is a very strong word and some of my compatriots in the insurance industry believe that I should not say such things because it detracts from the industry as a whole. That is not my intention, but why do they not stand up and say that these clauses are wrong and misleading to potential customers? Why do they continue to collect money on policies that will rarely respond to the most likely health emergency that their client will have? A simple warning on the front page of an application and on the policy would solve the problem. Something similar to this:

**NO COVERAGE FOR ANY MEDICAL CONDITION YOU HAVE, OR HAVE EVER HAD; NO COVERAGE PROVIDED IF YOU ARE TAKING A DRUG FOR A CONDITION; SEE CLAUSE xxxx FOR DETAILS.**

Well, you might think that I was done after that rant, but there is one more little wording in the clause that will undo you. The misleading words are “up to the amount on the Schedule.” It is not misleading in what it says, but for what it does not say.

You would think that a person designing and writing a travel insurance policy would state the amount of any benefits in the place at which he or she is describing those benefits. Placing the benefit amounts in the above clause or on the front of the application and policy would be a great place to see them, if they are limited amounts. But no, you have to now go and find “The Schedule.” I wonder if many people actually do find that schedule. Do you know what it says in this policy?

- **Medical Expenses up to $10,000**
- **Emergency Evacuation Expenses up to $25,000**

These amounts are of such little value in a real medical emergency that cruise operators should be embarrassed to even charge for this kind of travel insurance. These policies are not really medical insurance policies anyway, they are enhanced accident policies. Yes, they do cover sickness, but only that sickness which you “first manifest” on board. I don’t think that anyone will catch asthma, high blood pressure, diabetes (or any of the other thousands of diseases that we have) on board the cruise ship; they already have them. Therefore, expenses related to any of these diseases are NOT covered. The only sickness exceptions which I could imagine that would apply are food poisoning and the Norwalk virus or a very, very unexpected heart attack. These would be covered, but only up to that miserly $10,000.

When travelling on a cruise or, indeed, anywhere, please take a proper travel medical insurance policy with you that you have read and totally understand. Make sure that it covers at least $1 million in medical expenses, too. If you are uncertain about the policy, in any way, I would call the toll-free telephone lines, provided by most cruise and tour companies, and tell them exactly what conditions you have and what medications you take. Ask them if you will be covered for a medical emergency and, if they say “Yes,” request that they put that in writing, noting the conditions and drugs you indicated and any stability conditions that apply. Now you can enjoy that cruise.

Safe Travelling!
2011 PROVINCIAL PICNICS

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

NOVA SCOTIA
Sunday, February 13, 2011
Seminole Park, Shelter 13
100015 Park Blvd, St. Petersburg,
10:30 a.m. - 3:30 p.m.
Myrna Stewart
In Canada: (902) 752-8781
In U.S.: (727) 531-6174
E-mail: mlstewartinfla@hotmail.com

NEW BRUNSWICK
Monday, February 21, 2011 (President’s Day)
Fort DeSoto Park, Shelter 5
10:30 a.m. - 3:30 p.m.
Judy Steeves
In Canada: (506) 459-4243
In U.S.: (727) 475-8347
E-mail: atlcsa@nbnet.nb.ca

ONTARIO
Tuesday, March 15, 2011
Fort DeSoto Park, Shelter 5
10:30 a.m. - 3:30 p.m.
Isabel & Stu Irvine
In Canada: (905) 814-6890
In U.S.: (727) 360-8672
E-mail: irvine@rogers.com

NEWFOUNDLAND & LABRADOR
Thursday, March 3, 2011
Fort DeSoto Park, Shelter 14
beginning at 11:00 a.m.
Edie Squires
In Canada: (709) 528-1028
In U.S.: (727) 576-1906
ediebill1934@hotmail.com
Gerry Matthews
In Canada: (519) 620-0775
In U.S.: (727) 217-9819
gerry.matthews@sympatico.ca

PRINCE EDWARD ISLAND
Sunday, March 13, 2011
Fort DeSoto Park, Shelter 15
10:30 a.m. - 3:30 p.m.
Alex Campbell
In U.S.: (727) 530-9499
E-mail: alexbcampbell@verizon.net

*Fort DeSoto Park is located at Tierre Verde beside St. Petersburg.
Take I-275 or US19 and watch for signs for “FORT DESOTO”.
Reminder: alcoholic beverages prohibited in Pinellas County Parks.
Travels of Gerry and Joan

I am sure that most of us enjoyed the hot summer and are now looking forward to a nice, warm winter season in the south (cross our fingers!).

One thing we must remember as we prepare to travel to the United States is that we are visitors to this country and, as such, we must be prepared to obey their laws. Many Canadians think they have a right to enter the U.S. However, we must remember that we are entering a foreign country and, as with any other country, we must be prepared to be questioned regarding why we wish to enter and for how long.

As Canadians, we do not have to travel with a visa. We are covered by a special B2 visa (which is a Visa Waiver as Canadians, we do not have to travel with a visa. we are visitors to this country and, as with any other country, we must be prepared to obey their laws. however, we must remember that we are entering a foreign country and, as with any other country, we must be prepared to be questioned regarding why we wish to enter and for how long.

As Canadians, we do not have to travel with a visa. We are covered by a special B2 visa (which is a Visa Waiver Program). However, we must now produce a passport or a Nexus card when entering the United States.

One question which the CSA is often asked is, “how long can I stay in the United States”? The answer to this is “six months.” Now the question is, how many days are there in six months? Many people look at half a year and say that six months is 182 days, while others will say six months is 180 days.

Your entry into the United States is at the discretion of the immigration officer at the border. He or she can decide whether or not you may enter and for how long you may stay. Whatever they decide will be the time period for which you will be allowed to stay.

When asked by the border officer how long you plan to stay, it is best to state how many months, not how many days.

Please keep in mind that the amount of time you are allowed to stay in the United States has nothing to do with how long you are allowed to be absent from your home province and still retain your health-care privileges.

When entering the United States, you must have travel insurance, even when visiting for just one day. Should you have a medical emergency while in the U.S., the cost of treatment could be in the thousands and your provincial health-care program will only cover a very small portion of that cost.

For information about travel insurance, call Medipac at 1-888-MEDIPAC or visit the website at www.medipac.com.

This fall, many of you will attend a Snowbird Lifestyle Presentation and will enjoy not only the great entertainers, but also the valuable information provided. If you miss out on attending one of these shows, try to find time to attend a Winter Information Meeting in an area near you in the southern U.S. and bring along a friend. These shows are FREE to everyone.

Also, if your park in the U.S. has a Canada Day, invite one of our directors to attend and say a few words about the work of the association.

Don’t forget to order placemats for your event (only order enough for this snowbird season). Each year, the dates of the CSA events on the placemats change. We will be pleased to send you as many placemats as you require for this season. Last year, we sent out more than 92,000 placemats!

Joan and I look forward to seeing many of you at various events this coming winter.

Have a safe and healthy winter.
FLORIDA

Clearwater/St. Petersburg

Ballantrae Golf and Country Club Annual Picnic
Wednesday, March 16, from 11:00 a.m. to dusk; Fort DeSoto Park, shelter #5 in St. Petersburg. $5.00 per couple.

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

OPP Veterans’ Association Suncoast Annual Dinner
Wednesday, March 2 at 1:00 p.m. Dinner at 2:00 p.m. Cody’s Original Roadhouse, 26210 US 19 North in Clearwater.

Info:
Bill Wicklund, FL (727) 530-9438, lizbillwicklund@aol.com

RCMP Annual Picnic
Thursday, March 3 at 11:00 a.m. at Sand Key Park, Site 2 in Clearwater Beach. Bring your own “everything” event. Members and guests are welcome.

Info: Jack Burbridge, ON (613) 824-2513, FL (727) 729-4565 after Nov. 1

Canadian Club of Gulf Coast Florida
Happy group of Canadian guys who meet monthly over the snowbird season at Banquet Masters, 8100 Park Blvd. in Clearwater, to enjoy Canadian talk, good refreshments, a wonderful meal and great speakers. First luncheon of the 2010/2011 season will be on Wednesday, November 17 (doors open at 11:00 a.m.). There is a weekly golf group; some other events include our ladies. Membership is $15.00 (newsletter); lunch $13.00; draws $2.00 - $5.00.

Info: Dann Oliver, FL (727) 343-3843 after Nov. 6, dannoliver@verizon.net

Ellenton/Bradenton

Canadian Club of Colony Cove
Meetings are held the second Monday of each month at 9:00 a.m. in Ellenton Hall, beginning in November and ending in March. Annual events include a Just for Fun Shuffleboard contest in January and a dinner/dance in February. The Farewell Picnic takes place in March and includes games and prizes. The club is also organizing a Maple Leafs Hockey Excursion to Tampa to watch the Leafs defeat the Lightning on January 25 at 7:30 p.m. If 50 or more people participate, a bus will be provided free of charge, for round-trip transportation.

Info: Al MacKinnon, FL (941) 723-2699; for hockey excursion, please call Dan Helmbrecht, FL (941) 723-2778 after Oct 20

Lakeland/Zephyrhills

Royal Canadian Legion United States Eastern Zone
Working on starting two new posts in Florida this winter; one in Zephyrhills and the other in Lakeland, for people who believe in what the RCL stands for. Each will have Regular, Associate, Affiliate and Winter Members (current RCL members who are snowbirds). There will be monthly meetings from November to April, followed by potluck camaraderie. Social events will fill up the calendar. Organizational meetings will be held in November and December 2010.

Info: Dann Oliver, FL (727) 343-3843 after Nov. 6, dannoliver@verizon.net

Largo

Bolton/Brampton Snowbirds Annual Luncheon
Saturday, February 19 at noon. Stacey’s Restaurant, 1451 North Missouri Avenue in Largo.

Info: Carola Laroche, ON (705) 422-1378, FL (941) 228-4659, carolalaroche@yahoo.ca

Toronto Police Retirees Reunion
Wednesday, March 2 at 11:30 a.m. Stacey’s Restaurant, 1451 North Missouri Avenue in Largo.

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

### Port Charlotte

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

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

### University of Guelph Alumni Annual Picnic

Wednesday, March 2 at 10:00 a.m. Recreation Center at Maple Leaf Estates in Port Charlotte. Please make your reservation by February 23. Cost is $20.00 per person; includes lunch with dessert and wine.

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

### Royal Canadian Legion, Ponce de Leon, Post 176

Meetings held at 2:30 p.m. the first Sunday of every month, starting on November 1, in the Rampart Center at Maple Leaf Golf and Country Club; Remembrance Day Service held on November 11 at 10:45 a.m. at Maple Leaf Golf and Country Club; Wine and Cheese on December 5, following regular meeting; Annual Dinner/Dance in February. Time and location TBA; Annual Legion Picnic in March. Time and location TBA. Other ceremonies and activities take place in partnership with the American Legion Post 110 and Veterans of Foreign Wars, Post 5690.

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

### Sarasota

**University of Guelph Alumni Winter Excursion**

Tuesday, January 25 at 9:30 a.m. Trip to Ringling College of Art and Design in Sarasota. Space is limited, so make your reservations early. Deadline is January 18. The $7.00 total cost (cash only) is for lunch.

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

### ARIZONA

### Phoenix

**The Great Canadian Picnic**

Saturday, February 5 from 10:00 a.m. to 3:00 p.m. at the South Mountain Park in Phoenix. Event is free and open to the public.

*Info:* [www.canadianpicnic.com](http://www.canadianpicnic.com)

### Sun City

**Canadian Club of the West Valley**

Variety of events planned for the 2010/2011 winter season, beginning with the Welcome Back Picnic on Thursday, November 18 at Beardsley Park in Sun City West at 12:30 p.m. The club will hold a Christmas 50s & 60s dance and potluck supper, featuring the 8-Track Band, at the Palm Ridge Recreation Center in Sun City West on December 3.

*Info:* [www.scwclubs.com/canada](http://www.scwclubs.com/canada)

### Ocala

**Canadian Club of Ocala**

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

*Info:* Jack Wells, FL (352) 746-1571

### Lehigh Acres

**Canada Club of Lehigh Acres**

Potluck dinner/meetings first Sunday of the month, November through April; 5:00 p.m. at St. Anselm’s Church Hall at 2201 East 6th Street; seven-day Caribbean cruise planned for end of February; picnic every March at Franklin Locks, as well as other events and fundraisers during the winter season. Funds raised are used to cover expenses and donate to local charities.

*Info:* Doris Keirstead, FL (239) 368-3208

### Panama City Beach

**Panama City Beach – Canada Day**

Sunday, Feb. 20 from 4:30 p.m. to 9:30 p.m. at the Boardwalk Convention Center, 9450 South Thomas Drive. Food, music, dancing and prizes. Tickets $17.00 U.S. per person. Tickets available for sale on January 18 at 11:00 a.m. at the resort.

*Info:* Bill Finigan, FL (850) 236-2469
Snowbirds Claire and Tom Donlan enjoy an adventure and have a penchant for the exotic. Last winter, they spent four weeks on the Isla de Margarita in Venezuela. The year before that, they vacationed in the Yucatan Peninsula in Mexico. Their first voyage as new retirees brought them to Panama, the southernmost country of Central America. For a period of 10 weeks, Claire and Tom lived in a beachfront condo in the town of Gorgona, located half an hour southwest of Panama City.

The Donlans didn’t pick Panama...rather, it picked them. “Friends of ours owned a home in Panama where they wintered for around five months with their school-aged children,” explains Tom. “They needed a tutor. Since both my wife and I are retired teachers, we thought we’d help them out.” In return, Claire and Tom stayed in their hosts’ beachfront condo. The newly renovated, one-bedroom condo was owned by their hosts, but not lived in. So, it became the perfect opportunity to experience new adventures. The Donlans found a live-in sitter for their house in Montreal, and then flew off to Panama, where they set up house, rented a car and started planning their itinerary. “We only tutored in the mornings,” says Claire, “so we had the whole rest of the day to explore our surroundings.”

Over the next 10 weeks, Claire and Tom busied themselves with mini excursions. They visited small towns along the Pan Am Highway, rented palm-tree huts on the beach (fully equipped with hammocks), enjoyed horseback riding, boat trips and sampling local produce, fish and inexpensive tropical drinks. They travelled to the base of the mountains, to El Valle (where the native Panamanians came down from the hills, riding two or three on a bicycle, to sell their wares, including the famous “Panama Hat”). They packed picnic lunches and went for long walks on the beach. Sometimes they would eat “out,” which consisted of eating with the caballeros (local people) at homemade restaurants on the side of the road. These weren’t restaurants per se, but rather eating stands that people set up in their yard. They took a sojourn to the Isla Grande in the Caribbean, where a water taxi ushered them to their retreat for the night – a quaint little cabin with a bathroom and mosquito-netted bed. The next morning, they swam in the calm, aqua-blue waters of the Caribbean. Later that afternoon, they had their daily swim back in Gorgona, on the Pacific side of the country. “Imagine that,” says Tom. “We actually swam in both the Caribbean and the Pacific on the same day!” Although the main highlight of their excursions was the time they spent together as a couple, Claire and Tom were happy to be embraced by the small American social network that existed in and around their condo in Gorgona. “We were invited to parties,” says Claire. “One American gentleman upstairs always invited us to his weekly ‘happy hour’ gathering!” These Americans consisted of retirees living both part time and full time in Panama.
Besides being the basis of many exhilarating new adventures, Panama has much to offer snowbirds looking for some sun, warmth and reasonable prices. According to Tom, the weather in Panama is exceptionally pleasing, with sunshine almost every day and temperatures hovering at 90 degrees Fahrenheit. One of his “daily treats” was to watch the sun rise at 6:15 a.m., then set some 12 hours later. The cost of living in Panama is very low, with groceries and home services considerably cheaper than what the Donlans normally spent in Mexico and Venezuela. Their condo was thoroughly cleaned for $10.00 U.S. and a car wash, by hand, was a couple of dollars. There were no laundry facilities at the condo, but Bubbles Laundromat, located nearby, handled all Claire and Tom’s washing needs. Soiled clothes, including bedding, would be dropped off in the morning. In the afternoon, “Mr. Bubbles” (as Claire affectionately referred to him) had all their laundry washed, folded and ready to bring home, all for a cost of $7.00 U.S. per week. Amenities, such as a modern grocery store, hairdresser, bank and beach supply shop, were within a 10-minute drive by car. Within walking distance, smaller local stores, “mini supers”, were found about 100 yards apart and contained such necessities as milk and bread.

Of course, along with the good always comes some bad. Orienting oneself in a new environment always presents challenges, such as finding where to buy groceries. Tom explains that there can be a language barrier for anyone who expects English to be spoken everywhere. He suggests learning some key phrases in Spanish. Also, “going green” in Panama is not a priority; he and Claire had to accustom themselves to watching the locals leave litter on the beach, which included plastic bags and empty beer cans. However, despite the garbage being left behind, Claire maintains that the beaches are always clean; because of their vast size, trash remains at a minimum.

Driving in certain places can also prove hazardous. The main highways are smooth, but side roads can be plagued with massive potholes. “Driving in Panama City is horrendous,” says Claire. “Drivers pay absolutely no attention to the rules. I couldn’t even cross the road on a green light for fear of being run over.” Some smaller things which they had to get used to were the concrete walls in the condo, which “necessitated great care when jumping into bed in the dark, to avoid banging your head,” jokes Tom. Another unusual occurrence: having to remove lizards from the bathroom ceiling!

Being their first official snowbird trip, the memories of visiting Panama are greatly cherished by Claire and Tom. However, adventure calls and it’s time for something new. In January 2011, a small beach house awaits them in Puerto Morelos, Mexico. Let the excitement begin!
The Liberal party appears to have an intimate love affair with effortless elitism and divided loyalties. Otherwise, it would not insist on repeatedly electing or appointing leaders who fall into such categories. Stéphane Dion held a French passport and was visibly angry when asked by journalists if a potential prime minister of Canada should be a citizen of a country that does not have consistently similar interests to those of Canada, and with whom we could find ourselves in trade and geographical disputes.

Pierre Trudeau, of course, would rather have been almost anything other than Canadian. He despised the West and thought France, New York or Cuba far more fun than dull, old Canada. He was also a patrician of the first order, who had been handed all that he wanted on a platter made of contemptuous silver.

Then came Michael Ignatieff, who embodies both Liberal qualities. He has never had to worry about paying bills or finding a job, as his family is part of the ancient Russian aristocracy and Canadian ruling class. Money, mortgages and unemployment are for the common folk. Serfs, perhaps. He has also spent most of his life in Britain and the United States. He is not a new Canadian who came here for a better life, but an old Canadian who found us unutterably boring and went abroad for more prestigious university teaching gigs and more television-show hosting opportunities.

As the Tories made clear time and time again, Ignatieff spoke and wrote as “we” on many occasions when discussing the United States. Not the royal we, but the American we. Never the Canadian we. In fact, he told me personally 15 years ago over a good dinner in a Toronto restaurant that he had no interest in returning to Canada. Indeed, he seemed shocked at the very question. But times change, and so do ambitions. As with Trudeau, Iggy sees Canada as a social experiment; a project which is even more fun than writing a book or teaching.

Ambition, however, can be a demanding god. It orders people to, well, adapt their views. I covered Israel’s war against Hezbollah and witnessed the brutal destruction on both sides. I then returned to Canada to hear the great Iggy explain that he “wasn’t losing any sleep” about Israel’s shelling of Lebanon. Even for those of us who tend to be supportive of Israel, this seemed crass, callous talk. Limbless children and splattered brains should not make us sleep easy.

Shortly after this appalling comment, Iggy spoke to a group in Quebec that was far from friendly to Israel and told them that the Jewish state had committed a war crime in Lebanon. Golly, how opinions can change in the space of a few days. But we weren’t finished yet. Canadian supporters of Israel became apoplectic about the war crimes line and, lo and behold, when Iggy gave a speech in Toronto, he reversed his stance and suddenly it hadn’t been a war crime at all. He did not elaborate on how he was sleeping.

Perhaps he was evolving as a thinker. Then again, perhaps not. Michael Ignatieff is a gifted teacher, a talented author and an intellectual, but a playtime politician at the bottom of a learning curve who appears willing to say all sorts of contradictory things about vitally important issues. What would they say at Harvard? What will they say in Canada? I’m not sure about the former, but people in the latter are saying that a great political party and an even-greater nation deserve something a little better. As for the prime minister, he is saying that he’s mighty glad it’s Mr. Ignatieff and not Mr. Chretien facing him across the floor of the House of Commons!
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ately, investors have been faced with a difficult choice. On one hand, equity investors have been shaken by ongoing stock market volatility. On the other hand, fixed-income investors are dismayed by interest rates that remain near all-time lows. Neither option looks very attractive. So what’s an investor to do? The answer: invest in dividends.

Dividends are payments made to a company’s common shareholders—think of them as a slice of a company’s profits paid out to its owners. While they’re certainly not a replacement for GICs, bonds or other fixed-income investments, dividends can offer a stream of investment income. And because the kinds of companies that pay dividends are usually mature, stable businesses, dividend-paying stocks can often be less volatile than the market as a whole.

The dividend mindset
Before you invest in dividends, you need to get into the “dividend mindset.” That is, you need to think a little differently about what you’re doing when you invest.

Most investors view a stock as a vehicle for capital appreciation. They invest in a given stock at a (hopefully) low price; over time, the value of that asset increases, and so too does the investor’s profit. At some point in the future, the investor will sell the asset, thereby “harvesting” the profit.
A dividend investor views things differently. To a dividend investor, a stock is an access point to a stream of tax-efficient income. While dividend investors certainly aim to buy stock at a low price and obviously expect the value of their investment to appreciate over time, short-term price fluctuations aren’t as much of a concern. After all, they’re in it for the income.

Because the dividend investor doesn’t need to sell in order to accomplish his or her primary investment goal, he or she can afford to ride out stock market volatility. This is a fundamentally more conservative way of investing, more in line with the “buy and hold” philosophy of such great investors as Warren Buffett and Peter Lynch than the frequent trading strategies of market speculators.

**Lower risk**

This conservative mindset is echoed by the way in which the dividend investor picks stocks for his or her portfolio. Because dividends are paid from a company’s operating profits, a dividend payment can be considered a *de facto* screen for corporate profitability and, to a lesser extent, overall business health.

This connection between profitability and dividends tends to make a portfolio of dividend-paying stocks less volatile than the overall market. Screening for dividends generally excludes startups and other speculative stocks that are in the process of building their businesses and have little or no profit yet. It also tends to exclude “turnaround” situations, in which a company is trying to preserve assets or restructure.

Instead, stocks that pay dividends tend to be large, “blue-chip” companies that enjoy sustainable competitive advantages and operate in mature industries. While their prices can fluctuate, dividend stocks are fundamentally more conservative investments than the high-risk, high-return stocks in which speculators tend to invest.

Keep in mind that this is only a general rule. There are several outstanding, well-run businesses that do not pay dividends (Berkshire Hathaway; Cisco Systems). Conversely, there are companies operating in highly cyclical industries (Barrick Gold Corp., for example) which do.

**Dividends don’t lie**

Another benefit of dividend investing: dividends serve as a corporate “reality check.” While a company could pump up its stock price by being aggressive with growth projections, overstating its income, hyping up a particular product or moving liabilities off of its balance sheet, you can’t fake or hype a dividend.

If no cash is coming through the door, it’s tough to pay a dividend.

Keep in mind, however, that a company’s ability to pay a dividend can change dramatically in a short time. Over the past several years, many companies have had to cut or suspend their dividends in response to financial turmoil (U.S. bank
Looking for income growth

Unlike income from GICs, bonds and other fixed-income investments, stock dividends often grow over time. This makes sense when you consider what a stock actually is: a small portion of an operating business. If the business is well-managed, it should grow, generating more and more cash. A portion of that cash should be reinvested in the business, helping it to sell new products or expand into new markets, leaving the remainder to flow through to shareholders in the form of steadily increasing dividends.

This ability for dividends to grow over time is one of the major attractions of dividend investing. As dividends increase over the course of many years, the annual return which you receive on your original investment can expand dramatically. Alternatively, many companies allow you to automatically reinvest your dividends into additional shares, usually at a discounted rate.

In this way, dividends are a built-in hedge against inflation. Even if a company increases its dividend by a nominal amount every year—say, by as little as three to five per cent—you will likely keep the purchasing power of your money intact. What’s more, you don’t have to sell, reinvest, restructure or reallocate your investment to enjoy the increases. It happens automatically, at no charge to you.

Dividends and taxation

Another major benefit of investing in dividend stocks is the preferential tax treatment which dividends receive. Although the exact rules differ according to where you live, in general, the tax man will take a smaller chunk of your dividends than he will take of the interest income that you receive from a bond or a GIC. In practical terms, this means that a dividend of, say, four per cent could actually leave you with more money in your pocket than an interest payment of five per cent from a government bond.

Keep in mind, however, that such tax breaks are typically only available to citizens of the country in which the dividend-paying company resides. So, for example, Canadian citizens enjoy a much lower rate of tax on dividends from Canadian corporations than do American citizens, and vice versa.

Most countries have tax treaties that specify how dividends are taxed when held by non-citizens. For Canada and the U.S., cross-border investors must pay a 15% withholding tax on dividends payable to non-registered accounts. Investments inside RRSPs and RRIFs are exempt from such tax.

Finding dividend stocks: what to look for

So how do you find great dividend stocks? While every investor has different financial goals, there are several features of a good dividend-paying stock to which almost every dividend-focused investor pays attention:

1. **Payout ratio** – A measure of the percentage of a company’s annual profit paid out as dividends. In general, the lower the percentage, the less of a hardship dividend payments are and the more flexibility a company has to maintain, or even raise its dividend in tough times.

   This is not to say that stocks with high payout ratios are necessarily “bad” dividend investments, however. But they are a lot less likely to increase their dividends—most of their profits are already flowing through to shareholders.

2. **Dividend yield** – A measure of the annual return which an investor can expect from dividends, expressed as a percentage of the company’s current share price. For example, a stock paying an annual dividend of $1 that currently trades for $10 a share has a dividend yield of 10%. From a dividend investor’s perspective, the higher the yield, the more attractive the stock.

Beware of exceptionally high yields, however; if a company’s dividend yield gets much higher than seven per cent, it could be a sign that the stock market believes that the
company’s dividend is not stable, or that the company is in financial distress.

3. Track record of earnings growth
   – Always remember: dividends are paid out of corporate profits. Obviously, if a company’s earnings are not growing, it’s going to be tough for a company to increase its dividend. Conversely, a company that has increased its revenue over several years should have more cash on hand to allocate to dividends.

4. History of increasing dividend payments – An uninterrupted string of increasing dividends (even if the increases are small) is a sign of a healthy business. More importantly, it’s a sign of dividend-friendly management. When a company management demonstrates its commitment to expanding its dividend over time, this is a good sign that management shares the “dividend mindset.”

5. “Reasonable” amount of debt – It makes sense that a company which is using its cash to pay interest on debt will have a harder time paying a dividend. For this reason, it makes sense for dividend investors to focus on companies that don’t require a lot of debt to fund their operations. Keep in mind that every industry has different debt requirements, however. A 100-year-old company selling soft drinks around the world needs a lot less debt than a company building a new multi-billion-dollar oil-and-gas pipeline, for example. Yet both Coca-Cola and TransCanada Corporation could be outstanding dividend stocks—you need to do your homework to find out.

   As attractive as they are, dividend-paying stocks should not be seen as a replacement for GICs, bonds or other fixed-income investments. Unlike GICs, the value of dividend-paying stocks can fluctuate. Unlike bonds, there is no guarantee that you will get your capital back. And, as many dividend investors discovered during the recent downturn, there is no law or rule that says a corporation must maintain its dividend.

   If you’re interested in building a portfolio of dividend stocks, there are a number of online resources that can help. Check out www.thedividendguyblog.com or www.thinkdividendsblog.com for specific information about dividend stocks. For those more interested in a general rationale for dividend investing, the Globe and Mail has a number of dividend-related articles available on its website www.globeandmail.com.

   Use this as a starting point for your research, then follow up with a consultation with a qualified financial professional. Working together, you can start putting dividends to work in your portfolio, and realize why cash is indeed king.
Demystifying The Amazon

An Amazon cruise is all about shattering misconceptions. Even at the planning stage, the river’s size changed our intentions of taking a full-length cruise. We knew that the 6,740-kilometre Amazon is the second-longest river in the world after the Nile, but we didn’t realize that no single ship cruises the Brazilian, Peruvian, Bolivian and Ecuadorian sections of the Amazon.

We chose one of several Brazilian Amazon cruises, which vary in price, length and departure port – including Manaus, Buenos Aires, Barbados, Puerto Rico and Fort Lauderdale (ideal for Florida snowbirds). Most Brazilian Amazon voyages travel 1,600 kilometres between the Atlantic and Manaus, Brazil. Some cruises include Caribbean and South American destinations, such as the former Devil’s Island penal colony in French Guiana. Expect hot, humid temperatures, averaging 31 degrees Celsius, tempered by breezes from movement of the ship.

The Amazon’s power became apparent after our cruise from Barbados rounded the shoulder of South America. Two hours from the river’s mouth, the cobalt blue Atlantic turned a murky brown from expelled silt. Beginning with glacier and snow melt in the Andes, the Amazon drains 40% of South America and annually spills out one-fifth of the world’s fresh water into the ocean. Water flow is 12 times that of the Mississippi River and so fast that it could fill an empty Lake Ontario in just three hours.

misconception #1

You can take a cruise down the whole length of the Amazon River.
misconception #2
You can easily view both banks of the Amazon River.

Moving islands
As wide as the distance from Montreal to Quebec City, the Amazon’s mouth made our 120-passenger ship seem as insignificant as a bathtub toy. Marajó Island, one of many islands separating channels in the Amazon delta, is six times the size of Prince Edward Island. “Currents loosen sea roots anchoring smaller islands, causing them to move. Sand bars also move, so ships hire local pilots to help navigate through the channels,” explained our captain.

The Amazon’s average width of eight kilometres dispelled misconception #2. Amazon sightseeing is not as easy as viewing nearby vineyards, castles and cities from the deck of a Rhine cruise. When we saw the jungle-covered bank on one side, we usually couldn’t see the other side. Thatched homes, revealed by the occasional parting of vegetation, drew passengers from poolside chairs with cameras and binoculars for a closer look.

To truly experience the Amazon, its wildlife and people, we had to get off of the ship. Fortunately, Amazon cruises offer shore excursions. They also carry Zodiacs and tenders, which we boarded to explore small tributaries. During one excursion, two men and a boy paddled a dugout canoe towards us. The locals were as curious about us as we were about them. Speaking Portuguese, our boat driver answered their questions about our nationalities. We learned that they were caboclos, part-Amazonian Native, part-Portuguese farmers and fishermen.

misconception #3
The Amazon River is infested with mosquitoes, giant anaconda snakes and blood-hungry piranhas.

Perceived versus real perils
Misconception #3 was our mental image of a dangerous Amazon, infested with mosquitoes, giant anaconda snakes and blood-hungry piranhas. Our insect encounters were pleasant surprises, such as finding emerald green butterflies clinging to the upper deck walls. There were hazards, but not the ones we expected. More about them later…

After celebrating the equator crossing with champagne and cake, passengers eagerly anticipated the first tour. Alter do Chão is located where the clear, green Tapajós River meets the Amazon. Rio Tapajós is one of more than 1,100 Amazon tributaries…10 are larger than the Mississippi.

A young girl, holding a pet baby sloth, watched us disembark, meet our guide Rosario and board a local bus. Our first stop was the Manioc Flour House where families process manioc, a starchy dietary staple that looks and tastes like cornmeal. Caboclos grated manioc roots, soaked out a poisonous liquid, squeezed the grated manioc in woven wringers, sieved the yellow morsels and roasted them in hot tub-sized cast iron pans over a fire.

Outside, a farmer slit a rubber tree’s bark with a blade. Milky white latex oozed into a coconut cup. “Henry Ford planted rubber trees here between 1928 and 1945,” explained Rosario. “This latex is no longer used for tires. A local factory makes it into surgical gloves.”

Our bus followed a well-paved road through the jungle 33 kilometres east to Santarém, a city of 260,000. Stands selling unique indigenous Tapajós ceramics were the highlight of our walking tour. Passengers reboarded the ship with armfuls of pottery masks, flutes and blow pipes.
misconception #4
All towns on the Amazon River are isolated from the rest of the world.

Primitive settlement or digital city?
Parintins, located halfway between Santarém and Manaus, is accessible only by air and boat. We expected the town of 115,000 to be isolated from the rest of the world. Misconception #4. In 2006, Intel brought in computers and connected two schools, a hospital, a community centre and a university to a WiMax network, providing long-range wireless Internet coverage.

The digital city’s population doubles for three days in late June, when Parintins celebrates Boi Bumbá, the second-largest annual festival in Brazil, after Rio’s Carnival. For cruise ships arriving before or after the festival, residents conduct a scaled-down, but enthusiastic rendition.

Boi Bumbá means “bull dance.” The folkloric festival is a competition between two 4,000-member bull clubs. Caprichoso members wave blue-and-white flags, while Garantido members flaunt red-and-white banners. Participants dress as witch doctors, Indian tribes and square dancers. The result? Imagine Carnival with a country-and-western hoedown, fireworks and hoop-skirted girls resembling Southern belles.

misconception #5
The Amazon River has the same name for its entire length.

Mid-Amazon opera house
Two days later, we arrived in Manaus. The mid-Amazon city of 1.7 million evolved from the 1890 to 1920 rubber boom, after Dunlop invented the pneumatic tire. As latex prices soared, thousands of people migrated to Manaus to tap rubber trees. Nearly 90% of the world’s rubber came from Manaus, making it one of the wealthiest cities in the world.

Architects imported Scottish bricks for multimillion-dollar rubber barons’ mansions, and English cast-iron columns, Italian marble and French ceramic tiles to build an opera house. Completed in 1896 at a cost of $10 million, the Amazon Theatre attracted such famous singers as Jenny Lind and Enrico Caruso, in spite of its incongruous location. With 200 chandeliers and 700 red velvet-covered seats, it’s still splendid today.

Also a surprise was the art nouveau stained glass and wrought iron Municipal Market, copied from Les Halles in Paris. Instead of cheese and baguettes, we found herbal medicines, jungle fruits and Amazon fish, including the pirarucú, which grows to as long as two metres.

We half expected Humphrey Bogart to saunter off one of the African Queen-style riverboats moored in the Manaus port. Sleeping hammocks traditionally festoon riverboats during long voyages up and down the river. These Amazonian taxis transport families and bananas to markets, children to riverside schools and cruise passengers on excursions to the Meeting of the Waters. Here, the ink-black water of the Rio Negro meets the café au lait-coloured water of the Solimões. Differences in temperature, density and velocity enable them to swirl and flow side by side for six kilometres, before finally mixing to form the Amazon. (We corrected our misconception that the Amazon has the same name for its entire length.) Rio Negro has fewer fish and mosquitoes than the nutrient-rich Solimões, because decaying vegetation makes it acidic.
misconception #6
There are no modern accommodations along the Amazon.

Luxury jungle hotel

Our cruise officially ended with a transfer to the Tropical Manaus, 16 kilometres from downtown. Finding a luxury 594-room eco-resort in the Amazon jungle invalidated one more misconception. Tropical Manaus has restaurants, shops, bars, meeting rooms, tennis courts, children’s activities, pools, a beauty parlour, sauna and gym. With its colonnaded walkways, wide hallways, marble staircases, mahogany trim and red-tile roofs, the three-storey, white stucco hotel has a distinct colonial atmosphere. Yet we never forgot that we were in Amazonia.

Behind the hotel, there's a menagerie of rescued ocelots, jaguars, pumas, caimans (South American relatives of alligators) and capybaras; the largest rodents in the world, capybaras look like giant, hairy guinea pigs. Pink blossoms and truck tire-sized pads of Victoria Regis water lilies decorate a placid pond. We vividly recalled National Geographic photos of the circular green leaves supporting a baby.
Boating in the treetops

Knowing that more than one-third of the world’s species live in the Amazon, we wanted to see Amazon wildlife in natural habitats. We booked post-cruise stays in two jungle lodges within a day’s boat ride of Manaus. Clean, but rustic, jungle lodges offer all-inclusive room-and-meal packages with more in-depth Amazon experiences than cruise shore excursions provide.

After boarding a riverboat for the 30-kilometre trip to Amazon Village Jungle Lodge, we noticed the floating docks which accommodate the rise and fall of the river. It was March, during the January to June high-water season, when rainfall and Andean meltwater raise the Amazon to 15 metres above its low-water mark. Water overflows the banks, flooding forests and spreading up to 50 kilometres inland.

Within minutes of checking into the lodge, we were canoeing between treetops, enjoying canopy-level views of monkeys and birds. Below the water’s surface, leaves and branches of submerged trees made us feel as if we were paddling in the sky. The flooded forest was silent, except for the splashing of our paddles and the sounds of nature. A fruit fell into the dark water with a ker-plop… tambaqui fish have evolved large teeth and powerful jaws to crack these hard fruits.

That evening, we searched for caimans from a motorized canoe with Luis, our guide. A crescent moon, pinned like a brooch to the sky, pierced the inky blackness around us. After our eyes adjusted to the darkness, we saw trees silhouetted against the star-sprinkled equatorial sky. Luis scanned the edge of the jungle with a flashlight, as we glided through tranquil water. Although wildlife wasn’t visible, it certainly was not silent. Squeak! Squawk! Chirp! Buzz! Rattle! Hiss! Surprisingly, no insects appeared, despite our concerns about malarious mosquitoes.
Caiman encounters of the close kind

Our canoe squeezed between trees lining a narrow passageway. We ducked under branches and dodged leaves brushing the sides of our boat. Luis spotted a pair of ruby eyes frozen by the flashlight and he waded, barefoot, into the shallow water. Cringing, we thought about predatory anacondas. With lightning speed, he gripped the caiman behind the head with one hand, and with the other, grasped the tail to keep it from thrashing about.

Returning to the canoe, Luis reviewed reptile biology 101, showing us the caiman’s 75 sharp teeth, soft, supple underbelly and membranes protecting its eyes. He gently released the alligator – unharmed – into the water. It vanished, with a swish of its tail.

Back at the 90-guest lodge, we drifted asleep as wild creatures serenaded us through screened windows. A bell jolted us awake at 7 a.m., announcing breakfast. As we enjoyed fresh papaya, coconut yogurt, sliced ham, fried eggs and warm croissants with guava jelly, a green parrot swooped through the open-walled dining room and strutted across the floor. Laura, we soon learned, had a penchant for chewing shoelaces and coloured necklace beads. Using her beak and claws, she hoisted herself up Ron’s pant leg to his shoulder. Honey, we’re not in Toronto anymore.

After breakfast, we relaxed in an open-sided lounge, with an enormous liana vine hanging from the thatched ceiling. Laura perched on one of our swinging wicker chairs, keeping us company until the riverboat arrived to take us back to Manaus for the transfer to our next jungle lodge.

As children, we yearned to live in a Swiss Family Robinson-style tree house. Ariaú Amazon Towers, on the banks of the Rio Negro (56 kilometres northwest of Manaus), was the place of our dreams. Eight kilometres of catwalks – 30 metres high – join eight towers, 268 rooms, suites and tree houses, two buffet restaurants, two pools and a cyber-café. The treetop hotel is not for people with vertigo, but it is the place for anyone wanting to be at eye level with jungle occupants. Black-capped capuchin monkeys munched purple blossoms, barely a metre from the walkway. Tiny squirrel monkeys scampered at our feet, while ring-tailed, masked coatis ate fruit from our hands.

We boarded a boat to search for fish with a man-eating reputation – piranhas. Our guide Steve was armed with nylon lines, fishhooks and chunks of raw beef bait. “Don’t let anyone tell you that voracious piranhas will tear you to shreds if you fall into the water,” he admonished. “Piranhas have plenty to eat during high-water season. They’ll only attack during the dry season, if they’re trapped in dwindling ponds.” One more Amazon myth gurgled down the drain.

Catching piranhas takes patience. We finally pulled up two feisty red-bellied specimens. It was difficult to understand why such small fish had such a fearsome reputation. Then we looked at their scalpel-sharp teeth…and the now-healed stub of Steve’s index finger. He sheepishly admitted that a piranha had bitten him as he removed the hook from its mouth.

misconception #7
Piranhas will tear you to shreds if you fall into the water.
In disbelief, we watched Steve remove his T-shirt and jump into the water for a swim. Emerging unmolested, he proved his point about piranhas, but we returned to the lodge with only two fish from our expedition. He scared the rest away.

The next morning, we joined a jungle trek. Steve identified the haunting cries of howler monkeys and red-billed toucans. He helped us spot a three-toed sloth slung high in a tree, a huge green grasshopper and an industrious army of leaf-cutter ants at our feet. Without his expertise, we would have missed 90% of the jungle’s wonders.

After a lunch of tasty grilled tambaqui, manioc toasted in butter, vegetables and guarana (a ginger ale-like soft drink made from small red jungle fruits), we boarded large, motorized canoes with Steve and other guests. Meandering up igarapes (small creeks), we arrived at a small caboclo village of thatched, stilted dwellings. Inside one open-sided house, three generations shared a meal. A grandmother, tenderly playing with her grandchild, suddenly became animated, shouting at us and gesturing madly.

Strolling nonchalantly under a tree, we looked at each other with raised eyebrows. “What did we do wrong?” Steve quickly appeared and ushered us away from the most dangerous thing in the Amazon forest – Brazil nuts. Yes, the delicious white nuts that we eat at Christmastime. Only here, they’re found in thick baseball-size shells, 20 at a time. Because Brazil nut trees can grow 40 metres high, ripe nuts drop like lethal bombs.

Our comprehension of jungle dangers clarified, we realized that the Amazon had both negated our erroneous perceptions and exceeded our expectations. An appreciation of the Amazon’s people, wildlife and ecology had replaced our original stereotypical images and trepidations.

Someday, we hope to take cruises on the Peruvian, Bolivian and Ecuadorian sections of the Amazon. We suspect that they’ll debunk a few more misconceptions.
Southeast Louisiana is one of America’s most memorable travel destinations. Visitors can savour our rich history, live music, charming festivals and, of course, the fabulous food for which Louisiana is famous! What you find in our area is a unique gumbo of activities. It all begins with a roux – a base for the dish that is as deep and rich as the centuries-old cultures that converged in Southeast Louisiana like no other place in history. Here, in what is referred to as the greatest pantry of raw ingredients that God has ever given anyone, the French, Spanish, Africans and Caribbeans lent their magic to create Cajun, Creole and other cuisines that are unique to our corner of the world.

With the tragedy of the Deepwater Horizon oil spill in the Gulf of Mexico, it is important to remember that Louisiana is open for business. Our exceptional tourism products remain intact and ready to enjoy. The geography of Louisiana accommodates a variety of interests and activities, and the thousands of acres in Southeast Louisiana offer plenty of opportunities for fishing, hunting and other outdoor activities. The almost-600,000 acre Atchafalaya Basin is a veritable sportsman’s paradise. From birdwatching to kayaking to fishing and swamp tours – there’s something for the entire family. Come enjoy our pristine outdoors.

Southeast Louisiana’s fascinating history has produced a unique culture comprised of international influences. Visitors can ride the winding River Road Scenic Byway and visit plantation homes with histories as varied as our people; from ornate sugar plantations such as Nottoway and Houmas House to Creole plantations such as Laura: A Creole Plantation, learn about the fascinating lives of the families and the river commerce that built them. And visit Louisiana's state capital, Baton Rouge, to learn about our storied political characters such as Governor Huey P. Long.

Our rich musical history continues to inspire, entertain and contribute to our vibrant culture. At any given time, you can find live music in our region ranging from jazz and blues to Cajun to Zydeco and Swamp Pop. There’s plenty of dancing and joie de vivre to be had in Southeast Louisiana. And lots of festivals to celebrate kites, hot-air balloons, country music, jambalaya, strawberries and everything in between!

The shopping in our region is second to none. With major mall shopping at the Tanger Outlet Mall, Mall of Louisiana and the Boulevard and Perkins Rowe and one-of-a-kind boutiques and antique shops across our parishes, there’s something to suit every taste. Even dads will enjoy Cabela’s and Bass Pro Shops. Come and enjoy the world-class shopping.

Louisiana is so diverse, it’s like another country. People have commented that a passport should be required to enter because the culture of the state is so different from the rest of the United States. And a major part of that culture is the variety of cuisines in the state. The seafood served in restaurants remains outstanding in quality and variety. From the boat to the kitchen, Louisiana seafood is closely monitored on its journey to the plate. Our Louisiana crawfish are a freshwater shellfish species and are not impacted by the Gulf of Mexico situation. Louisiana has a year-round growing season, so there is always something fresh and in-season at our numerous farmer’s markets. Visitors will find sweet potatoes, blueberries, strawberries and Creole tomatoes, along with one of our main cash crops – sugar – found across the state in pralines that melt in your mouth. Our region is home to more than 1,000 restaurants that specialize in everything from Cajun and Creole to Lebanese to sushi. There is something for every palate awaiting visitors to Southeast Louisiana. Come taste the cuisine.

In most of Louisiana, life is continuing as it has for generations. While the situation has impacted the coastal regions, the music, food and outdoors still flourish in most of the state. All of the things that visitors come to enjoy in Louisiana remain unchanged by the oil spill in the Gulf of Mexico. Tourism drives the Louisiana economy. A trip to Louisiana saves jobs, improves the economy and assists in the recovery process. Come and experience every aspect of Louisiana’s unique culture with Southeast Louisiana Gumbo.
There is probably no area of medicine which has provoked more controversy and differing opinions over the years than the recommendations which doctors offer to their patients concerning vitamins and supplements. For the senior population, most experts would recommend some extra vitamins and minerals, but the specifics often vary. This article attempts to provide some general advice based on the majority consensus from evidence-based research. Always review with your own doctor the appropriate regimen for you to follow based on your own health status, especially if you are being treated for any chronic condition or taking prescribed medications.

In our younger adult lives, most of us never considered taking vitamin or mineral supplements but, as we age, we do need to supplement our diet with certain vitamins and minerals. While it is strongly advocated that we maintain a well-balanced diet, there is much evidence that many do not always follow this advice. In addition, absorption of vitamins is sometimes less efficient and certain diseases and medications can impair the adequacy of dietary sources alone.

The advice regarding which supplements to take and in what dosage changes from year to year with the evidence-based research that provides new insights into how effective these are in improving one’s health status or helping to prevent certain medical conditions. This partially explains why there is very little consistency among doctors’ prescribing habits for such supplements.
In addition, our diets differ in what we consume and one formula does not necessarily fit all. For example, an elderly person who fairly closely follows Canada’s Food Guide may need few supplements, such as vitamin D and calcium, whereas if the individual were vegetarian, supplemental vitamin B would likely be recommended.

Just pass by the aisle in your local pharmacy and you will be amazed at the array of different vitamins, minerals, multivitamins and other supplements for sale. If you are in average health and have not been advised by your physician to take them, then most are not for you. The following two vitamins and two minerals are an exception and, if in good health and older than 65, you should be considering these supplements.
Vitamin D
Evidence of the changes that occur from year to year are exemplified by the recent research into vitamin D. In 2007, the Canadian Cancer Society announced a change in their recommendation for vitamin D dosage from 400 I.U. to 1,000 IU for people who are older, have dark skin, do not go outside often or wear clothing that covers most of their skin. The society is quoted as saying "we’re recommending 1,000 IU daily because the current evidence suggests that this amount will help reduce cancer risk with the least potential for harm." Studies had shown growing evidence about the link between vitamin D and reduced risk for colorectal, breast and prostate cancers.

The latest issue of the Canadian Medical Association Journal outlines the new vitamin D guidelines from Osteoporosis Canada, which recommends that persons over the age of 50 should be taking supplements of between 800 and 2,000 IU to help reduce the risk of osteoporosis and fractures. For snowbirds who get more year-round exposure to sunlight, a supplementary dose of 1,000 IU daily, year round, would seem reasonable.

Vitamin C
For many years, it was thought that taking vitamin C at the onset of a common cold would shorten the severity and duration of the symptoms. Numerous studies have shown that this one-time use has no effect on the average population, however, there is some evidence to support its daily use in shortening the duration of symptoms. In adults over age 65, there is also evidence that higher vitamin C requirements may be necessary for protection against oxidative damage to cells. Accordingly, many experts now advise older adults who are at a higher risk for chronic disease caused, in part by oxidative damage, such as stroke, heart disease, cataract and certain cancers, should take at least 400 mg. daily. Vitamin C comes in several forms, but there is little evidence that one is any better than another.

Calcium
In addition to vitamin D helping to maintain bone health, supplemental calcium is usually recommended, especially for post-menopausal women. Commonly recommended doses are 1,500 mg. for women and 1,000 mg. for men. If a bone scan reveals established osteoporosis, a prescription drug will probably be advised as well.

Magnesium
The fourth most abundant mineral in the body is magnesium. It plays a role in keeping bones healthy, regulating normal blood sugar levels, promoting normal blood pressure and supporting our immune system. Although plentiful in green vegetables (spinach), peas, beans, whole grains and nuts, there is significant evidence that older adults more commonly demonstrate magnesium deficiency. Lower dietary intake, as well as decreased absorption, might occur and some seniors may be taking prescribed drugs that can interact with magnesium. Magnesium comes in a number of different forms. Since the different forms have different absorption effectiveness, the dosage should indicate the strength of the “elemental magnesium” in the product. Many experts recommend a supplemental dose of 300-350 mg. per day of elemental magnesium for older adults.

Fish Oil
Omega-3 fatty acids – especially DHA and EPA – are found in fish oil. For those of us eating one or two servings a week, our intake is sufficient from dietary sources. Many physicians advise those with diets deficient in this antioxidant to take a fish-oil capsule daily because of possible beneficial effects on cognitive function and to reduce the risk of cardiovascular disease. In addition, there has been recent research indicating a possible role in reducing the risk of ductal breast cancer in women.
Other Dietary Supplements

**Multivitamins**

It is estimated that more than 50% of seniors are taking a multivitamin with minerals supplement each day, despite the fact that for most, there is very little evidence of any value in these low-dose supplements. Furthermore, the few essential supplements in the formula are in doses that are inadequate, according to recent recommendations. It is true that proper nutrition, maintaining a healthy weight and keeping active are the essentials of good health, but recent studies have shown that there is no evidence that most of us reap any benefit from taking multivitamin supplements. In fact, the largest study ever conducted in post-menopausal women has found “convincing evidence” that multivitamin use has “little or no influence” on the risk of common cancers, cardiovascular disease or dying from any cause. Yet statistics show that more than $100 million is spent by Canadians each year for multivitamins! Persons with certain medical conditions may need such supplements, but the majority of us do not. Remember that many foods are also fortified with vitamins. Read your food labelling and you will be able to determine which foods have vitamins and minerals added.
there is a large number of other over-the-counter “remedies” which some individuals have found useful. alternative medicine has come a long way in the past few decades, but be cautious about what non-prescribed supplements you consider. common over-the-counter supplements are advocated to help osteoarthritis, heart health, brain function and anti-aging, in addition to almost every other ailment. Other than some placebo effect, there is little scientific evidence that any supplements are of value, other than helping to support a very lucrative industry. Be sure to always get advice from your physician when considering taking non-prescribed supplements and – most importantly – eat well.

**Vitamin E**
For many years, there was a perception that taking vitamin E would help prevent a number of chronic conditions, especially heart attack and stroke. Numerous reputable clinical trials over the years have failed to establish any difference in the incidence, morbidity or mortality of these conditions between participants taking full supplementary doses of vitamin E over the years and those taking none. Similar studies attempting to show a link between vitamin E intake and cancer have also been inconclusive.

It had long been speculated that vitamin E supplements might be beneficial in preventing dementias such as Alzheimer’s disease. Nevertheless, a number of very large studies failed to show any difference in the risk of developing or ameliorating dementias.

However, recent research, as reported in the Archives of Neurology, has found that getting more vitamin E from dietary sources, not supplements, offers significant protection from Alzheimer’s disease. The study revealed that those on the higher end of dietary vitamin E intake were 26% less likely to develop Alzheimer’s disease than those ingesting foods low in vitamin E. In addition, there was no evidence that supplemental vitamin E had any effect on reducing this risk. It has been speculated that since vitamin E comes in eight different forms, the form of vitamin E found in supplements – alphatocopherol – may not be the effective type. Further research is ongoing. Meanwhile, there appears to be value in ingesting adequate amounts of vitamin E, but it should be from dietary sources such as nuts (almonds, hazelnuts, peanuts), seeds, vegetable oils, spinach, broccoli and tomatoes.

**Vitamin A**
This vitamin is important for vision, reproduction, cell division and bone growth. Present in meats, dairy products and carrots, as well as many other foods, the vitamin is plentiful in most diets and experts do not recommend taking supplements. Over-dosage through supplements can cause serious damage.

**The B Vitamins**
There are eight common B vitamins that play an important role in cell metabolism. For all but a few (elderly persons with absorption problems or those with certain diseases), our diets are full of the B vitamins. Furthermore, excess amounts are simply excreted in the urine.

**Other Vitamins and Minerals**
As with vitamin A, there are numerous other vitamins and minerals necessary for good health, but all are obtained through a good diet and supplements are unnecessary.

**Coenzme Q10 (CoQ10)**
Known to have beneficial effects on heart health, cognitive health and anti-aging, this antioxidant is present in fish, meat and other foods and is also produced by the body to help process energy. It has been established that certain cholesterol-lowering drugs (known as statins) can lower the level of this enzyme in the body. Although scientific proof that supplementation is of any value in the average person is lacking, there are some physicians who believe that it has beneficial effects for persons on statins, and those who suffer from Parkinson’s disease or periodontal disease and gingivitis.
Valley Fever FAQ

What is Valley Fever?
Valley Fever is a fungal lung infection caused by coccidioides organisms. The fungi, found in soil, are stirred into the air and then breathed into the lungs.

Where is it found?
The fungi that cause Valley Fever thrive in the southwestern U.S., where temperatures are high and the soil is dry. Affected areas include Texas, Arizona, Nevada, New Mexico and California’s San Joaquin Valley.

What are the risk factors?
Anyone living in or travelling through the affected areas is susceptible to Valley Fever. Certain people have an increased risk of illness-related complications; these people include outdoor workers (ranchers, archaeologists and military personnel), older adults, and those with diabetes or otherwise-weakened immune systems. Filipinos, Hispanics and African-Americans are more susceptible than Caucasians.

What are the symptoms?
More than two-thirds of those infected with Valley Fever experience no symptoms, or the symptoms are so mild that medical treatment is not considered. For those who do experience symptoms, common complaints are fatigue, cough, chest pain, fever, rash, headache and aching joints.

Is Valley Fever contagious?
Valley Fever is not contagious. It cannot be transmitted from another person or from an animal. It is important to note here, however, that animals such as dogs, horses, cattle and sheep can also develop the illness.

How is it treated?
Most people do not require treatment to fight off the infection. For those who do, anti-fungal drugs are prescribed.

When to take your vitamins
The best method of taking your vitamins is spaced throughout the day; there is evidence that taking them at specific intervals may help with their absorption.

If you’re taking a multivitamin, make sure it’s on a full stomach, both to help absorption and because some people don’t tolerate vitamins very well. Take your multivitamin within half an hour after a healthy morning breakfast or at lunch, if you don’t eat a good breakfast – the earlier in the day the better, to maximize its potential.

Some vitamins, including A, D, E and K are fat-soluble. This means that they require fat (animal or vegetable) to be in your stomach in order to be absorbed properly, so they’re best taken with meals.

Others, such as B and C, are water-soluble. They don’t require fat in your stomach, but they do need stomach acid so, if you’re taking antacids or other stomach acid-reducing medications, you may not absorb the vitamins as well.

Some vitamins work together, while some can actually hinder performance if taken together.

Vitamin C helps the absorption of iron, so it’s beneficial to take vitamin C and iron together.

Vitamin D and magnesium should be taken with your calcium supplement, as these both help with the absorption of calcium.

On the other hand, calcium hinders the absorption of iron, so if there’s iron in your multivitamin and you take a calcium supplement as well, make sure that you don’t take them at the same time.

There is some evidence that calcium is best taken before bed, as it may promote better sleep (it’s a natural muscle relaxant and can also calm the mind).

And if you have difficulty swallowing large pills, many vitamins are available in liquid form.

Driving and skin cancers in men
Researchers from Saint Louis University Medical Center reported an alarmingly high incidence of left-sided facial skin cancers in men. They reviewed the health records of 94 skin cancer patients who underwent skin cancer surgery and found that for men, 74 per cent of all melanomas occurred on the left side of the face. There was no difference for women. Because men tend to log more hours behind the wheel than women, researchers think that sun exposure while driving may be a contributing factor. The lesson: the car is poor protection from dangerous UV rays. So be sure to wear sunblock when you’re out on the open road.

Source: Journal of the American Academy of Dermatology
At our core, we are explorers. It’s in our bones, our marrow and our guts to venture out and discover. Exploration and adventure are vital to the human soul. Called by distant voices or prodded by an inner whisper, we travel, we seek adventure.

Free again! All it takes is a clean windshield and a full tank of fuel, and I feel a yearning to be “on the road again.” Let’s see what’s over the next hill. I wonder where that road goes.

Is that Willie Nelson singing? For real, there’s the music of this friendly engine pushing us along with the lyrics of the road. The motorhome is familiar, always familiar. Cozy, like home. Better than home. It is home. The TripTik® odometer is set to zero! Lights on! Steps up! Vents closed! Antennas down! Pumps off! And with Willie Nelson, we’re “on the road again…”.

Each year, more than a million Canadians, affectionately dubbed “snowbirds,” migrate to southern climes to escape the harsh reality of a northern winter and to enjoy sunny, warm weather. The strong Canadian dollar is making the trip more affordable and attractive than ever. But post-9/11, Canadians face tighter security and higher health costs when travelling to the U.S.

Well now, fancy meeting you here. I hope you don’t mind if I take a moment to introduce myself.

My wife Dania and I are Canadian snowbirds and we’re living our dream! We are lifetime members of the Canadian Snowbird Association and have enjoyed the snowbird lifestyle for the past 13 years. We’ve experienced RV travellers who have criss-crossed Canada and the United States countless times and have wintered in Arizona, Florida, Southern California and Texas.

“My favourite thing is to go where I’ve never been,” photographer Diane Arbus once said, and we agree—although some places we’ve visited seem more appealing than others.

Texas’ coastal playground, which stretches in a great curve along the Gulf of Mexico from the moss-covered bayous of Louisiana to the sun-drenched sands of the Mexican border, is just such a place.
With a lifelong love of travel, a condo-on-wheels has always been our destiny. During the past 35 years, we have travelled in a variety of RVs including a tent-trailer, truck campers, fifth-wheel trailers, and gas and diesel-pusher motorhomes. We currently enjoy our 2007 Newmar Kountry Star Diesel Pusher with 400HP and four slides.

We have served as Alberta directors of the Newmar Kountry Klub (NKK) and hosted Calgary Stampede and Canadian Rockies Caravans for the NKK.

Each June, we present sessions at the RV Owners Lifestyle Seminar (www.okanagan.bc.ca/Page17208.aspx) at Okanagan College in Kelowna. Topics we’ve presented include Let’s Talk RVing, Snowbird Roosts, Membership Campgrounds and Discount Camping Clubs, 101 Ideas for Enhancing Your Life on the Road, RVing and Photography: A Natural Fit, An Introduction to the Diversity that is Florida, and Why Winter in South Texas?

When we’re not travelling in our RV, we make Edmonton our home.

As the Edmonton RV Travel Examiner (www.examiner.com/x-26216-Edmonton-RV-Travel-Examiner), I write daily—or almost daily—postings on anything and everything related to RV travels and the RV lifestyle, including snowbirding and snowbird destinations.

I’m also a regular contributor to RV Times (www.rvtimes.ca)—a Western Canadian publication.

RVing is exhilarating and, although every adventure may not be perfect, nothing in this world can compare with the freedom that RV travel offers. It takes courage and passion to hit the open road, to explore the unfamiliar. New adventures never cease to rekindle something in me.

If more people embraced the call, the risk, the uncertainty of the open road; if more people followed their hearts, were true to themselves; oh, what a better place our world would be.

Now, my hope is that you’ll enjoy—and at the same time, be informed by—what I have to say. So, gather round again, and let’s see what happens.

Hey, I’m already looking forward to our meeting, next issue. See you then.

Meanwhile, “Let’s Go RVing!” If not now, when? Live in the moment. No “what ifs” and no regrets. Life is short. Enjoy your summer. Get out and enjoy this wonderful country we call Canada.

Feel free to e-mail me at vogelontheroad@gmail.com with your comments, issues and topics you’d like to see addressed in future RV columns of CSANews.
Overtreated
WHY TOO MUCH MEDICINE IS MAKING US SICKER AND POORER

By Shannon Brownlee
Bloomsbury, $16.00, 351 pages

Overtreated is an important book. It’s even been described as a “bombshell of a book.” In it, award-winning journalist Shannon Brownlee dissects the American health-care system to discover, “Why Too Much Medicine is Making Us Sicker and Poorer.”

This is an American book. The Canadian Medical Association labels it “a compelling and damning indictment of the way health care is delivered in the richest country in the world.” We’ve all heard rants about the 47 million Americans who are uninsured, but Brownlee has dramatic tales of insured people who are injured or die because they get too much of a good thing – too many CT scans, angiograms and the like, that make us sicker, rather than healthier.

Tens of thousands of patients die each year from overtreatment.

Though the statistics are American, the medical-care issues are universal. In Canada as in the United States, there are too few general practitioners. Brownlee suggests that in the future, we need to find a way to finance medical education in a way that will promote primary care. We have too many specialists because medical students graduate with so much debt that they feel compelled to make more money.

Brownlee tells a folksy story about a Dr. Jack Wennburg who, 40 years ago, saw a variation in practice patterns in the state of Vermont. It’s not driven by how sick patients are, but by where the specialists are. Studies through the years have proven Wennburg’s theory. Today, for example, it’s a known fact that if you move from Tampa to Fort Myers, Florida, your chances of getting back surgery go up by 60%.

Two factors sending the costs of health care sky-rocketing are drugs and imaging. Thirty years ago in the U.S., the vast majority of scientific studies involving human subjects was funded by the federal government. Today, the pharmaceutical industry underwrites at least 80% of this clinical research. This has led to some conflict of interest reporting in medical journals and the promotion of some dangerous products. Brownlee names names and gives some scary examples. An FDA safety expert, for example, estimates that as many as 60,000 Americans died from taking the painkiller Vioxx. It doubled the risk of heart attack and stroke, but was no more effective than over-the-counter Ibuprofen.

Costs for imagery are going up faster than costs for drugs. Radiology is quite profitable. It can be the profit centre for a hospital, so don’t ask for a CT for a sprained ankle.

In this book, Brownlee takes us through the mechanics of running a hospital, the drama of heart surgery and stenting, and the overuse of the latest technological devices. Her bottom line advice is to have a long-standing relationship with a primary-care physician who keeps electronic medical records.

She also recommends that we each have an “end of life strategy” (perhaps a living will), because “dying is not an option.” Brownlee muses that as we really get old, and really get sick in a lot of ways, what we need is someone to hold our hands and manage our care. Who wants to end their days in ICU with machines hooked up to every orifice, tormented by unnecessary expensive procedures?

Read Overtreated and make informed choices!
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I eat yogurt every day because it's good for me and I love it; I keep a tub of fat-free, plain yogurt in the refrigerator because I have yet to master making homemade fat-free yogurt. After every meal, I combine a cup of frozen berries (raspberries and blueberries) with ¼ cup of plain, fat-free yogurt in my chopper. It grinds away at the frozen berries and out comes delicious frozen, fat-free raspberry yogurt.

I once purchased a Styrofoam yogurt-maker from my local health-food store to make mesophilic (room temperature) yogurt. The process failed...I am still unsure as to what I did wrong.

I tried making yogurt in a jar as well, placing the jar in the oven with the heat on very low. This process failed, too. I even tried making yogurt in the oven with the heat off and the light on. Another failure.

I finally stumbled upon an electric yogurt-maker at my local Value Village. It cost me $8.00. I highly suggest that you invest in an electric model if you’re interested in making yogurt at home for the first time.

Homemade yogurt is a probiotic food containing live beneficial bacteria that colonize the stomach with microbiota. Microbiota are essential to the proper functioning of your immune system and digestion and support your body’s ability to digest critical nutrients.

In winemaking, yeast comes into contact with sugar and starts the fermentation, producing alcohol and carbon dioxide. The carbon dioxide evaporates, leaving wine — yogurt works in much the same way. The beneficial bacteria come into contact with the sugar in milk, called lactose. This starts the fermentation.

What all yogurts have in common is that they are made from fermented milk. Yogurt can be made from cow’s, sheep’s or goat’s milk and you can use skim to whole milks. Soy and rice milks need a specialized culture to get the fermentation started. Yogurt is lower in carbohydrates than milk and is high in protein, calcium, riboflavin, B6 and 12 vitamins and folic acid. It also contains strains of L. acidophilus (friendly bacteria), a probiotic.

Probiotic means ‘pro life.’ Yogurt is believed to support the health of the digestive system, reduce constipation, alleviate vaginal yeast infections and boost the immune system. Homemade yogurt is also believed to be the best food to ingest after a bout of antibiotics. No wonder yogurt has been a staple in the human diet for 4,500 years.

Scientific studies suggest that the L. acidophilus in pill form contains dead bacteria, and is therefore useless in producing any healthful benefits. Many sources also reveal that cold, store-bought yogurt in tubs is low in L. acidophilus as well...especially the versions containing sugar and fruit. So homemade yogurt is an important food to add to your diet. The key is to find a store-bought version that you like, so that you can use ¼ cup of that one as your starter culture. This way, you’ll be able to make homemade yogurt with a taste profile that you enjoy.

Yogurt has many cultural names. Piimä is a homemade Scandinavian version with a runny texture and almost cheesy flavour. My girlfriend Dina’s mother makes Lebenah, a fresh Middle Eastern cheese made from homemade yogurt. Fresh yogurt is placed in a strainer lined with cheesecloth (I use paper towel) and set on top of a bowl. The whey (water-soluble liquid) drains from the curds (fat-soluble part) of the yogurt, leaving the thick, fresh cheese. The cheese is seasoned with salt and pepper, coated in olive oil, covered and refrigerated. Yogurt cheese can be used in a whole plethora of recipes and is a healthy substitute for other cheeses, such as cottage and ricotta.
Besides enjoying frozen yogurt, I also use my plain, homemade yogurt in salad dressings, dips and sauces. It acts as a fabulous marinade, with its acidity breaking down the fibre in chicken and pork.

How about a citrus salad with ginger-yogurt dressing? Or grilled salmon with a citrus-yogurt sauce?

Yogurt’s predominant taste sensation is tanginess; this makes it a great match for wines possessing that same taste sensation. Dishes highlighting yogurt (such as tzatziki, a Greek and Turkish appetizer) partner extremely well with crisp, dry white wines, such as Pinot Gris (B.C.), Sauvignon Blanc (B.C. or Ontario), dry Riesling (Ontario), Viura (Spain), Cortese di Gavi (Italy), Orvieto (Italy), Gruner Veltliner (Austria) and more. Tzatziki is traditionally made from sheep’s or goat’s milk (along with cucumbers, lemon juice, olive oil and garlic), which has this predominant zesty, tangy taste.

My best girlfriend is Armenian. I used to go to her house almost every day after school to indulge in her mom’s homemade chicken fetteh. I’ve always been in love with this Middle Eastern dish – it, too, should be paired with a crisp, dry white wine.

Here are my recipes for homemade yogurt and Armenian Chicken Fetteh.

Homemade Yogurt
Makes 1 quart

1 quart whole milk
1 tbsp. plain gelatin (from bulk food store or supermarket)*
¼ cup favourite plain yogurt from supermarket

*You’ll only need to use the gelatin for your first, and maybe second, batch of homemade yogurt. (Always reserve ¼ cup of fresh yogurt to be used as the starter culture for your next batch.) By the time you get to making your third batch of homemade yogurt, using ¼ cup of the culture from the batch before, you won’t need the gelatin.

Turn on your electric yogurt-maker. Pour milk into a large pot on the stove. Heat on high until milk starts to steam. Reduce heat to low…do not let the milk boil. Leave milk to simmer on low for 30 minutes. Skim off the milk skin from the milk. Pour milk into your yogurt-maker container and let cool to room temperature. Remove about ½ cup of milk from the container. Add gelatin to this ½ cup of milk and whisk until smooth. Whisk this ½ cup of “gelatinized” milk back into the larger container of milk. Now whisk your ¼ cup of your favourite store-bought plain yogurt into the container as well.

Place the lid on the container and set inside the yogurt-maker. Let the milk ferment for eight to 12 hours. The longer the milk ferments, the higher the acidity level in the resulting yogurt. (If you like tangy yogurt, leave the mixture to ferment for 12 hours.) Once fermented, transfer the container of fermented milk to the refrigerator—the cold stops the fermentation process. Let the yogurt set for six to eight hours.

Armenian Chicken Fetteh
Serves 4 to 6

1 cooked and cooled chicken
2 cups plain, fat-free yogurt
2 or more cloves garlic, minced
Juice from 1 lemon
Sea salt and freshly ground black pepper to taste
2 cups cooked basmati rice
½ cup toasted pine nuts
1 pita, broken into 1-inch pieces

Remove the chicken meat from the bones and shred it into bite-sized pieces, placing them in a bowl. Set aside.

In another bowl, combine yogurt, garlic, lemon juice and sea salt to taste. Fold in chicken pieces.

In a casserole, lay the rice on the bottom. Top with yogurt-and-chicken mixture. Sprinkle with pine nuts and pita pieces. Set mixture under broiler and cook until pita pieces are toasted. Serve hot.
In this world of fast computers with large hard drives and an enormous amount of RAM (random access memory), there is nothing worse than waiting for a web page to load! Many times, an error message appears that tells you that “Internet Explorer has stopped working and the program will now close!” or that the text which you are typing into the browser bar or search engine “hangs!” How annoying is that? Well, there is a reason for this “slow down” and it is not the fault of your computer or your Internet provider, as long as your computer has sufficient memory, hard drive capacity and you are connected to high-speed Internet.

The problem is caused by a number of “add-ons” that have been downloaded and enabled with or without your knowledge. An add-on is a piece of software that is supposed to enhance your browsing experience. In many cases, it slows down your browsing speed and you sometimes do not realize how much until you turn them off.

Not every add-on causes your browser to slow down or display an error message and you may need some of them to enhance your browsing experience, but you can usually do without them.

Try disabling all of the add-ons and then turn them back on, one by one, to see which is the culprit. The only one I have enabled is Adobe Systems Shockwave Flash Object, that assists me when viewing a PDF file. All of the others on the list are disabled.

With Internet Explorer 8, open access to the add-on list by following the steps below:

1. Click on TOOLS on your browser toolbar
2. Click on MANAGE ADD-ONS
3. Click on the Add-On that you wish to disable
4. Click on DISABLE
5. Repeat the steps above for each Add-On on the list and then click CLOSE. You can change your settings at any time by reversing the above steps.

SPEED AT LAST!

Pamela Tabak specializes in computer help for mature users. She has recently published a book, “Computer Tips for Seniors,” which is available on her website at www.computertutorinc.net.
Snowbird Extravaganzas

Snowbird Extravaganza will be returning to the Lakeland Center for another year on Tuesday and Wednesday, January 25 and 26, 2011.

The following week, we’ll be in Texas for the Winter Texans’ Snowbird Extravaganza at the South Padre Island Convention Center on Tuesday and Wednesday, February 1 and 2.

Our Canadian Snowbird Celebration takes place on February 8 and 9 at the Mesa Convention Center.

Watch for details about these events in upcoming issues of CSANews.

CSA Winter Information Meetings

CSA Winter Information Meetings are a wonderful way for CSA members and their friends to familiarize themselves with the work of the CSA and meet CSA directors, while enjoying a casual afternoon of important information and free entertainment.

All Winter Information Meetings start at 1:00 p.m. (doors open at noon).

Tentative dates for the 2011 tour include:

- **Tucson, AZ**
  - Friday, February 11
  - Radisson Suites (on Speedway)

- **Indio, CA**
  - Wednesday, February 16
  - Fantasy Springs Casino Resort

- **Yuma, AZ**
  - Monday, February 14
  - Yuma Civic Center

- **Panama City Beach, FL**
  - Monday, February 21
  - Boardwalk Beach Resort

Please see the Winter issue of CSANews or call 1-800-265-3200 for the full schedule.
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The CSA is constantly looking for new members, just like you. Sign up five new members and get your next annual membership FREE. Download five applications from our website at www.snowbirds.org or photocopy the application below. Have five of your travelling friends become new and valued members of your association.

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MEMBERSHIP APPLICATION

Membership Number (for renewing members) ____________________________________________

Applicant’s Name __________________________________________ Date of Birth _______________

Spouse/Partner’s Name __________________________________________ Date of Birth _______________

Principal (Main Home) Address _________________________________________________________

City __________________________ Province __________ Postal Code __________

Telephone ( ) __________ Cell ( ) __________

E-mail _____________________________________________________________________________

Secondary (Winter Home) Address __________________________________________________________________________

City __________________________ State __________ Zip Code __________

Telephone ( ) __________

Referring Member Name or Number __________________________

Payment: □ Cheque □ VISA □ MasterCard □ Cash

(Please make cheque payable to: Canadian Snowbird Association)

Credit Card #: __________________________________________ Expiry __________

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

1) Membership dues are non-refundable.

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.

Membership dues and fees are subject to change without notice.

□ Canada’s Privacy Laws – By ticking this box, I do not consent to the disclosure of the above personal information. I understand that this decline of consent does not, in any way, prohibit the association from disclosing any necessary information as may be legally required under provincial, federal, or other legislation, or as may otherwise be required by law. I understand that by refusing my consent I may be limiting the full value, benefit and effect of participating in this membership. I further understand that if the full benefit of participating in this membership is reduced, I am not entitled to a reduction in the membership dues/fees as listed above.

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 CSANews magazine, deduct $9.95 from the annual dues rate.

Signature __________________________________________ Date __________________________

Source code: E01

Rev. 04/2007
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.

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

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1. EYES EYES
2. V
3. LAMOTHERW
4. T PEEK
5. CRISP
6. T Q

Answers on page 54
SENIOR PROPOSAL

There were two elderly people living in a Florida mobile home park. He was a widower and she a widow. They had known one another for a number of years.

One evening, there was a community supper in the big activity centre. The two were at the same table, across from one another. As the meal went on, he made a few admiring glances at her and finally gathered his courage to ask her, “Will you marry me?”

After about six seconds of careful consideration, she answered. “Yes. Yes, I will.”

The meal ended and, with a few more pleasant exchanges, they went to their respective places. Next morning, he was troubled. Did she say ‘yes’ or did she say ‘no’? He couldn’t remember. Try as he would, he just could not recall. Not even a faint memory. With trepidation, he went to the telephone and called her. First, he explained that he didn’t remember as well as he used to. Then he reviewed the lovely evening past.

As he gained a little more courage, he inquired, “When I asked if you would marry me, did you say ‘yes’ or did you say ‘no’?”

He was delighted to hear her say, “Why, I said, ‘Yes, yes I will’ and I meant it with all my heart.” Then she continued, “I am so glad that you called, because I couldn’t remember who had asked me.”

NEED FOR SPEED

A senior citizen in Florida bought a brand-new Mercedes convertible. He took off down the road, flooring it to 80 mph and enjoying the wind blowing through what little hair he had left on his head. “This is great,” he thought, as he roared down I-75.

He pushed the pedal to the metal even more. Then he looked in his rear-view mirror and saw a highway patrol trooper behind him, blue lights flashing and siren blaring. “I can get away from him with no problem,” thought the man, and he tromped it some more and flew down the road at more than 100 mph, then 110, 120 mph! Then he thought, “What am I doing? I’m too old for this kind of thing.”

He pulled over to the side of the road and waited for the trooper to catch up with him.

The trooper pulled in behind the Mercedes and walked up to the man. “Sir,” he said, looking at his watch. “My shift ends in 30 minutes and today is Friday. If you can give me a reason why you were speeding that I’ve never heard before, I’ll let you go.”

The man looked at the trooper and said, “Years ago, my wife ran off with a Florida State Trooper, and I thought you were bringing her back.”

The trooper replied, “Sir, have a nice day.”
Fast facts

Top five longest rivers in the world*
1. Nile (4,180 miles) – Lake Victoria, Africa to the Mediterranean Sea
2. Amazon (3,976 miles) – Peruvian Andes to the Atlantic Ocean
3. Yangtze (3,917 miles) – Tibetan Plateau to the East China Sea in Shanghai
4. Mississippi-Missouri River System (3,902 miles) – Lake Itasca, Minnesota to the Gulf of Mexico (New Orleans)
5. Ob-Irtysh (3,459 miles) – Altai Krai in Russia to the Gulf of Ob

Longest rivers in Canada*
1. Mackenzie (4,241 km)
2. Yukon (3,185 km; 1,143 km in Canada)
3. St. Lawrence (3,058 km)
4. Nelson (2,575 km)
5. Columbia (2,000 km; 801 km in Canada)

* Approximate lengths

Top 5 States Visited By Canadians in 2008

<table>
<thead>
<tr>
<th>State</th>
<th>Visits (thousands)</th>
<th>Overnight Stays (thousands)</th>
<th>Money Spent (In Millions CAS)</th>
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Source: Statistics Canada

RV Lifestyle Statistics
- 14% of Canadian households own an RV
- There are more than 1,000,000 RVs on the road in Canada
- 40% of RV families have children
- Studies show that there is as much as a 70% saving during an RV vacation versus a traditional vacation
- Price range of an overnight full-service campground stay – $25-$45
- 90% of owners say that it is the best way to travel with kids
- 90% of RVers say that seeing the country is their top priority

RV vacations the most cost-effective form of travel for Canadians

A recent study found that typical RV vacations are as much as 75 per cent less expensive per day than any other type of family trip, regardless of trip duration, distance or location.

To add another component of affordability, Go RVing Canada reports that RV prices are at an all-time low. “We are seeing increased activity and sales in our showrooms as the economy recovers,” said Go RVing Canada spokesperson Angèle Lapointe, “so now is absolutely the right time to buy, before prices start rising again.”

Source: Go RVing Canada

Snowbirds Stats

Number of snowbird trips age 55-64, more than 91 nights in 2009
60,200

Number of snowbird trips age 65 and older, more than 91 nights in 2009
127,200

Total number of snowbird trips, more than 91 nights in 2009
187,400

Source: Conference Board of Canada

Answers from page 52
1. Ice cube
2. Gravy
3. Mother-in-law
4. Keep it up!
5. Done to a crisp
6. On the QT
The CSA AUTOCLUB™ is a roadside assistance program that allows you to hire the service provider of your choice anywhere in North America so you can get back on the road quickly and conveniently.

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