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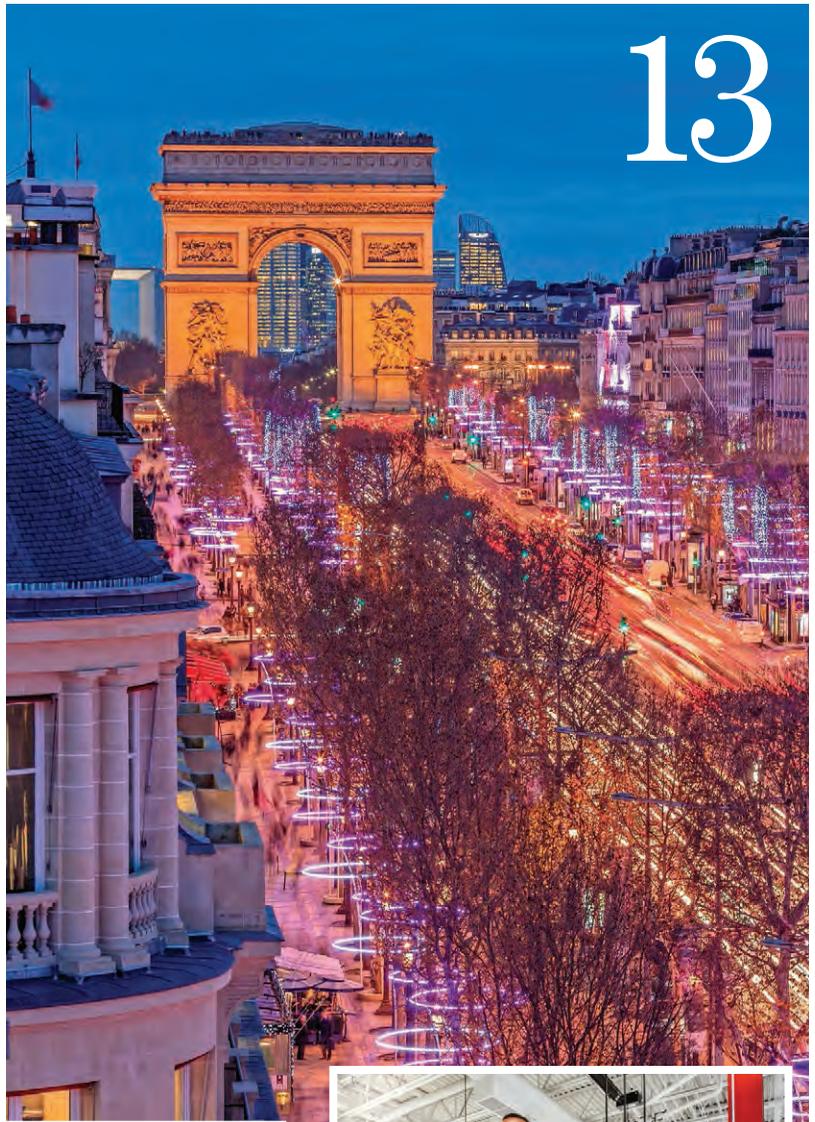
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The Digital Edition Evolves

Thanks to feedback from Members, we've made some improvements to the digital version of *BCAA Magazine*. You should now find the reading and page-turning experience responsive on any browser or device. In addition, we're now offering the option to download each issue, in its entirety, as a PDF, because some Members told us they would prefer to browse the magazine this way. To access the digital edition, visit bcaa.com/bcaamagazine and click on the cover of the issue you'd like to read. To download a PDF version of the



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A BCAA Play Here Update

Keeping kids safe on the road is important to BCAA – and so is keeping them safe when they play. BCAA Play Here delivers rejuvenated play spaces to BC communities in need. For our second year, BCAA contributed \$400,000 and delivered amazing play spaces, each worth \$100,000, to: Bouchie Lake Elementary School, Quesnel; Galiano Community School, Galiano Island; Marion Schilling Elementary School, Kamloops; and McKay Street Park,

Prince Rupert. Hundreds of BCAA employees volunteered alongside local residents and worked with playground specialists to build the play spaces. The results are breathtaking, with features geared towards imaginative and inclusive play, as well as accessibility. BCAA thanks our finalists and everyone who nominated or voted for a play space. Thanks also to BCAA Members for supporting us in the creation of better places for BC children to play.

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BCAA President and CEO Shom Sen's first car, a Fiat Spyder.

The Future of Mobility: BCAA Will Be There

My first car was a Fiat Spyder convertible. It was beautiful; cream with a red leather interior and a wooden steering wheel. There was only one problem: it had a finicky starter that only ever seemed to work on rainy days – not ideal for a convertible in a place like Vancouver!

All my life I have loved driving. The freedom of the road has always been a passion and it has brought my family together. Road trips are some of my family's best shared memories. The journey was half the fun: discovering quaint towns with lots of history or stumbling upon beautiful natural settings, and of course finding interesting diners and restaurants along the way.

The world is changing rapidly and with it, how we get around. We will always need and want to be mobile and use mobility to make our lives easier and better. This is a huge focus of ours at BCAA. Recognizing that driving habits are changing as cities, generations and technologies evolve, we want to ensure BCAA is not simply along for the ride, but firmly in the driver's seat.

In 2015, we launched Evo Car Share, allowing drivers to get around Vancouver without owning a car. Today, we are working with local tech developers to further evolve tomorrow's Evo experience. That's just one part of our future in mobility.

When I think ahead, I see a growing variety of interconnected options – car share, bike share, public transit, autonomous vehicles and more. BCAA will play a major role, as a provider of services and a source of objective information; for example, data on the relative safety of autonomous vehicles based on testing.

For those who don't yet know much about autonomous vehicles (AVs), also called driverless vehicles: AVs detect their

surroundings using technology such as radar, GPS and computer vision. Some are programmed to conduct specific manoeuvres, like parallel parking and emergency braking, while others are programmed to fully operate themselves in traffic without human interaction. We're in the early days, but live tests of fully driverless vehicles on public roadways have received much attention and get us thinking about the possibilities to come.

In a Canadian Automobile Association study earlier this year, Canadians had mixed views about AVs. The majority saw benefits, such as improved accessibility for people with mobility challenges, reduced driver stress and fatigue, improved safety from removing the possibility of human error – the cause of most accidents – and more leisure time during commutes.

Concerns include unclear accountability in an accident, potential technology issues and mistrust of AV driving technology. Many said they always plan to drive and own a car. The love of getting behind the wheel is deep-seated in our life experiences.

The majority of those in the study see driverless technology becoming mainstream in five to 10 years. Whenever that future arrives, I think those family road trips will look very different. The one thing I do know is that BCAA will be part of that future landscape and the transition to it, guiding you down life's many roads.

Shom

Shom Sen
President & CEO



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THE Local List

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ULTIMATE HOLIDAY GIFT GUIDE

At a loss for what to give that family member who has everything? We have you covered! Just turn the page for a selection of great gift ideas for kids, teens and grown-ups – all with fantastic Member savings to boot.

But first, start with a gift for the whole family: a powder-filled BC ski getaway! Members save up to 20% at **Fernie Alpine Resort, Kicking Horse Mountain Resort, Kimberley Alpine Resort, Sun Peaks Resort, Grouse Mountain** and more. Happy holidays to all!

bcaa.com/ski

11 THINGS TO DO THIS WINTER

by Rob Howatson

1

Various dates

WHL 2017-2018 SEASON

Junior hockey puts you right in the heart of the action. Head to a WHL game this season to feel just like you're out there on the ice with the Prince George Cougars, the Victoria Royals or any of the four other talented teams.

whl.ca

MEMBERS SAVE: 30% on regular-season WHL tickets.
bcaa.com/whl



2

November 22 – December 24

VANCOUVER CHRISTMAS MARKET

Jack Poole Plaza transforms into a twinkling German village, complete with candy, bratwurst and Berliners (German doughnuts).

vancouverchristmasmarket.com

MEMBERS SAVE: \$1 on admission and get express-line entry in person. For online tickets, use promo code **BCAAXMAS17**.
bcaa.com/vcm

3

November 23 – January 28

CANYON LIGHTS, CAPILANO SUSPENSION BRIDGE PARK

Hundreds of thousands of lights, and the world's tallest living Christmas tree, illuminate North Vancouver's favourite family park.

capbridge.com

MEMBERS SAVE: 10% on retail one-day passes for adults and seniors.
bcaa.com/capbridge

For Kids



Rainforest Search & Find Puzzle, **Indigo**, \$22.95
MEMBERS EARN: 5% in CAA Dollars® when shopping online at Indigo. bcaa.com/indigo

Dickie Toys Hurricane Remote Control Helicopter, **The Source**, \$39.99
MEMBERS SAVE: up to 20% on the lowest-marked price in store at The Source. bcaa.com/thesource



13th Edition Charity Bear, **Hudson's Bay Company**, \$21.99
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Snow Resort Off-Roader, **LEGO**, \$17.99
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For Teens



Mumbai Small Backpack, **Matt & Nat**, \$125
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Xbox One X 1TB Console, **Microsoft Canada**, \$599
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KangaROOS Boys' Andy Court Shoe, **Payless Shoe Source**, \$34.99
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Slim Fit Plaid Shirt, **RW&CO.**, \$79
MEMBERS SAVE: 15% on the last ticketed price in store at RW&CO. bcaa.com/rw-co



4

November 25 – December 17
THE POLAR EXPRESS, SQUAMISH

Relive the magic of the 2004 movie with this hour-long Christmas train ride, complete with hot chocolate, cookies, carols and stories; weekends at West Coast Railway Heritage Park. wcra.org

5

December 5 – 17
YELLOWPOINT CHRISTMAS SPECTACULAR

This year's show brings musical nods to The Beatles, Nina Simone and Rod Stewart, plus a jolt of Broadway showstoppers, to Courtenay, Victoria and Nanaimo. yellowpointchristmas.spectacular.ca

6

December 8 – 9
BIG REDS AT BIG WHITE

Robust Cabernets, complex Bordeaux-style blends, old-world-style Pinot Noirs – sample them all slope-side with 40 winemakers on hand to answer questions. Bed down on-mountain so you don't have to drive. bigwhite.com

7

January 20
AVALANCHE AWARENESS DAY

Kimberley Alpine Resort teaches visitors to play safe in the backcountry, with search-and-rescue demos, a meet-and-greet with an avalanche dog and more. skikimberley.com
MEMBERS SAVE: up to 20% at Kimberley Alpine Resort. bcaa.com/kimberley

For Adults



Silver Rose Tone Cubic Zirconia Triangle Necklace, **PARIS Jewellers**, \$99
MEMBERS SAVE: 25% on all in-stock jewellery and 10% on custom design, special orders and repairs at PARIS Jewellers.
bcaa.com/parisjewellers



Lord & Taylor Cashmere Sweater, **Hudson's Bay Company**, \$229
MEMBERS EARN: 5% in CAA Dollars when shopping online at Hudson's Bay.
bcaa.com/HBC



Ryobi ONE+ Li-Ion Compact Cordless Drill, **Home Depot**, \$127
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bcaa.com/homedepot



Natural Wellness Mini Therapy Bath Bomb Set, **Escents**, \$10
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bcaa.com/escents



Swedish Massage, **Scandinave Spa**, \$175
MEMBERS SAVE: 15% on bath access and 10% on massage service with bath access at Whistler's Scandinave Spa.
bcaa.com/scandinave



Jordan 23Tech training vest, **Nike**, \$185
MEMBERS EARN: 6% in CAA Dollars when shopping online at Nike.
bcaa.com/Nike

ProMaster Cityscape 150 Courier Bag, **Lens & Shutter**, \$139.95
MEMBERS SAVE: up to 25% at Lens & Shutter.
bcaa.com/lensandshutter

Thule Ski/Snowboard Carrier, **Rack Attack**, \$161.95
MEMBERS EARN: 15% in CAA Dollars on regular-price in-store purchases at Rack Attack.
bcaa.com/rackattack

Tickets to KURIOS: Cabinet of Curiosities, **Cirque du Soleil**, \$49 and up
MEMBERS SAVE: up to 20% at Cirque du Soleil.
bcaa.com/cirque

Four-Piece Shaving Set, **MenEssentials**, \$130
MEMBERS EARN: 8% in CAA Dollars when shopping online at MenEssentials.
bcaa.com/menessentials



8

February 10

MASSEY MADNESS FAMILY ARTS FEST

New Westminster's largest theatre hosts a day of performances and interactive arts with Axis Theatre, Travis Bernhardt, Capricorn Theatre and Cause & Effect Circus.

masseytheatre.com

MEMBERS SAVE: Evo Car Share has expanded to New West! BCAA Members join free and save 10% on every trip.
evo.ca

9

February 18

CHINESE NEW YEAR PARADE

Lion dancers, marching bands and martial artists wind their way through the colourful streets of Vancouver's Chinatown.

cbavancouver.ca

10

February 22 – 25

BC WINTER GAMES

The road to the Olympics runs through Kamloops, as 1,800 young athletes compete in 18 sports – three of them invented by Canadians (basketball, netball and ringette).

www.bcgames.org

11

March 2 – 5

FERNIE GRIZ DAYS

Cure cabin fever with this parade, lumberjack show, Dummy Downhill race and more in the champagne-powder winter-scape of Fernie Alpine Resort.

ferniegrizdays.com

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The Mantra of More

BCAA's South Surrey Auto Service Centre Advisor goes beyond for his customers

BY IAN MacNEILL



For Richard Lecoin, going above and beyond when it comes to customer satisfaction isn't just a way of doing business, it's a state of mind. "It's my job to make sure customers are happy when they leave," says the Service Advisor at the BCAA Auto Service Centre in South Surrey. Examples of his philosophy in action are easy to find.

This past summer, a BCAA tow truck brought in a car that had blown a head gasket coming down from Oliver. The owner requested an original equipment manufacturer (OEM) part, which had to be ordered in from out of town. This meant the car stayed in South Surrey while the owner returned home.

Once the part arrived, it was installed, and the car was ready to go. All seemed well. But then, an unexpected twist: the gasket failed, and the car came back again. The team got right back to work, installing a new gasket and getting the vehicle back to a state of safety and road-worthiness. When it was ready, instead of asking the customer to come down to pick it up, Richard – on his own time – drove it to Oliver and dropped it off freshly washed with a full tank of gas. "I did what I felt I had to do to make it right," he says.

On another occasion, Road Assist driver Greg Hadland brought in a woman with a mangled tire.

"It was too late in the day to get a new tire into the shop and I didn't want to see her have to make her way back to Burnaby on transit so I looked around and tried to figure out what to do," Lecoin recalls. "I grew up in the *MacGyver* days; if something happens, you look around and see what you have that might fix it." His eyes lit on some tires he'd recently taken off his own car when he had bought new ones. Luckily, they still had ample tread. They fit the woman's car, so he gave her one to use until a new tire could be brought in. Another job well done; another customer leaving with a smile on her face.

"Sometimes you have to do a little bit more, but it's all about heart," says Lecoin. ■

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TRAVEL

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Winter in Paris

It may be the City of Romance (and lately, of resilience in the face of adversity), but Paris is also a wonderful destination for kids.

There are so many ways to keep them entertained on your visit, and there's no better season to make the trek than in the quiet of winter, a time when families can enjoy the city's top attractions – from the Louvre to the Eiffel Tower – without the hordes of spring and summer crowds. Here are a few family-friendly ideas to get you started. ►

by Ian MacNeill

The magic of a Paris street scene multiplies during the holidays.

TRAVEL *winter in Paris*

Joyeux Noël (Merry Christmas)

Paris is truly a magical place during the holidays, when the city is festooned with light – the Champs-Élysées alone is lit up by 150,000 glittering seasonal orbs. An enormous Christmas tree is set up in the plaza in front of Notre Dame Cathedral, and the department stores glow with eye-popping festive displays. Be sure to check out the shops on the Boulevard Haussmann and the Rue de Rivoli. Christmas markets abound, including one at Trocadero Gardens overlooking the Eiffel Tower, and one along the Champs-Élysées. Disneyland Paris, 52 km east of the city, pulls out all the stops with dazzling decorations and photo ops with Santa.

Faire du patin à glace (Go ice skating)

Numerous outdoor ice skating rinks pop up around Paris in the winter. They are usually free, with skate rentals running in the €5–10 range. Popular ones include the outdoor rink at l'Hôtel de Ville (City Hall) and the indoor one at the spectacular Palais Royale. The loftiest rink in the city is located on the first floor of the Eiffel Tower. It's not huge, but the views are amazing.

Profiter de l'art (Appreciate art)

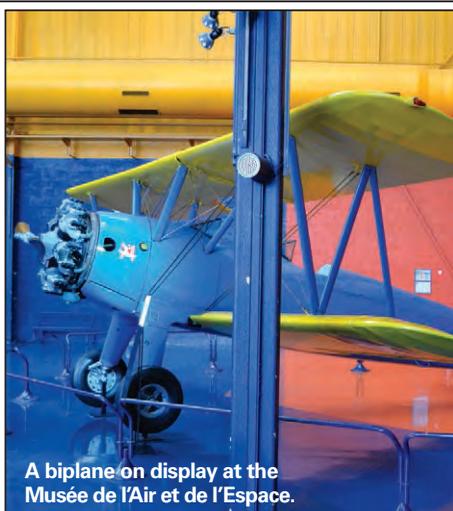
The trick to having kids enjoy visits to art museums is to make a game of it – but not spend too much time playing. Pick a picture at the Louvre and let the kids work out how to find it. And you can always sweeten the deal by promising to take them for a ride afterward on the gigantic Ferris wheel at Place de la Concorde, two Metro stops from the famous glass

pyramid in front of the Louvre. Paris is full of art galleries, but kids tend to enjoy the colourful Musée d'Orsay – a converted railway station that is now a treasure trove of paintings by Impressionist artists – and of course the Musée National d'Art Moderne at the Centre Georges Pompidou. The building itself is fun to see, with its glass walls and colourful pipework. Many art galleries, including the Pompidou, have supervised areas where kids can experiment with various materials.



Paris transforms into a winter wonderland with sparkling lights; (bottom left) festive window displays; (bottom) outdoor skating at l'Hôtel de Ville; (middle) a carousel and Ferris wheel make for holiday magic at the Place de la Concorde; (inset left) kids will enjoy hunting down specific artworks in Paris galleries – like Picasso's Seated Harlequin at the Centre Georges Pompidou.





A biplane on display at the Musée de l'Air et de l'Espace.

QUICK HITS: PARIS FOR FAMILIES

- *Harry Potter* fans will enjoy a visit to the **Conciergerie** on the banks of the Seine in central Paris; its cupolas are reminiscent of Hogwarts.
- The **bateaux mouches**, glass-topped boats plying the Seine, will give you a grand view of the city while seated.
- Energetic families will enjoy hiking up the stairs to the first or second level of the **Eiffel Tower**, although you have to take the elevator from there if you want to go to the top.
- Young naturalists will enjoy the **Muséum National d'Histoire Naturelle**. Its expansive galleries at the edge of the Jardin des Plantes (the city's main botanical gardens) are a Noah's Ark of critters from dinosaurs to dingbats.
- An excursion to **Les Catacombes** is a must. These underground caverns harbour the remains of more than six million people and were constructed in the late 1800s to deal with the city's overflowing cemeteries.
- Aircraft of all shapes and ages are on display at the **Musée de l'Air et de l'Espace** at the Paris-Le Bourget Airport.



Découvrir les sciences (Learn about science)

Kids love to interact and do, and Paris delivers with the Palais de la Découverte near the Grand Palais. It features a planetarium and interactive displays, not to mention a rat school, which demonstrates how animals learn. Another worthwhile hands-on learning centre is the Cité des Sciences et de l'Industrie et Parc de la Villette, the largest science museum in Europe. It includes exhibits on energy, mathematics, the human brain and more. The park itself is home to an IMAX theatre and a musical instruments museum, the Cité de la Musique.

Faire une excursion (Take a day trip)

How about a trip to a medieval city complete with a walled village and castle? Provins, a UNESCO World Heritage site 90 km east

(top) Take a trip back in time at the walled medieval village and castle of Provins; (above) catch an IMAX film inside La Géode dome at the Cité des Sciences et de l'Industrie; (opposite page) a towering, luminous Christmas tree appears each winter on the plaza in front of Notre Dame Cathedral.

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winter in Paris TRAVEL

of Paris, was at its height 800 years ago when it was the home of the famous Champagne Fairs. Guided tours operate year-round, and a medieval crafts course is open to all ages. If that's too far, try Château de Vincennes in the 12th arrondissement. A rather grim fortress dating back to the 12th century when it was built by Louis VII, it was subsequently used as a prison. Elaborate graffiti carved by some of its inmates – among them the Marquis de Sade – is still visible on interior walls.



TIP!

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Jouer aux parcs (Play in the parks)

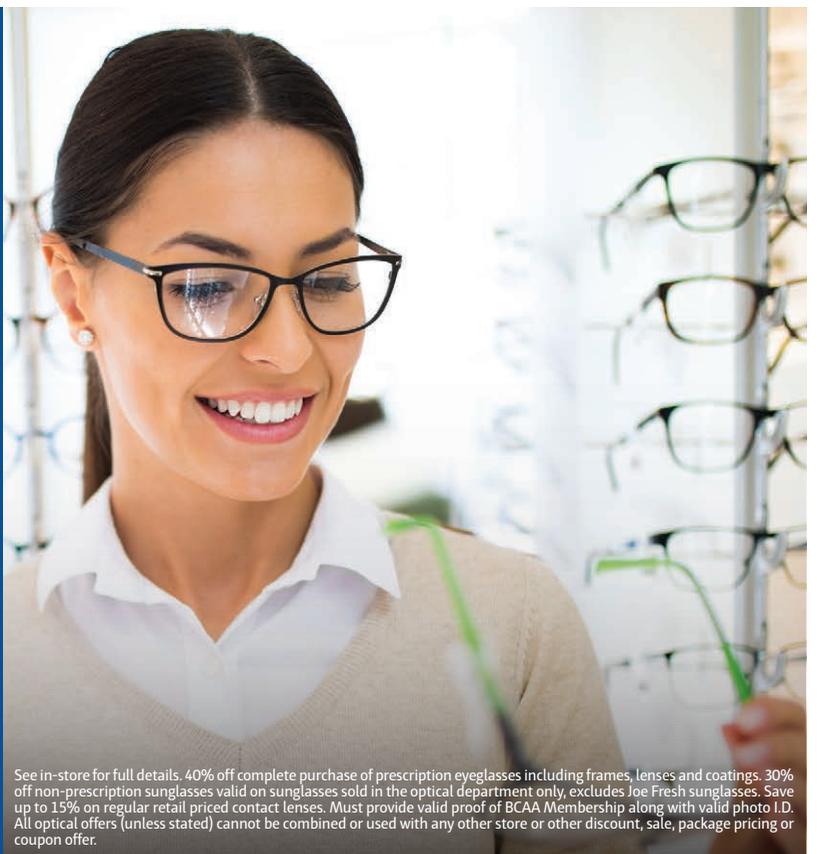
Paris is full of parks, and its playgrounds give kids a chance to mingle and work on their language skills with young locals. Parklets are everywhere, but not to be missed are the Jardin des Tuileries, with its sculptures and playgrounds, the Luxembourg Gardens and the lovely Parc des Buttes-Chaumont, with its peaceful ambiance and splendid views of the iconic Sacré-Coeur Basilica.

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TRAVEL *winter in Paris*

Manger avec brio (Eat with gusto)

The French take their food seriously and they appreciate customers, including families, who do the same. To make friends with the waiters – call them *monsieur* or *madame*, not *garçon* – teach the kids to order what they want in French, although most restaurants in the tourist areas do have English-language menus. A few kid-approved favourites include Rosa Bonheur in the Parc des Buttes Chaumont for pizza, Breakfast in America in the Latin Quarter for burgers and brunch and Restaurant Polidor, a colourful and historic restaurant in the 6th arrondissement for traditional French fare. Lunch prices are usually lower than evening meals, and cafés typically offer simple food and kid-friendly items like croque-monsieur (toasted ham and cheese), omelettes and pommes frites. Crêperies also abound in Paris, offering sweet and savoury pancakes all day. ■

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Restaurant Polidor serves traditional yet kid-friendly fare.

Note: Paris has been through a lot in the past few years, but the city is stronger than ever. Still, before you travel anywhere, it's a good idea to check the Canadian government's Travel Advice and Advisories: travel.gc.ca/travelling/advisories

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Tofino by Storm

Five spots to watch the sea lash the rocks in BC's capital of awe-inspiring squalls

BY CATHERINE TSE



When the winds start whipping and the skies turn dark, everyone gets excited here. Welcome to Tofino, where the raw force of a storm rolling in off the Pacific Ocean beckons to a particular kind of visitor: storm watchers. Storm season for this tiny community on the west coast of Vancouver Island begins in October. Winds can gust up to 100 km/h and waves can reach nine metres high. It is a spectacular phenomenon, whether you choose to experience it outdoors or from somewhere warm and dry.

INSIDE A LUXURY INN

The Wickaninnish Inn is credited with coining the term “storm watching” and elevating it to bucket-list status. Set on the exposed tip of Chesterman Beach, this prime spot is a highly coveted location for storm watching. Settle in for a cozy afternoon at its On the Rocks Bar and Lounge, warming up with a hot toddy and steaming bowl of clam chowder. Follow with a hot-stone massage in its Ancient Cedar Spa before retiring to your room, nestling beside the fireplace as the storm lashes outside.



Marvel at a Tofino storm from the cozy Wickaninnish Inn Canopy Suite (above), or from the rocks on Chesterman Beach (here).

(inset) Potato-crust oyster at Tofino's Wolf in the Fog restaurant; (right) a stormy overview of Cox Bay.



AT THE MARINA

Spend an afternoon at Tofino Resort + Marina, watching the storm roll through Tofino Inlet as you refuel with wood-fired pizza at the new 1909 Kitchen. Right on the water, the restaurant has massive windows, made for appreciating nature from indoors. Afterward, take a 10-minute walk to Eagle Aerie Gallery, a traditional longhouse featuring the works of First Nations artist Roy Henry Vickers.

FROM AN OUTDOOR HOT TUB

While the kids play with an assortment of complimentary board games at Pacific Sands Beach Resort, hop into your private-balcony hot tub to watch the wind whip through the trees and the waves crash on Cox Bay Beach. Or, stay inside: with 1,300–1,500 square feet spread over three levels, the resort's beach houses have plenty of room for the entire family to enjoy the storm in their own way. When the wind and rain abate, step onto the beach to check out what the storm has left behind in tidal pools, from starfish to ghost shrimp to sea anemones. Then make your way into town for some fish tacos at family-friendly, award-winning Sobo restaurant.



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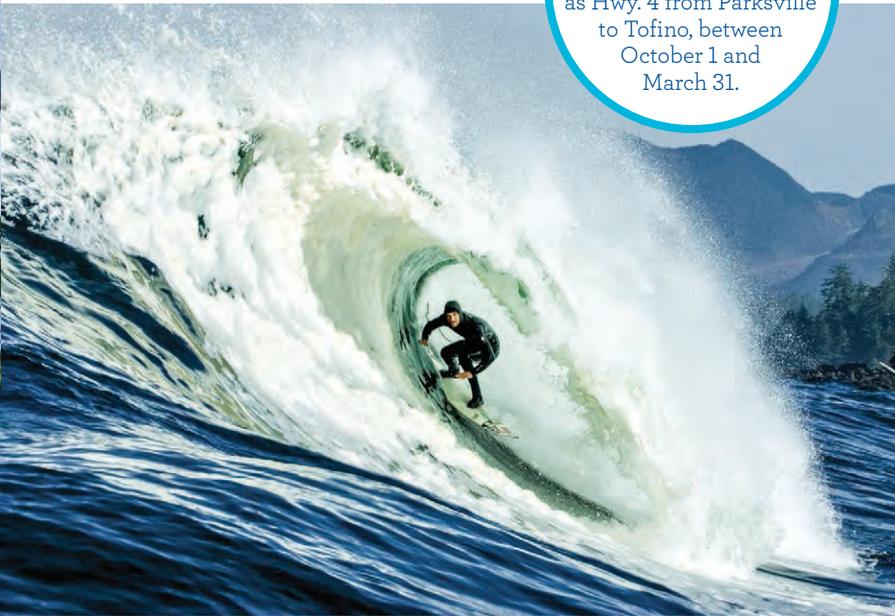


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TIP!

Winter tires are required by law on BC's mountain roads, such as Hwy. 4 from Parksville to Tofino, between October 1 and March 31.



MEMBERS SAVE

Heading to Tofino? Register and collect 20% more Petro-Points along the way at Petro-Canada locations. On arrival, check in at the popular Best Western Tin Wis Resort and save 10% or more on best available rates. Plus, earn 10% extra Best Western Rewards. bcaa.com/petrocanada; bcaa.com/bestwestern

STORMWARD BOUND

Tofino trip not in the cards? Here are two other BC destinations that serve up spectator-friendly storms from November to January:

Haida Gwaii

Heavy precipitation and frequent 40km/h-plus winds make for spectacular winter storm watching on this archipelago north of Vancouver Island. And there are plenty of oceanside accommodations with a front-row view of the squall. For example: All the Beach You Can Eat Cabins – four off-grid but comfy cottages set on secluded-and-sandy North Beach Haida Gwaii, in Naikoon Park (around 17 km east of Masset). allthebeachyoucaneat.com

Sechelt and Area

This exposed stretch of the Sunshine Coast enjoys wild and wonderful beachfront storm activity. Book a waterfront cottage or bed-and-breakfast and settle in to watch the surf roll. Pointhouse Suites on Sargeant Bay, a gorgeous property set on a rocky outcropping between Sechelt and Halfmoon Bay, offers sleekly appointed rooms with gas fireplaces – and floor-to-ceiling windows facing the water. Other storm-watching perks include outdoor hot tubs and complimentary use of rain gear and binoculars. pointhouse.ca



ON A SURFBOARD

Tofino is a world-renowned surfing destination, and that doesn't change during a storm. (The annual Queen of the Peak women's surf competition kicks off the season every October). Surf Sister Surf School operates year-round and advises wave riders to stick with surfing during the start of a storm, when rains typically come with favourable offshore winds that make for nice clean swells. As the storm builds, conditions can make for messy, tough-to-navigate waves (use your judgment to decide when they become too challenging for your skill level). Afterward, make your way into town for a well-deserved dinner at award-winning Wolf in the Fog restaurant – and be sure to try the potato-crusted oyster. ■

INSIDE PACIFIC RIM NATIONAL PARK

Almost every Tofino hotel and resort provides rain gear for guests. Take advantage of these provisions with a short trip to the 512-square-kilometre park preserve that extends along the coast from south of town. The rainforest comes alive during a storm, and you can often see amazing waves from the rocky headlands to the south (for safety, stay well back from the water's edge). Try hiking along Rainforest Trail A (a 1-km loop 23 km southeast of town on Hwy. 4) or the Shorepine Bog Trail (an 800-metre loop farther along). Non-hikers can watch the waves at the Kwisisit Centre – from either the observation deck at Wickaninnish Beach or the totem pole at Lisper Beach. Warm up afterward with some coffee or hot cocoa back in town at local hangout Rhino Coffee House.

(top) Winter surfing at Chesterman Beach; (above) year-round-green trails in Pacific Rim National Park.



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HOME

The Suite Life p.23 | Small Space Entertaining p.27

The Suite Life

When Susan and Robert Lowrey returned home from a few days away this past March, they didn't notice anything wrong in their Nanaimo condo. At least not right away. But it quickly became clear there had been some sort of water leak in their absence: "It obviously happened early in our trip," recalls Susan. "By the time we came home, there wasn't any visible water, but I walked into the dining room and onto a very squishy area rug." ►

(this page and inside)
A beautifully renovated
Vancouver condo (not
the Lowreys' home)
demonstrates how much
value a small space can
harbour, and why condo
insurance is essential.

It was an unpleasant surprise, no doubt, but the rest of the upper floor (their condo is a two-storey unit with a kitchen, dining room and living room upstairs) seemed relatively dry. Unfortunately, shortly thereafter they noticed evidence of further damage: the drywall above the door to one of the bathrooms, located downstairs, along with a laundry room, two bedrooms, a storage space and another bathroom, had warped and bubbled.

“That’s when I realized there had been a lot of water,” Susan says. “It wasn’t visible, but we knew it had seeped into the walls downstairs.”

A startling realization

Susan reported the situation to the strata manager, thinking it was an issue for the building’s insurance company. After all, the water appeared to have come from piping above her unit.

That’s when she got her second surprise: she would also have to get in touch with her own insurance company, because the strata doesn’t cover damage to a condo’s contents, and “contents” include any elements not original to the building. In their case, this meant the floors and kitchen countertops, both updated by a previous owner.

“I figured, OK, this is the building’s fault. It’s not my fault, and it’s not even [the fault of the upstairs neighbours]. These pipes should be snaked out once in a while to keep this sort of thing from happening,” says Susan. “And when [the strata’s insurer] said, the kitchen countertop isn’t original, the floors aren’t original, this isn’t original, that isn’t original, so it will go on your own insurance, I was absolutely shocked.”

This is the case with many condo owners who experience a claim, says Andrew Quick, Claims Director for BCAA Insurance.

“Strata insurance covers what’s called ‘common property,’ so lobbies, elevators, gardens, swimming pools and recreational facilities, the roofs, the drains and anything original to the condo units, including fixtures built or installed as part of the original construction,” he says. “If the [damaged element] is original to the building, then the policy from the strata responds, and if it’s an upgrade or personal contents, then the insured condo owner’s policy responds.”

Susan quickly got in touch with her own

insurer, BCAA, which stepped in to coordinate with the strata’s insurance company and dispatched a restoration specialist to assess the extent of the damage with a moisture meter.

“They were able to put it up against the walls and tell where all the water had gone, even though it wasn’t visible . . . It was into the dining room walls; it was everywhere.”

In the end, repairs and replacements were required on both floors of the condo. Some were covered by the strata’s insurance – walls, drywall and the bottom kitchen cabinets (which were original to the building) – and some by her BCAA Insurance policy, like the upstairs area rug, the kitchen floors and countertops, the laundry room floor and the bathroom floor. During the course of the work, the restoration company discovered



New to you

A strata’s insurance policy only covers originally installed elements. If you or a previous owner has renovated anything, such as flooring, cabinets or countertops, you need to insure for that extra value.





Waterworks

Most condo insurance claims stem from pipes bursting, appliances leaking or drains backing up. If water from your condo damages the building, or another suite, and you're found responsible – or the strata bills you for its insurance deductible – you're on the hook.

Reverse flow

If water from a building's common spaces (such as pipes between suites) damages your possessions, your own insurance policy responds, even though it's technically the "fault" of the building.

asbestos in several areas, which necessitated extra remediation work (covered by the strata).

"We were down to the studs downstairs," says Susan. "We were out of the house for a week." Thanks to their BCAA Condo Insurance policy, the Lowreys' accommodation and meals during this period were covered.

The silver lining

Since their home was undergoing extensive work anyway, the Lowreys decided to put some of their own money toward a few projects to complement the repairs: a new kitchen backsplash, new upper cabinets (which wouldn't have matched the new set on the bottom otherwise), and a new bathroom vanity and toilet downstairs. They also directed some of the compensation for the damaged



Who covers it?

A strata's insurance company doesn't cover condo owners' personal belongings, even if damage occurs as a result of an issue with the building.

Owners need their own condo insurance policy. To determine how much coverage you need, take an accurate inventory of your possessions and their replacement cost.

Unexpected costs

When determining the amount of insurance coverage you need, factor in extra costs that could be involved in the wake of a loss, such as relocating and storing belongings during repairs.

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tile bathroom floor toward a more affordable floor covering, paying for a new bathtub with the leftover, which was fine by BCAA.

“We have a replacement policy, which means we pay whatever the cost is to replace an item,” says Quick. “If the owner doesn’t want to replace the item, we offer the cash value, so they can take it and do whatever they want with it.”

For the Lowreys, it was a chance to make some lemonade out of lemons.

“The unfortunate flood got me a brand new kitchen and bathroom,” says Susan. “We always wanted to replace both of those rooms.”

The other bright spot in the process, she says, was dealing with BCAA. “Whenever I talk to people about this, and dealing with insurance companies, they always roll their eyes and go, how horrible for you. And I say, no, absolutely not, BCAA was just awesome. Sarah of BCAA Insurance just made it effortless for me. She just did little things that made it easy and comfortable and not stressful, or as much

as is possible when you’re out of your house for a week with everything ripped apart.”

Quick is pleased by the positive review, but not surprised. “Most people only have one or two claims their whole life, so it’s really a big shock,” he says, adding that coordinating with another insurance company brings a level of complexity to condo claims. “There are a lot of moving parts, and sometimes it takes time to get information about the strata policy from the strata. Our adjusters really step up so that we can get the claims process moving and get our customers back into their homes as soon as we can.”

While Susan says she’s happy with how everything went, she isn’t taking any chances of a repeat occurrence.

“I’m really proactive now. I’m going to have somebody come in every two or three years and have that pipe snaked out on my own,” she says. “It’ll cost, what, \$250, to do it? It’s well worth never having to go through this again.” ■



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Forgo fussy flowers, centrepieces and candles, which can be fire hazards with guests milling about in a small space. Instead, try fragrant cedar swags or seeded eucalyptus branches tucked along the edges of mantels, place settings and artwork.

The More the Merrier

Five smart holiday entertaining tips for small spaces

BY JANET GYENES

Hip style, elevated cuisine, expertly crafted cocktails: it's the trifecta for a cool-meets-sophisticated holiday party. Create that vibe in even the tiniest of condos with this primer on entertaining like a rock star in a small space.

1. Clear surfaces and shift furniture.

Several days before your soirée, remove items like photos, plants and pillows that might get damaged or be in the way. Clear kitchen counters of non-essentials like small appliances. If you're not serving a sit-down dinner, encourage mingling (and later, dancing) by nudging your dining table against a wall. Move chairs into pairs to create mini conversation zones.

2. Turn up the ambience. Reflective glass, metal and mirrored accessories, like mini disco-ball ornaments, amp up the glam factor and don't clash with existing decor. Add strings of LED fairy lights to cast a glow and reflect in those accents.

3. Set up stations. Keep crowds from congregating in the kitchen by placing food and beverages throughout your space (pre-prepare food to minimize the clutter on display for guests). Don't want to break out plates and utensils? Go with one-bite snacks or skewered items for easy grazing.

4. Elevate everyday snacks. Drizzle earthy truffle oil over popcorn served in festive paper cups, top devilled quail eggs with a smidgen of sustainable caviar and pile marble platters with charcuterie and cheeses, accompanied by crackers, artisanal breads and bowls of citrusy olives and spiced nuts.

5. Keep beverages flowing. Making drinks to order takes time, so premix a signature cocktail like a classic Negroni (equal parts gin, Campari and sweet vermouth) that's easy to scale up and pour from a pitcher. Or: stock up on self-serve drinks, like mini-bottles of wine, soda water and bottled craft beer. ■



TIP!

Offer assorted non-alcoholic beverages for guests who are driving, and be proactive about arranging safe rides for those who have been drinking.

AUTOMOTIVE

Better Late than Never

If you haven't already taken these steps to winterize your vehicle, there's no time like the present



Last winter was one of BC's coldest and snowiest in decades, and BCAA's Road Assist drivers felt the pinch. On the busiest days, call volumes jumped from an average of 2,000 a day to 3,000 across the province, and there were roughly 14,000 more calls, total, during the winter months than normal.

The majority of calls came down to the fact that vehicles weren't prepared, says Dave Weloy, BCAA's Senior Manager of Automotive Safety and Training. "Vehicles weren't properly equipped for the snow and winter conditions we faced last year," he says. "We did a lot of recoveries from ditches and driveways; just trying to clear roads and get people safely mobile."

Winter 2017 may already have begun, but it's not too late for a few smart measures to see your vehicle and passengers safely through the season.

Tires: go winter or stay home

By Weloy's estimation, a lack of proper tires was the number one reason for rescue calls last winter. So pick up a set of winter tires – the kind with a mountain-and-snowflake icon printed on the sidewall. These are ideal when temperatures drop below 7°C. True winter tires employ a softer rubber that grips the road in cold temperatures, whereas all-seasons harden and lose traction.

"Unfortunately, because of the initial cost, a lot of people just don't go there," says Weloy. If you opt not to install winter tires, you need to be realistic about what you can and can't do in your vehicle, he adds – and that might mean not driving in harsh weather at all. "The smart people stay home and just don't drive when conditions aren't appropriate for their all-season tires," says Weloy. But sometimes the temptation



arises, and that's when problems occur: "They're caught at work, and they've got the all-seasons, and they take a chance to try and drive home. That's typically when they get caught in traffic, or try to go up a hill they're not able to go up." Some BC municipalities, such as the City of Vancouver, have even been contemplating mandatory winter-tire laws in the wake of last winter.

Concerned about the cost of winter tires? Don't be, especially if you're planning to own your current vehicle for more than five years. Your all-seasons are likely to need replacing in that time, so you might as well buy a set of winters, doubling the life of both.

Battery: check your charge

Dead batteries were the second most common reason for roadside assistance calls last winter. Each year, drivers should take their vehicles to a shop for pre-winter service (or now, if you've missed that window – but prepare for longer wait times). In addition to topping up fluids, tuning your engine and checking the overall condition of your car, this should include a battery test, and replacement if needed. "A marginal battery will be fine most of the year, but as soon as that first cold snap hits, they just don't cut it," says Weloy.



Wipers and fluid: switch for the season

The wiper blades you use for summer showers can't clear ice or freezing rain as handily, so snap on a set of winter blades, which are sturdier and equipped with rubber that stays pliable in cold temperatures. Also switch out regular wiper fluid to a winter variety that contains antifreeze to melt ice. Tuck an extra bottle into your trunk with your cold-weather emergency kit, in case you run out.



TIP!

Don't wait for the next snowfall to get road salt and a shovel – do it now! The law requires you to clear the sidewalk in front of your home or business.

Driver: mind the conditions

One other element in a vehicle needs adjustment for winter, and it sits right behind the steering wheel. Drivers need to moderate their speed to match conditions, which may mean dropping below the posted speed limit, says Weloy. Overconfidence can result in getting stuck (or worse), especially in problem areas such as hills, congested streets and roads where snow and ice haven't been cleared yet. Motorists should also check road and weather reports before they go anywhere, and allow themselves extra time to get wherever they're going. ■

MEMBERS SAVE

Take your vehicle to your nearest BCAA Auto Service Centre for its winter maintenance and repair needs. BCAA Members get exclusive savings, a two-year warranty and a free car wash with every service. bcaa.com/autoservice



“ I took this photo, which I call ‘A Walk in the Snow,’ last February after a heavy snowfall in Burnaby Lake Park. There weren’t many other visitors, and it looked almost like a black-and-white scene. Then I noticed a lady in a red coat walking toward me. I waited for her to get to this position and then took the shot.”

Man-kay Koon, Vancouver, BC
BCAA Member since 1994

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