Hi! How are you?

I am thrilled that you’ve joined CARP. Your participation and support of our common mission means a great deal to us, because it’s only through collective action that our ‘New Vision of Aging’ can become a reality for all Canadians.

With the backing of over 300,000 like-minded members across Canada, we are having a real and recognized impact on important issues such as pension security, a more responsive healthcare system, support for caregivers, and our fight against age discrimination and elder abuse.

You are now part of the largest, most active and most effective advocacy association for Canadians as we age; have access to a wide-range of members-only benefits that can save you meaningful money; while our Community Chapters provide you a way to get more directly and actively engaged in our cause, do good work, and have fun.

We’ve built our association on the principles of independence, participation, health and self-fulfillment. If these are to be realized, they require your involvement. So I urge you to remain up to date with and take advantage of our Advocacy, Benefits and Community efforts throughout the year.

Thank you for joining and making us stronger. I salute you!

Moses Znaimer
President
Welcome and thank you for becoming a member of CARP—the largest and most influential advocacy association for Canadians as we age. This is a very important time in Canada, as we deal with the issues facing our society. Every new member like you strengthens CARP’s mission and influence.

The core value of CARP is a commitment to the rights and dignity of every individual, regardless of age, with financial security, good health and freedom from discrimination as guiding principles.

In a very real sense CARP is a community in which your membership gives you a voice in helping to make Canada the most age friendly country in the world.

On behalf of the national office and hundreds of thousands of members throughout the country, we are truly grateful that you have joined our cause.

We are always happy to hear from our members – you will find a comprehensive directory on page 30.

Sincerely,

Ross Mayot
Vice-President & General Manager

President’s Welcome ..............................................1
General Manager’s Welcome .................................2
Advocacy .................................................................. 4-5
CARP Benefits - Recommended ............................. 6-13
CARP Benefits - Approved ................................. 15, 19-22
Everything Zoomer ............................................. 16-17
CARP Benefits - Discount ..................................... 23
Community ........................................................... 25
Community - Chapter Listing ................................. 26-27
Get More from Your Membership ..........................29
Directory .................................................................. 30
Index ...................................................................... 31-32

PRIVACY POLICY: CARP protects your privacy! We do not sell or rent our membership list. We collect member information only to administer our member benefit programs or to facilitate the mailing of Zoomer magazine. Sometimes we may enable our affinity partners or other reputable organizations to send you information about products or services. But even in these cases, we protect your privacy. We never provide your name or contact information directly to the supplier; all mailings are handled through a third-party intermediary company operating under strict rules of confidentiality. If you choose to not receive such communications, please contact us.

BY PHONE: 1.800.363.9736    BY FAX: 416.363.8747    BY E-MAIL: privacy@carp.ca

DISCLAIMER: While CARP recommends or identifies certain products and services as being appropriately tailored for CARP members, or as being offered at advantageous prices, CARP makes no guarantee or warranty as to the suitability, quality or safety of such products or services. CARP is not liable or responsible for any damages that may occur from their purchase or use, although CARP will work to assist members in obtaining satisfaction from the providers of such products and services. CARP urges you to independently investigate the suitability and price of all products and services.
Carp Advocacy aims at social change to bring financial security, equitable access to high quality health care, and freedom from discrimination for all Canadians as we age. Carp’s job as advocate is to push governments into action, to protect the policies that promote healthy, prosperous and dignified aging, and to advocate for change in areas where gaps in law and policy make aging difficult.

FINANCIAL SECURITY

Over 300,000 seniors in Canada live in poverty, including 1 in 5 single senior women. Over 11 million Canadians don’t have workplace pension plans and most Canadians struggle saving for retirement and making ends meet. In working towards greater financial and retirement security, Carp advocates for:

- Comprehensive pension reform, including a call for a supplementary Universal Pension Plan to help all Canadians save for retirement as well as an enhancement of the Canada Pension Plan.

- Dependable income supports, including an increase to the Guaranteed Income Supplement, a restoration of the Old Age Security eligibility age back to 65, and new income supports for single seniors.

- A comprehensive readjustment of tax and income support policies to facilitate, and remove barriers to retirement security, including mandated RRIF withdrawals and OAS claw back rules.

- Investor protection, including a national investor protection agency with the power to investigate financial crimes and order restitution to victims.

EQUITABLE ACCESS TO HEALTHCARE

Our healthcare systems are fragmented, complex, and often difficult to navigate, resulting in unsustainable health budgets and inadequate health outcomes. Carp advocates for a One Patient model of healthcare that is person-centric and takes into consideration the full spectrum of health needs – physical, emotional, mental, and social – from first diagnosis, through acute and long term care, to end of life. Carp also advocates for:

- Access to high quality acute and chronic care, including end of life and palliative care, as well as home and community care.

ADVOCACY

- A national pharmacare program that is affordable and accessible to all Canadians.

- National long-term care (LTC) insurance to ensure sustainable, universal access to affordable home, community, and institutional LTC.

FREEDOM FROM DISCRIMINATION

All Canadians have the right to live free of discrimination, ageism, and abuse. Carp advocates for laws and policies that ensure safe and dignified aging and for the elimination of all age-based discrimination. Current initiatives include:

- Elder abuse - Carp is calling for a comprehensive approach to end elder abuse, including better prevention, detection, investigation, prosecution, and victims’ services.

- Older workers - Carp is calling on governments and employers to work together to create an employment landscape that recognizes the importance and value of older workers by removing barriers and providing job opportunities.

- Older drivers - Carp is calling for driver licensing policies based on ability and competence to drive rather than age alone.

Carp continues to bring these and many more advocacy priorities to all levels of government - to elected representatives of all political stripes. Media attention broadens our reach and the collaboration with other civil society agencies deepens our understanding and influence. But the true source of strength for Carp Advocacy is the voice of 300,000 plus Carp members across the country.

Susan Eng, Vice President, Advocacy
CARP MEMBER HANDBOOK

BENEFITS

The CARP Recommended seal indicates a ‘best in class’ offer for our members. This certification indicates you are eligible for a 10%-50% discount on a product or service. We have thoroughly reviewed the company for its customer satisfaction policies and its reputation in the Canadian marketplace.

CHARTWELL RETIREMENT RESIDENCES
Canadian-owned and operated, Chartwell Retirement Residences is respected for making people’s lives better. We are focused on making a real difference by offering a wide range of retirement living options including independent living, assisted living, enhanced and long-term care.

Our residences feature a respectful and relaxed environment with healthy, nutritious and delicious dining options, engaging activities and the convenience of personalized care. We know that our residents are diverse individuals with varying interests and abilities. Our programs and activities revolve around engaging you physically, socially, emotionally, and intellectually and include vocational pursuits so that you remain healthy, vibrant, inspired and fulfilled.

Most importantly, our core value of respect brings peace of mind to you and your family knowing that the services and support you need are close at hand and delivered by staff you can trust.

For more information and to find a residence near you call 1.855.461.0685 or visit www.chartwell.com

COMPARACTION HOME PHONE
Save up to 70% on your monthly phone bill with ComparAction Home Phone Service!

CARP members receive an additional 5% discount on their home phone service and 5% of their bill will be donated to the CARP organization every month. With rates as low as $14.99/month for unlimited local calling, ComparAction can help you say goodbye to traditional phone companies and hello to big savings!

Visit www.comparactionhomephone.com or call 1.855.431.0106 to select your plan and enroll today!

COMPARACTION LONG DISTANCE
As your personal shopper for long-distance telephone savings, ComparAction™ is dedicated to consistently bring you the best monthly rates.

Each month, ComparAction calculates and compares your long-distance calls with three other leading Canadian telephone plans to ensure you pay the cheapest rate by offering an additional 5% rebate.

There’s no impact on your local service, you continue making calls as usual. Just call us and we’ll take care of the transfer for you. And as a courtesy, ComparAction offers a one year CARP membership and Zoomer magazine subscription.

Call toll-free 1.866.333.0093 and make sure to mention your discount code. ComparAction is provided by, and is a trademark of CDTel.

TURBOTAX + QUICKEN
Let TurboTax help you make tax time easy.

You do a lot of complicated things throughout the year but taxes shouldn’t be one of them. TurboTax helps make taxes easy with things like step by step guidance, free support and increasable font size. Wondering if you should split your pension income with your spouse or carry forward you charitable donations? TurboTax has tax experts on hand to answer questions like these – or any other question related to your personal taxes. (fees may apply) Accurate calculations and your biggest refund are guaranteed.

Special offer – CARP members save 20% on TurboTax Online editions. Visit www.turbotax.ca/carp to start your taxes now.

Want better control of your finances? Quicken, Canada’s best-selling personal finance software, can help. Quicken is easy to use, customizable to suit your individual needs, and allows you to see all of your bank accounts in one place. So stop wondering how much you paid for medical expenses last month, how your net worth has changed this year, or how much that trip to Costa Rica cost – Quicken makes it easy.

CARP members save 20% on Quicken 2014. Visit www.quicken.ca/carp today!

CHARTWELL RETIREMENT RESIDENCES
Canadian-owned and operated, Chartwell Retirement Residences is respected for making people’s lives better. We are focused on making a real difference by offering a wide range of retirement living options including independent living, assisted living, enhanced and long-term care.

Our residences feature a respectful and relaxed environment with healthy, nutritious and delicious dining options, engaging activities and the convenience of personalized care. We know that our residents are diverse individuals with varying interests and abilities. Our programs and activities revolve around engaging you physically, socially, emotionally, and intellectually and include vocational pursuits so that you remain healthy, vibrant, inspired and fulfilled.

Most importantly, our core value of respect brings peace of mind to you and your family knowing that the services and support you need are close at hand and delivered by staff you can trust.

For more information and to find a residence near you call 1.855.461.0685 or visit www.chartwell.com

TURBOTAX + QUICKEN
Let TurboTax help you make tax time easy.

You do a lot of complicated things throughout the year but taxes shouldn’t be one of them. TurboTax helps make taxes easy with things like step by step guidance, free support and increasable font size. Wondering if you should split your pension income with your spouse or carry forward you charitable donations? TurboTax has tax experts on hand to answer questions like these – or any other question related to your personal taxes. (fees may apply) Accurate calculations and your biggest refund are guaranteed.

Special offer – CARP members save 20% on TurboTax Online editions. Visit www.turbotax.ca/carp to start your taxes now.

Want better control of your finances? Quicken, Canada’s best-selling personal finance software, can help. Quicken is easy to use, customizable to suit your individual needs, and allows you to see all of your bank accounts in one place. So stop wondering how much you paid for medical expenses last month, how your net worth has changed this year, or how much that trip to Costa Rica cost – Quicken makes it easy.

CARP members save 20% on Quicken 2014. Visit www.quicken.ca/carp today!

BENEFITS
BENEFITS

IRIS OPTOMETRISTS OPTICIANS
Receive significant eye care benefits at Canada’s largest eye care provider with over 175 locations across the country. The IRIS network of professionals includes over 500 Opticians, Optometrists and Ophthalmologists. They maintain the highest standards of technical skills and are equipped with the latest advances in eye care technology and provide comprehensive eye examinations with the latest diagnostics.

As a member of CARP you and your immediate family may take advantage of the IRIS Eyecare Benefits Program. When you register for your benefits, $150.00 on every pair of fully coated complete prescription eyeglasses and prescription sunglasses, protected by our No-Matter-What Guarantee. Other offers include $50 IRIS Eyewear Certificate, $50 IRIS Sunglasses Certificate, and $500 Vision correction Certificate (Laser and intra-ocular). Interest free financing available on approved credit.

Ask the IRIS Optometrist on-line eye health support, Airmiles Rewards and much more.

Join the thousands of CARP members who have experienced better vision. Call 1.800.663.3937 or visit www.iris.ca/carp and register today!

LISTENUP! CANADA
• FREE hearing assessments.
• Save 10% off all regular-priced, brand-name, digital hearing aids.
• Hearing aids come with their exclusive Don’t Worry, Be Happy Guarantee™ which includes everything you need for 3 full years, even the batteries!
• Earn up to 1,000 AIR MILES® reward miles with your purchase of any hearing aids at ListenUP! Canada.
• Lowest price guaranteed.

Already wear hearing aids? Join the ListenUP! Battery Club for a complimentary hearing aid cleaning, adjustment, and get 3 months of batteries for FREE – No purchase necessary.

ListenUP! Canada has over 100 locations in Ontario, plus 50 affiliate hearing aid centres in British Columbia, Alberta and Nova Scotia. For details or to reach your nearest location, please call 1.800.935.0592 or visit ListenUPcanada.com.

BENEFITS

INSURANCE PROGRAMS FOR CARP MEMBERS

The McLennan Group Insurance Inc. has been CARP’s recommended and trusted provider since 1993. Along with our life and health arm, The McLennan Group Life Insurance Inc., we teamed with CARP to provide innovative insurance solutions that meet the needs of Canadians 50-plus.

A key reason for the quality and variety of Insurance Programs for CARP Members is our program partners. As leading Canadian insurers, they’re constantly looking for ways to enhance coverage and make our programs more affordable and attainable for CARP members.

We’ve simplified insurance for CARP members with the right combination of trustworthy advice, coverage, service and value. Information packages and quotations are available online. If you prefer, call and let our licensed representatives help select the coverage solution that’s right for you.

AUTO & HOME INSURANCE
To build a better insurance plan, we start with lower premiums† for better drivers 50-plus, then add everything a CARP member would need:

• Multiple coverage options; the right protection for your individual needs.
• Accident Forgiveness included with your auto policy at no extra cost.
• Coverage for cars, vans, pickups, classic cars, motorcycles and more.
• Identity Theft Protection included on your home policy at no extra cost.
• Combine both coverages into one convenient Personal Choice package for one billing statement, one renewal date, and savings on both policies.
• Available discounts include: multi-vehicle, driver re-training, claims-free, new home, mortgage free, monitored alarm system and much more.
• Reliable 24-hour emergency claims service as close as your telephone.
• Trusted advice and superior service from our licensed representatives.

CALL: 1.888.222.3209 toll-free for your no-obligation quotation
CLICK: www.carpinsurance.ca for online quotes (AB, NB, NS, ON)
Québec residents: please call 1.800.361.5110 toll-free for your quote.
**BENEFITS**

**COMPLETE COVERAGE SOLUTIONS FOR CARP MEMBERS**

Plan details, rates, application forms and quotations are available online.

---

**TRAVEL INSURANCE • 1.866.991.8253**

Our single trip and multi-trip plans provide competitive rates, value-added extras, discounts of up to 11%, multiple coverage options and more. Easy qualification with no medical exam at time of application. The right rate for your health, and coverage for unstable pre-existing conditions. Licensed brokers offer trustworthy coverage advice. We want you to be protected!

---

**CRITICAL ILLNESS INSURANCE • 1.877.851.4520**

One in three Canadians are affected by a critical illness such as cancer, heart attack or stroke. Recovery times can be long. Expenses not covered by provincial health plans are devastating. To help you survive financially, tax-free cash payments are paid upon diagnosis. Want to learn more? Call our partner, MyDignity for solutions tailored to your specific needs.

---

**TERM LIFE INSURANCE • 1.855.460.3631**

Safeguard your family’s financial future. To age 70, coverage ranges from $50,000 to $150,000. Premiums are guaranteed not to rise for 10 years. Coverage is renewable to age 85 with no additional medical questionnaire. Before age 70, you can convert your term plan to a permanent life policy.

---

**HEALTH & DENTAL INSURANCE**

Protect yourself from the high cost of health care with affordable coverage for prescription drugs, dental and vision care, hearing aids and more. We offer five plans; three with acceptance** guaranteed. Choose the benefits, coverage levels and co-pay amounts that meet your needs. About to lose employer-sponsored benefits? Ask about the FollowMe™ Health Plan.

---

**PET INSURANCE • 1.877.851.4522**

One third of Canadian pets require emergency veterinary treatment each year. Manage your financial risk with affordable coverage for veterinary fees resulting from accident or illness. Starting at $19.95/month for cats and $29.95/month for dogs, premiums won’t increase as your pet ages.

---

**LONG TERM CARE INSURANCE • 1.877.851.4520**

Receive a tax-free income benefit if aging, illness, accident or diminished mental function cause you to lose the ability to care for yourself. And you choose the type of care you want. To learn more, speak to program partner MyDignity for the best value and solution, tailored to your situation. NEW: Easy, affordable Simplified Issue Long Term Care Insurance.

---

**GUARANTEED ISSUE LIFE INSURANCE • 1.800.396.4389**

For CARP members to 80, obtaining life insurance is easy and affordable. Acceptance** is guaranteed for coverage from $2,500 to $25,000, with no medical questionnaire required at time of application. Accidental death will pay five times the policy amount. Does a career change mean the end of employer-sponsored coverage? Ask about the FollowMe™ Life Plan.

---

**AD&D INSURANCE • 1.800.461.5796**

Accidental Death & Dismemberment coverage is available up to $300,000. To help you and your family cope and adjust, we offer fractured or broken bones benefits, and an in-hospital indemnity. CARP members will receive complimentary AD&D coverage up to $2,000, simply by calling to enroll.

---

**INSURANCE PROGRAMS FOR CARP MEMBERS MOBILE APP**

Put simplified insurance solutions in the palm of your hand.
It's quick. It's easy. And it's free.
You can download today at www.carpinsurance.ca.
Exclusively for CARP members

Life is better now than ever
Introducing the no-annual fee
Zoomer™ mbna rewards
MasterCard® credit card

Now your everyday qualifying net retail purchases — at grocery stores, gas stations, the mall, even online — can earn you points you can redeem for worldwide travel with virtually no blackout dates, brand-name merchandise, unlimited cash back, gift cards from major retailers and restaurants and donations to charity.

- No annual fee — it costs you nothing to carry this card
- Earn 1 point for every $1 in qualifying net retail purchases
- Get 1,000 bonus points after your first qualifying transaction
- Get 1,000 bonus points each year on your account anniversary date
- Cash rewards option — redeem points for unlimited cash back

Keep it simple.
Redeem your points for travel, merchandise and more.
Call toll-free 1.877.428.6060 Monday to Friday 9am-9pm, Saturday 10am-6pm Eastern Time.
To apply online visit www.creditrsvp.com and quote priority code CMS4.

The Toronto-Dominion Bank is the exclusive issuer of this credit card. MBNA is a division of The Toronto-Dominion Bank. All trademarks are the property of their respective owners.

‡ These are the highlights of the Zoomer Rewards program (the “Program”) as it pertains to this credit card account. Zoomers Rewards Points will be awarded on qualifying net purchase transactions charged to your Zoomer Rewards MasterCard credit card account. Complete terms and conditions describing eligibility of the Program, Zoomer Rewards accrual, redemption of Zoomer Rewards, and other important conditions, limitations and restrictions will be sent after your account is opened. Please read the terms and conditions carefully upon receipt.

†† This is a one-time offer for new MBNA MasterCard credit card cardholders, or existing MBNA MasterCard credit card cardholders who qualify for an additional account. To qualify for this offer, cardholders must use their account for at least one purchase transaction. Please allow 8–10 weeks from the transaction date for the bonus points to be posted to your points account. Limit one-time 1,000 bonus point offer (no cash value) per new account. This promotion is offered by MBNA and may be amended or cancelled at any time without further notice.

‡‡ To qualify for bonus anniversary points, your account must be in good standing and you must have made at least one purchase transaction on your account within the prior calendar year. This bonus will be applied annually following the anniversary date of your account opening. This promotion is offered by MBNA and may be amended or cancelled at any time without further notice.

MONEY FOR LIFE

All you need is a plan. A plan to make things easier.
Whether you’re just starting to plan, newly retired, or well into your retirement, our CARP Recommended Sun Life Financial advisors will work with you to help you live your retirement, your way. It’s part of Money for Life – Sun Life’s customized approach to retirement planning.

The CARP seal of approval
CARP has chosen Sun Life Financial as its preferred financial services partner, recognizing us as a best-in-class provider of retirement planning advice and solutions.

When you work with a CARP Recommended Sun Life Financial advisor, you have the confidence of knowing that the information you receive is backed by knowledge and experience - and solutions are carefully chosen to help you create retirement, estate and financial plans that are suited to your lifestyle goals, income needs and level of comfort as an investor.

Retire with confidence
Our CARP Recommended advisors will help you select the right mix of life, health, and wealth solutions to meet your financial goals today, and into retirement. An advisors expertise, along with Sun Life’s tools, technology, and solutions, can help you make the right decisions to achieve lifetime financial security.

Visit www.sunlife.ca/carp to find out more, or to find a CARP Recommended Sun Life Financial advisor near you.

Life’s brighter under the sun

Sun Life Assurance Company of Canada is a member of the Sun Life Financial group of companies. © Sun Life Assurance Company of Canada, 2013.
BENEFITS

The CARP Approved seal indicates a ‘competitive and superior’ offer for our members. This certification indicates you are eligible for a 10%-25% discount on a product or service. We have thoroughly reviewed the company for its customer satisfaction policies and its reputation in the Canadian marketplace.

AGECOMFORT

Canada’s leading on-line store for home healthcare and 50+ products. A 100% Canadian owned & operated family business with 30+ years of experience in the Canadian mail order business. CARP members receive 10% off any purchase (except incontinence items). Shop securely for all your comfort needs including Bathroom Safety, Low Vision Aids, Incontinence Products, Mobility Aids, Arthritis products, Vitamins & Supplements, Sexual Wellness products and more. Shop 24/7 from the comfort of your own home and count on fast shipping every time. (FREE shipping on all orders in Canada over $50)

Call 1.800.520.3259 or visit www.agecomfort.com

AVIS®

AVIS CAR RENTALS

For over 10 years, Avis has been providing members with discounts and outstanding ‘We try harder®’ service.

› Save up to 25%* / FREE enrollment in Avis Preferred® Service
› 100% smoke-free fleet / Earn Aeroplan Miles*

For additional savings and to reserve, visit Avis.com/carp or call us at 1.800.TRY.AVIS (879.2847).

*Basis and Conditions apply. See carp.ca for full details. Discounts are available on qualifying rentals, at participating Avis locations worldwide upon presentation of AWD # at the time of reservation. ©2010 Aviscar, Inc. All Rights Reserved. ®Avis is a registered trademark licensed to Aviscar, Inc. for use in Canada. ®Aeroplan is a registered trademark of Aeroplan Canada Inc.

BOSE

Test the Bose®Wave® system – risk free!

Bose sets a new standard for an all-in-one system with the premium sound the Wave® music system. Try it risk-free for 30 days and if you aren’t completely satisfied, Bose offers to pay return shipping costs for CARP Members. Ask about special offers!

Call 1.800.340.2073 or visit www.Bose.ca/carp
One thing that makes CARP unique is our partnership with ZoomerMedia. Not only does it ensure that our advocacy message gets through, but it also provides a constant multi-media stream of information and inspiration on the “revolution in aging”.

IN PERSON
ideacity 2014
ideacity brings together 50 of the planet’s brightest minds for three days of ideas, networking and inspiration. June 18-20 at Koerner Hall, Toronto. CARP members get 20% off! Get more information – and view videos of past presentations - at ideacityonline.com

IN PRINT
Zoomer Magazine is the voice of the Zoomer Revolution, bringing you the latest news, trends, ideas and personalities. Zoomer is always relevant and provocative. You’re probably already a subscriber (most CARP members are), but if not, sign up at everythingzoomer.com/subscribe

ON AIR
The New AM740 The Best of the Best – From Sinatra to Elvis to the Beatles to Bublé. Listen online at Zoomerradio.ca

IN PERSON
The ZoomerShow – Now in its sixth successful year, the ZoomerShow is Canada’s largest consumer show and lifestyle expo for men and women 45+. Join us for live entertainment, celebrity speakers, exercise and fitness, and tons of free samples! Zoomershow.ca

IN AIR
The New Classical 96.3 + 103.1 FM
Beautiful music for a crazy world! – English Canada’s only classical music station. Listen online at Classical963fm.com

IN PERSON
The ZoomerShow – Now in its sixth successful year, the ZoomerShow is Canada’s largest consumer show and lifestyle expo for men and women 45+. Join us for live entertainment, celebrity speakers, exercise and fitness, and tons of free samples! Zoomershow.ca

ONLINE
Zoomer’s portfolio of websites is led by EverythingZoomer.com, the brand new Zoomer super site. Check in daily for the latest news, trends, how-to advice, ideas and personalities embracing health, money, travel, spirit, sex, reinvention, and entertainment. everythingzoomer.com
BENEFITS

BUDGET CAR RENTALS
Budget offers great discounts on car and truck rentals.
- Save up to 25%* / Budget Fastbreak® Service.
  Enrollment is FREE!
- 100% smoke-free fleet / Earn AIR MILES®† reward miles*
- Wide range of reliable trucks and moving supplies**

For additional savings and to make a reservation, visit CARP.ca or call us at 1.800.268.8900.
*Subject to Terms and Conditions. See CARP.ca for full details. Discounts are available on qualifying rentals, at participating Budget locations worldwide upon presentation of BCD # at the time of reservation.
**available at participating locations for an additional fee. ©2010 Budgetcar, Inc. All Rights Reserved. ®Budget is a registered trademark licensed to Budgetcar, Inc. for use in Canada. ®/TM† Trademarks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and Budgetcar Inc.

DIGNITY MEMORIAL
The Dignity Memorial® network is the name families turn to for compassionate and professional final arrangements. As North America’s largest provider of funeral, cremation and cemetery services, Dignity Memorial providers care for more than 300,000 families each year and understand the importance of thoughtful, personalized arrangements. As a proud partner with CARP, Dignity Memorial providers offer CARP members a 10% discount on pre-arranged or at-need funerals.

For more information call 1.866.668.1841 or visit www.dignitymemorial.com

GOODLIFE FITNESS / ÉNERGIE CARDIO
With over 31 years of experience in the business and 300 locations across Canada, Goodlife Fitness is one of the largest fitness clubs in North America. They have many unique qualities that make this gym a success! CARP Members receive a one year GoodLife Fitness membership for only $400 plus applicable taxes! This rate is extended to CARP Members living together but not applicable to dependent children.
*Please note: You must be over the age of 45 to benefit from this offer.

For further info call 1.800.363.9736 or visit www.goodlifefitness.com/carp
**HERTZ CAR RENTALS**

CARP Members can receive the Hertz Gold Rewards Program FREE ($60 Value - Faster Reservations and Rentals- Discounted Rates and Special Offers - Earn Free Rental Days). Ask about our NeverLost customized product, onboard navigation systems, and unique cars and SUVs offered through the company’s Prestige, Fun and Green Collections, Connections program, set Hertz apart from the competition. CARP members receive up to 20% off.


**CARP AUTO CLUB** from the Dominion Automobile Association

As a CARP Auto Club member you can be assured that you will have peace-of-mind on the road, anywhere in Canada and the mainland United States, in any passenger vehicle, whether the car you are driving is your own or borrowed.

Call toll-free 1.877.316.8823 or COLLECT 519.434.2185
Visit www.daa.ca/carp_autoclub.html

**CARP ON DEMAND** from the Dominion Automobile Association

CARP On Demand, an Emergency Roadside and Personalized Trip Routing Service, offers CARP members immediate quality service at a pre-negotiated rate of $79.95. Pay-on-demand when you need the service.

Call toll-free 1.866.636.3189 24 hours a day, year round

**CARP HEALTH WIZARD**

The Health Wizard will help you get the essentials on medical conditions, find a local physician, find other health care professionals, check what your province provides (wait times, benefits, regulations), find local community support, compare facilities, manage medications, check natural products, and make more informed decisions.

Visit www.CARPHealth.ca or call 1.800.363.9736

**ID ALERTS**

ID Alerts Canada Inc. has been providing Canadians with credit management tools and identity theft protection since 2006 through its direct integration with the Canadian Credit Bureau. TIPS - Total Identity Protection Services - provides peace of mind knowing that your identity is protected around the clock. By having your credit bureau file monitored 24/7, you are able to halt any potentially fraudulent misuse of your personal information.

Register for your annual subscription to TIPS and get a $200 value plan for just $99. Available monthly at $9.99 or annually at $99.00.

Visit us at www.idalerts.ca or follow us on Twitter at @idAlerts.

CARP’s Vice President of Member Benefits, David Sersta speaking at the CARP 2013 AGM.
HOME INSTEAD SENIOR HOME CARE
Provides care for Alzheimer patients and personal care services and companionship for seniors, from a few hours a week up to 24 hours a day, 7 days a week. CARP members receive the following:

- 5% discount on all services (up to a maximum of 100 hours of service)
- Complimentary in-home care consultation and no-cost home safety check
Services include personal care, activities of daily living, meal preparation, medication reminders, companionship, light housekeeping and escort for doctor appointments and shopping. Home Instead CAREGivers are carefully screened, trained, bonded and insured.

Call 1.888.348.3687 or visit www.HomeInstead.com

RELOCATION SERVICES GROUP
Get a cash rebate when you buy or sell your home. Plus free move coordination! As a CARP member, buy or sell your home through a licensed real estate agent anywhere in North America and once the transaction has closed, you will receive money back through our referring real estate brokerage. Guaranteed pricing on long distance moves and up to $3/$1000 cash rebate on real estate sales and/or purchases. To qualify, you must call us BEFORE you contact a real estate agent. To learn more about our program, call today.

Call toll-free 1.866.865.5504 or visit www.relocationservicesgroup.com/carp

VIA RAIL
Receive 15% off the best available fare* – on top of 60+ discounts – for travel across Canada until July 31, 2015! With its comfortable amenities, acclaimed dining service, a staff renowned for its hospitality, the only thing to rival your on-board experience is the view outside your window. You and up to three companions may take advantage of this special offer. Book your seats in any class either online at CARP.ca,** through a VIA telephone sales office, or in person at a VIA ticket booth. (Must show your valid CARP Membership card).

Call 1.888.VIA.RAIL (1.888.842.7245) or TTY 1.800.268.9503 (hearing impaired).

*Offer not valid on Escape fare. Bookings cannot be made on viarail.ca for this special fare. **See conditions for more details.

The CARP Discount seal indicates an ‘of value’ offer for our members. This certification indicates you are eligible for a 5%-25% discount on a product or service. We have thoroughly reviewed the company for its customer satisfaction policies and its reputation in the Canadian marketplace.

Dine.TO 20% discounts on certificates dine.to/carp
Ontario Science Centre Discount code: 3604 1.888.696.1110
Attractions Ontario Various discounts and savings 1.800.668.2746
Royal Ontario Museum Up to 30% off Online orders only, Rom.ca
Stratford Festival 1.800.567.1000
Toronto Symphony Orchestra 416.593.7769
Park’N Fly 1.866.552.7275 x259
Group Tix Company 1.866.447.7849
Stage West Calgary 1.800.263.0684
Golf PEI 1.866.747.1463
Music in the Morning 25% discount on tickets 604.873.4612
Vancouver Symphony Orchestra 604.684.9100 ext 252

For full details visit www.carp.ca/benefits
CARP members wishing to take a more personal and active role in the mission of our association are encouraged to participate in the activities of their local CARP Chapter. It’s a great way to put a lifetime of experience, skills and energy into action!

CARP Chapters are managed by volunteer Boards who act as the eyes and ears of the National Office. A growing network of Chapters across the country keep us updated on the important issues facing Canadians as we age. CARP Chapters are also a strong local voice for our Advocacy efforts, working on the front lines by reaching out to politicians, media, and members alike.

CARP Chapters organize social and educational events to keep members informed and engaged. They help build a strong spirit of community and fellowship within our membership. All of which makes communities with Chapters better places to live, contributes to a proud and active membership and promotes opportunities for members to create an environment for people to make connections and start new friendships that carry on beyond Chapter events.

So, please find the local CARP Chapter in your area and get involved! Contact information for local Chapters across Canada is listed on pages 26-27.

The Georgian Bay Chapter promoting CARP at the Collingwood Elvis Festival with CARP’s own Anthony Quinn, Director of Community, as Elvis.
COMMUNITY - CARP CHAPTERS

<table>
<thead>
<tr>
<th>Chapter Address</th>
<th>Contact Person</th>
<th>Phone Number</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ajax-Pickering, ON #20</td>
<td>Randy Filinski</td>
<td>905.509.1708</td>
<td><a href="mailto:ajaxpickeringcarp@live.ca">ajaxpickeringcarp@live.ca</a></td>
</tr>
<tr>
<td>Avalon (St. John’s), NL #1</td>
<td>Edgar Williams</td>
<td>709.753.1187</td>
<td>carp <a href="mailto:avalon@gmail.com">avalon@gmail.com</a></td>
</tr>
<tr>
<td>Barrie, ON #36</td>
<td>Gwen Kavanagh</td>
<td>705.252.4756</td>
<td><a href="mailto:bariecarp@gmail.com">bariecarp@gmail.com</a></td>
</tr>
<tr>
<td>Brampton, ON #52</td>
<td>Peter Howarth</td>
<td>647.918.4802</td>
<td><a href="mailto:bramptoncarp52@gmail.com">bramptoncarp52@gmail.com</a></td>
</tr>
<tr>
<td>Brantford, ON #17</td>
<td>Andy Woodburn</td>
<td>519.759.2084</td>
<td><a href="mailto:carpbrantford@gmail.com">carpbrantford@gmail.com</a></td>
</tr>
<tr>
<td>Brockville &amp; Thousand Islands, ON #40</td>
<td>Dawn Edgley</td>
<td>613.802.0424</td>
<td>edgley.car <a href="mailto:p@gmail.com">p@gmail.com</a></td>
</tr>
<tr>
<td>Calgary, AB #10</td>
<td>Carolyn Guichon</td>
<td>403.256.1181</td>
<td><a href="mailto:carpcalgary@gmail.com">carpcalgary@gmail.com</a></td>
</tr>
<tr>
<td>Chatham-Kent, ON #49</td>
<td>Susan Bechard</td>
<td>519.352.1175</td>
<td><a href="mailto:carpchathamkent@gmail.com">carpchathamkent@gmail.com</a></td>
</tr>
<tr>
<td>Edmonton, AB #13</td>
<td>Bernice Rempel</td>
<td>780.450.4802</td>
<td><a href="mailto:carp.edmonton@gmail.com">carp.edmonton@gmail.com</a></td>
</tr>
<tr>
<td>Fredericton, NB #27</td>
<td>Suzanne Maltais</td>
<td>506.455.2620</td>
<td><a href="mailto:carp.fredericton@gmail.com">carp.fredericton@gmail.com</a></td>
</tr>
<tr>
<td>Fort McMurray, AB #46</td>
<td>Felix Berube</td>
<td>587.645.5999</td>
<td><a href="mailto:fortmcmurraycarp@gmail.com">fortmcmurraycarp@gmail.com</a></td>
</tr>
<tr>
<td>Georgian Bay, ON #14</td>
<td>Linda Flemington</td>
<td>705.888.9204</td>
<td><a href="mailto:carpgeorgianbay14@gmail.com">carpgeorgianbay14@gmail.com</a></td>
</tr>
<tr>
<td>Greater Bay of Quinte Area, ON #39</td>
<td>Mary Robertson</td>
<td>613.475.9478</td>
<td><a href="mailto:carpbbq@gmail.com">carpbbq@gmail.com</a></td>
</tr>
<tr>
<td>Guelph, ON #50</td>
<td>Anthony Quinn</td>
<td>1.888.363.2279 x274</td>
<td>carp <a href="mailto:guelph@gmail.com">guelph@gmail.com</a></td>
</tr>
<tr>
<td>Haliburton, ON #54</td>
<td>Bob Stinson</td>
<td>705.457.3919</td>
<td><a href="mailto:carp.haliburton@gmail.com">carp.haliburton@gmail.com</a></td>
</tr>
<tr>
<td>Halifax, NS #22</td>
<td>Bill VanGorder</td>
<td>902.497.8073</td>
<td><a href="mailto:president@CARPnovascotia.ca">president@CARPnovascotia.ca</a></td>
</tr>
<tr>
<td>Halton, ON #3</td>
<td>Tom Carrothers</td>
<td>905.319.7345</td>
<td><a href="mailto:carphaltonchapter@gmail.com">carphaltonchapter@gmail.com</a></td>
</tr>
<tr>
<td>Hamilton, ON #34</td>
<td>Doug Stone</td>
<td>289.639.7228</td>
<td><a href="mailto:hamiltoncarp@gmail.com">hamiltoncarp@gmail.com</a></td>
</tr>
<tr>
<td>Kingston, ON #24</td>
<td>Anthony Quinn</td>
<td>1.888.363.2279 x274</td>
<td><a href="mailto:a.quinn@carp.ca">a.quinn@carp.ca</a></td>
</tr>
<tr>
<td>Lanark County, ON #55</td>
<td>Donald Carm</td>
<td>613.800.2930</td>
<td><a href="mailto:carplanark@gmail.com">carplanark@gmail.com</a></td>
</tr>
<tr>
<td>London, ON #8</td>
<td>Dan Procop</td>
<td>519.432.2789</td>
<td>carp <a href="mailto:londonchapter@gmail.com">londonchapter@gmail.com</a></td>
</tr>
<tr>
<td>Markham, ON #28</td>
<td>Terry D’Silva</td>
<td>905.477.5727</td>
<td><a href="mailto:carp.markham@gmail.com">carp.markham@gmail.com</a></td>
</tr>
<tr>
<td>Mississauga, ON #35</td>
<td>Murray Etherington</td>
<td>905.824.0919</td>
<td><a href="mailto:carpmississauga@gmail.com">carpmississauga@gmail.com</a></td>
</tr>
<tr>
<td>Moncton, NB #32</td>
<td>Nelson Vessey</td>
<td>506.854.5652</td>
<td><a href="mailto:nelson.vessey@rogers.ca">nelson.vessey@rogers.ca</a></td>
</tr>
<tr>
<td>Montreal East, QC #38</td>
<td>Anthony Quinn</td>
<td>1.888.363.2279 x274</td>
<td><a href="mailto:a.quinn@carp.ca">a.quinn@carp.ca</a></td>
</tr>
<tr>
<td>Montreal West, QC #37</td>
<td>Marcus Tabachnick</td>
<td>1.888.286.8096</td>
<td>westisland <a href="mailto:carp@gmail.com">carp@gmail.com</a></td>
</tr>
<tr>
<td>Muskoka Region, ON #58</td>
<td>Linda Leibel</td>
<td>705.706.1388</td>
<td>carp mush <a href="mailto:kokachapter@gmail.com">kokachapter@gmail.com</a></td>
</tr>
<tr>
<td>Newmarket-Aurora, ON #44</td>
<td>Lorraine Green</td>
<td>416.805.6721</td>
<td><a href="mailto:newmarket.aurora.carp@gmail.com">newmarket.aurora.carp@gmail.com</a></td>
</tr>
<tr>
<td>Niagara, ON #31</td>
<td>Anthony Quinn</td>
<td>1.800.363.2279 x274</td>
<td><a href="mailto:a.quinn@carp.ca">a.quinn@carp.ca</a></td>
</tr>
<tr>
<td>North Bay, ON #18</td>
<td>Ron Farrell</td>
<td>705.384.9672</td>
<td><a href="mailto:carpnorthbay@gmail.com">carpnorthbay@gmail.com</a></td>
</tr>
<tr>
<td>North Fraser, BC #12</td>
<td>Bruce Bird</td>
<td>778.284.1189</td>
<td><a href="mailto:carpnorthfraserchapter@gmail.com">carpnorthfraserchapter@gmail.com</a></td>
</tr>
</tbody>
</table>

North Shore Vancouver, BC #4—Elizabeth Dunbar 604.926.8173 | carp.northshorevancouver@gmail.com
North Surrey, BC #41—Harpreet Singh 604.603.7555 | carpnorthsurrey@gmail.com
Okanagan Valley, BC #30—Dr. Mary Ann Murphy 250.870.2632 | carpokanagan@hotmail.com
Orillia, ON #51—Jim Gough 705.484.1330 | carp orillia@gmail.com
Ottawa, ON #26—Janet Gray 613.755.0055 | carpottawa@gmail.com
P.E.I. #21—Anthony Quinn 1.888.363.2279 x274 | a.quinn@carp.ca
Peterborough, ON #16—Robert Geddes 705.745.3771 | geddesrob@yahoo.ca
Pink CARP, LGBT National #33—John Thornton 416.619.5501 | pink@carp.ca
Prince George, BC #6—John Baragar 250.562.3920 | princegeorgecarp6@gmail.com
Sarnia-Lambton, ON #57—Sheila Newton-Smith 226.349.4546 | carpsarnialambton@gmail.com
Sault Ste Marie, ON #15—Marilyn Patterson 705.949.2299 | carpsaultstemarie@gmail.com
Scarborough, ON #29—Gary Butler 416.491.2652 | scarboroughcarp@gmail.com
South Fraser, BC #48—Terri McKenzie 604.510.3735 | southfrasercarp@gmail.com
Sudbury, ON #9—Patricia Douglas 705.669.0045 | carp sudbury09@gmail.com
Thunder Bay, ON #23—Anthony Quinn 1.888.363.2279 x274 | a.quinn@carp.ca
Toronto-Downtown, ON #2—Adina Lebo 905.691.3462 | contactus@carpto2.ca
Toronto-Etobicoke, ON #43—Gary Hepworth 647.636.2220 | etobicokecarp@gmail.com
Toronto-North York, ON #42—Max Wynter 647.639.8421 | carp toronyork@gmail.com
Vancouver, BC, #45—Barbara Fudge 604.733.3501 | carp vancouvercentral@gmail.com
Vaughan, ON #5—George Mathew 416.879.8470 | carp.vaughan@gmail.com
Victoria, BC #19—Raymond Welch 250.220.5870 | carp victoriachapter@gmail.com
Waterloo Region, ON #25—226.989.0001 | carpwr25@gmail.com
Whitby, Oshawa, Clarington, ON #56—Irene Anderson 905.728.0079 | carp x o w @ g m a i l . c o m
White Rock-Surrey, BC #11—Ramona Kaptyn 778.294.0787 | carp.whiterock.surrey@gmail.com
Windsor-Essex, ON #7—Sushil Jain 519.254.1507 | carp windsor essex@hotmail.ca

STAY UP-TO-DATE Locate the Chapter nearest you and include the information on the back of your CARP Member Handbook in the space provided. We do our best to keep current contact information on all our CARP Chapters. You will find the latest downloadable version of this list at www.CARP.ca/community.
HOW TO GET MORE FROM YOUR CARP MEMBERSHIP

BECOME A CARP AMBASSADOR
It’s a great way to earn a little extra money – and help CARP’s ‘March to a Million’ at the same time. Ambassadors receive generous commissions on memberships you sell and receive complete training, sales materials, and support. Our top Ambassador earned over $1600 attending only 5 events last year!

EXTEND YOUR MEMBERSHIP!
Help CARP reduce mailing costs - and in return, we’ll extend your current membership for FREE! Email support@carp.ca with your e-mail address and we’ll extend your membership by one extra month. Provide us with your credit card information and authorize automatic billing of your renewal and we’ll extend your membership by two extra months. Call the CARP hotline at 1.800.363.9736 or go to www.CARP.ca/renew and fill out the form. It takes a few minutes and you’ll get up to 3 months FREE!

GROUP MEMBERSHIP
We are pleased to offer your organization the CARP Group Membership Program, enabling you to offer CARP membership to your employees, retirees, and their friends and family at a significant discount.

MEMBERSHIP ENQUIRIES
We want to hear from you! If you have any questions or concerns about your membership, to replace a lost membership card, or if you’re not receiving your magazine, please don’t hesitate to contact our National Office.

MEMBERSHIP RENEWAL
Your membership is important to us and we hope that you are getting full value from being a part of CARP’s Advocacy, Benefits and Community efforts. A renewal notice is sent out five months in advance of your membership expiry date. Help us save on mailing costs by renewing early.

CHANGE OF ADDRESS
Please try to notify us 6 weeks in advance of your move, so that you’ll have no interruption in CARP services or the delivery of Zoomer magazine. You can also change your address online at www.CARP.ca. Please note that CARP does not reprint membership cards upon change of address, but does so upon renewal.

Complete list of contact information on next page.
INDEX

FINANCIAL
idAlerts Canada Inc.   idalerts.ca  21
Turbotax + Quicken   turbotax.ca/carp   quicken.ca/carp  07
Sun Life Financial  1.877.786.5433   sunlife.ca/carp  13
Zoomer™ MasterCard®  1.877.428.6060   creditrsvp.com  12

HEALTH AND LIFESTYLE SERVICES
Agecomfort.com  1.800.520.3259   agecomfort.com  15
BOSE Canada  1.800.340.2073   bose.ca/carp  15
Chartwell  1.855.461.0685   chartwell.com  06
ComparActionHP  1.855.431.0106   comparactionhomephone.com  06
ComparActionLD  1.866.333.0093   comparaction.com  07
Dignity Memorial  1.866.668.1841   dignitymemorial.com  19
Goodlife Fitness  1.800.363.9736   goodlifefitness.com/carp  19
Health Wizard  1.800.363.9736   CARPHealth.ca  20
Home Instead  1.888.348.3687   HomelInstead.com  22
IRIS Eye Care  1.800.663.3937   iris.ca/carp  08
ListenUP! Canada  1.800.935.0592   ListenUPcanada.com  08
Relocation Services  1.866.865.5504   relocationservicesgroup.com/carp  22
Zoomer Magazine  1.888.363.9736   everythingzoomer.com  16
Zoomer Wireless  1.888.632.1527   zoomerwireless.ca  28

INSURANCE
The McLennan Group Life Insurance Inc.  carpinsurance.ca
Auto & Home  1.888.222.3209  09
Auto & Home (Québec)  1.800.361.5110  09
Travel  1.866.991.8253  10
Critical Illness  1.877.851.4520  10
Long Term Care  1.877.851.4520  11

Insurance continued on next page
I’m proud to work with The McLennan Group Insurance Inc. to offer modern crime and injury prevention tips for CARP members. With a little effort, we can all reduce our risks and anxiety.

On my website, you’ll find dozens of safety tips to read, or print and share. If you have a safety question or would like to request materials for your CARP Chapter, please send me an email. I’m always here to help.

Please remember to never gamble with your safety. The stakes are just too high.

Sergeant Bob Paterson

Bob Patterson retired after serving 17 years with the OPP and 15 years with the Toronto Ambulance Service. Recognizing the need for increased public education, Sgt. Bob has been developing and sharing low cost, easy to implement safety tips since 2010.

Senior Safety Tips are for informational purposes only. Following them may decrease, but will not eliminate, risk of loss. Neither The McLennan Group Insurance Inc, or The McLennan Group Life Insurance Inc. shall be liable for any loss or damage arising out of any use of these tips.

INDEX

| Health & Dental                  | 1.877.551.5566 | 11 |
| Guaranteed Life                 | 1.800.396.4389 | 11 |
| Term Life                       | 1.855.460.3631 | 10 |
| Accidental Death & Dismemberment| 1.800.461.5796 | 11 |
| Pet                             | 1.877.851.4522 | 11 |

TRAVEL

| Avis                             | 1.800.879.2847 | avis.com/carp | 15 |
| Budget                          | 1.800.268.8900 | budget.com/carp | 19 |
| Hertz                           | 1.800.654.3131 | hertz.ca | 20 |
| CARP On Demand                   | 1.866.636.3189 | 20 |
| CARP Auto Club                   | 1.877.316.8823 | daa.ca/carp_autoclub.html | 20 |
| Park’N Fly                       | 1.866.552.7275 x259 | 23 |
| Sell Off Vacations               | 1.877.246.2277 | selloffvacations.com | 14 |
| VIA Rail                         | 1.888.842.7245 | carp.ca | 22 |

With advance registration you can save from 10% to 25% with these accommodations.

Choice Canada Hotels 1.800.424.6423

Comfort, Comfort Suites, Clarion, Econo Lodge, Rodeway Inn, Sleep Inn, Quality Inn

Wyndham Hotel & Resorts 1.800.670.7088

Baymont Inns, Days Inn, Howard Johnson, Knights Inn, Ramada, Super 8, Microtel Inn & Suites, The Dream Hotel, TRYP, Travelodge, Wellesley Inn, Wingate

Vintage Hotels 1.888.669.5566

Endless Vacation Rentals 1.877.782.9387 evrentals.com/carp

Hampton Inn 1.800.445.8667

For the most current listing of CARP Benefits visit: www.CARP.ca/carpaffinitypartners