

X X SEE PAGE 3

Vol. 70 No. 9

WESTERN PENNSYLVANIA

OCTOBER 2023



Member Choice Vacations® offers postcard-perfect trip

Magnificence maxes out in the Canadian Rockies

T DOESN'T HURT TO HAVE A FRIENDLY NEIGHBOR – particularly one that is kind, generous and has a huge heart.

This is Canada – the second-largest country in the world. It has fewer than 40 million residents, opening doorways to never-ending land of natural beauty. It's home to more than 2 million lakes – the most in the world. Mountains reflect off their calm surfaces. Glaciers rise, and wildlife roams.

Good luck finding a more perfect setting.

Canada's surroundings create a perpetual masterpiece that captures minds and burnishes memories. It awakens spirits and soothes souls. Simply put, there aren't enough adjectives to describe this wonderland that hugs our northern border.

It's a story written through our eyes and polished by our senses. Canada lights up like a radiant holiday tree engulfed with wonderful gifts we can't wait to open.

Perhaps the best way to bask in the glory of Canada's finest attributes is by boarding a Via Rail train. Comfort and class create a cordial atmosphere that has few peers.

You can experience these luxuries by taking advantage of AAA Member Choice Vacations' trip - Canadian Rockies by Train - that runs from Vancouver to Calgary from August 25 to September 2, 2024. The cost is \$7,599 - flight included. AAA Members who book and deposit by



November 30, 2023, can save as much as \$650 per person double occupancy. Discount only applies with air-inclusive rate.

The trip includes an 18-hour, overnight train ride from Vancouver to Jasper National Park in Alberta. Guests will have dinner and breakfast onboard the train. Accommodations include sleeper cars that are configured with bunk beds and private bathrooms. Guests will be able to walk from car to car and take advantage of lounges, domed seating, dining and much more.

Free Battery Wellness Clinics from AAA

October is Fall Car Care Month and AAA East Central is hosting Free Battery Wellness Clinics to celebrate. State-of-the-art diagnostic equipment will confirm whether your battery will hold a charge. If a new battery is needed, one can be installed on the spot. The high-quality, AAA-branded battery comes with a three-year, free-replacement warranty, and AAA members receive a discount. Battery checks will be available from 10 a.m. to 2 p.m. at these AAA office locations:

Approved Auto Repair

Tuesday, Oct. 10

South Hills

• 160 Fort Couch Road, Pittsburgh, 412-833-5203

Thursday, Oct. 12

Monroeville

• 2725 Mosside Blvd., Monroeville, 412-858-4640 North Hills

• 4790 McKnight Rd..., Pittsburgh 412-367-7600

Travel | Insurance/Financial | Automotive

Tuesday, Oct. 17

Wexford

• 10548 Perry Highway, 724-933-3000

Tuesday, Oct. 24

Pleasant Hills

• 9 Clairton Blvd. (Rt. 51), Pittsburgh, 412-655-6100

No appointment necessary. If your battery fails the test, new batteries will be available for purchase and installed on the spot at a special AAA Membership price.

Free Car Seat Roundup October 12

Children deserve the best protection we can give them so don't forget to check the expiration dates on your child safety and booster seats. Exposure to sun, cold and heat, as well as general wear and tear, degrade the plastic and foam in the seats, so they begin to lose their effectiveness. Many car seats in storage have also exceeded their "life span" and should be collected and destroyed. AAA will be hosting the following Free Car Seat Roundup: Thursday, October 12 from 10 a.m. to 1 p.m. at AAA Washington, 196 Murtland Avenue. For more information, call 724-222-3800.

Yellow Dot Clinic

AAA East Central is having a Yellow Dot Clinic. This program was created to assist citizens in the "golden hour" of emergency care following a traffic crash when they may not be able to communicate their needs themselves. Placing a yellow dot in your vehicle's rear window alerts first responders to check your glove compartment for vital information to ensure you receive the medical attention you need. At the clinics, we will help navigate the process, including taking your photo and printing it. You will walk away ready to put your emergency information in your glove compartment and your yellow dot decal in the rear windshield of your vehicle. Yellow Dot Clinic will be held on Tuesday, October 10 at AAA Washington, 196 Murtland Avenue from 11 a.m. to 2 p.m. This is a FREE event. To make an appointment, call AAA East Central's Safety Department at 412-365-7212.

Travel Smarter with TSA PreCheck®

Enrolling in TSA PreCheck® creates a smarter travel experience with fewer hassles and less stress. Enrollment opportunities are provided by IDEMIA. Enrollment is \$78 and is valid for five years. An IDEMIA agent will conduct enrollments November 13-17 daily from 10 a.m. to 1 p.m. and 2 p.m. to 6 p.m. at the AAA East Central Wexford branch office located at 10548 Perry Highway. Appointments can be made online 40 days prior to the event. Registered appointments will take priority over walk-ins. To schedule an appointment, visit AAA.com/TSA.

What is Identity Theft? And why is it Important?

The fastest growing crime in the nation, identity theft occurs when someone uses your personal information without your consent to commit fraud or other crimes. Information including your Social Security number, birthdate, driver's license number, financial account details and more can be used to steal your identity. Identity thieves then often wait years to sell or misuse the stolen data. Though you cannot prevent identity theft, you can implement specific measures to safeguard your personal information.

It's not if, but when to expect your identity to be stolen. With news of data breaches making headlines daily and technology continuing to change the way we live and work, monitoring your identity and your peace of mind with ProtectMyID® from AAA, fueled by Experian®. With three levels of coverage from which to choose, ProtectMyID® proactively monitors your credit and identity!

So, what are the warning signs that you have fallen victim to identity theft? Some warning signs include household bills not being delivered, credit or loan applications being denied, receiving statements for purchases you didn't make, fraudulent transactions appearing on your accounts, your tax return being declined, and small charges appearing on your credit card statements.

To minimize your risk of identity theft, don't share your personal information, create strong passwords, and use two-factor authentication, only sign on to secure Wi-Fi sites, update your social media settings to "private", set up credit card and financial alerts, track your credit score, and avoid using debit cards while shopping online.

If you become a victim of identity theft, place a fraud alert on your credit reports, freeze your credit, review your credit reports, contact the Federal Trade Commission, make a list of all stolen items, keep records, contact your creditors and key agencies, and change your account passwords.

Your data is at risk every day. Protect yourself by enrolling in ProtectMyID®, you'll get the peace of mind you deserve as a valued AAA member.



Activate your FREE member benefit today. AAA.com/IDTheft

5 Tips to Take Control of Your Identity

- 1. Check Your credit reports.
- 2. Monitor your bank accounts.
- 3. Secure your accounts.
- 4. Prioritize privacy on social media.
- 5. Enroll in ProtectMyID® from AAA.



Which level of coverage is right for you?

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ProtectMyID® DELUXE

\$10.95*/month

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- VantageScore Variance Alerts
- Real-Time Credit Inquiry Alerts
- Real-Time Identity Alerts
- Social Security Number Monitoring
- Bank Account & Credit Card Takeovers
- Up to \$1 Million in Identity Theft Insurance⁴
- Dark Web Surveillance
- Change of Address Alerts
- Court Records Monitoring
- Child Identity Monitoring⁵
 (+\$3.95/month* for up to 10 children)

ProtectMyID® PLATINUM \$15.95*/month

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- Child Identity Monitoring⁵
- Social Media Monitoring
- Alternative Loan Monitoring
- Sex Offender Monitoring
- Positive Credit Activity Alerts
- Credit Limit and Usage Alerts
- * Plus, sales tax where applicable. **Credit card required at enrollment.



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FREE JUNIOR ASSOCIATES

Priceless Protection for Teens

If your teen has reached driving age, don't let them go it alone. AAA members can extend their AAA coverage for dependents age 16 to 18, with a free Junior Associate membership. They'll carry their very own AAA card, and are entitled to AAA benefits and services including 24/7 roadside assistance, exclusive savings at AAA Discounts & Rewards, AAA Mobile solutions and more. Members can add Junior Associates by calling or visiting their local AAA office or, by clicking on AAA.com/JuniorAssociate. (All Associate Members must reside at the Primary Member's address, and proof of age may be required).

Note: Free Junior Associates are not available with the Monthly Dues Option.

From Where I Sit

'24 brings more digital paperwork to E.U. travel

require more than a passport. The European Union will implement new visa requirements – known as the European Travel Information and Authorization System (ETIAS) – for non-EU passport holders in 2024. A specific date when this requirement will go into effect has yet to be determined.

ETIAS visas are not physical documents but are electronically linked to the traveler's passport. In order to apply, travelers will need to provide their passport information or another travel document to which a visa can be affixed. Parents and legal guardians can apply on



ENTRANCE FEE – Beginning in 2024, the European Union will require travelers have visas to visit its countries. *Image: MasterSergeant. Adobe Stock.*

behalf of minors in their care.

ETIAS approval is valid for three years or until the passport under which it is registered expires, whichever comes first. The processing fee is set at 7 euros – or \$7.74 – but applicants under the age of 18 or older than 70 can apply at no charge.

The application process shouldn't take long. According to the E.U., the ETIAS approval should come within minutes for most applicants but can take up to 30 days. The government encourages travelers to apply well in advance of any trip, and strongly advises travelers to receive their ETIAS approval prior to purchasing flights or booking hotels.



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Do's & don'ts for teenager insurance What parents need to know before handing over the keys

By Robin Jones

othing strikes fear into the hearts of parents quite like the prospect of their teenager getting a driver's license. Not only is there concern about the teen's safety, but also about how the new young driver will affect their auto insurance. To help ease some of the angst, here are answers to questions insurance agents commonly field from parents:

When should I add my teen to my auto policy? If your policy or endorsements do not explicitly void coverage while your teen is operating a vehicle, you may typically add your teen after he or she obtains a driver's license. Most states don't require drivers with a learner's permit to carry insurance, and many insurance companies will automatically cover a teen driver with a learner's permit at no extra cost. Still, it's a good idea to check with your insurance agent before your teen gets behind the wheel.

What do I need to know about graduated driver licensing (GDL)? GDL requirements, which vary by state, help teen drivers gradually gain experience before getting their full license,



HIT THE ROAD – Parents should know the details of their insurance policy before their teenage son or daughter receives their driver's license. *Image: carballo. Adobe Stock.*

partly by restricting higher-risk situations like nighttime driving. If your teen isn't compliant, his or her license could be suspended or revoked. Further, if your noncompliant

teen is involved in a collision, it may have an impact on any resulting claims. You can find your state's laws at TeenDriving.AAA.com.

How can I keep my premium down

while my teen is on my policy? Many insurers offer discounts for teens who retain a minimum GPA or who complete a recognized safe-driving course. Also, consider increasing your deductible while your teen is gaining experience behind the wheel. Statistics show that one in five teens will be involved in a crash in his or her first year of driving. If your teen maintains a clean driving record, your premium may decrease as they gain driving experience, and you can choose to lower your deductible again.

My daughter is away at college. Should I take her off my policy? It's not ideal. If your teen needs a car while away at school, whether as a passenger or a driver, she will need insurance. If your teen is not on your policy and borrows a car that is uninsured or underinsured and gets into a crash, she could be held liable for damages or injuries incurred - but have no or insufficient coverage. And if she drives your car when she returns home on breaks, she might not be protected. It's always a good idea to discuss your situation with your agent to make sure you have the proper

Nashville park, campus afternoon delights Centennial Park, Vanderbilt University provide peace, culture

It's the primary reason millions of travelers visit.

But how does one fill a day in Music City?

Simple answer: Centennial Park.

The urban park sits a couple of miles from the heart of Broadway's honky-tonks and across the road from Vanderbilt University. It's a peaceful and stunning open area blessed with wide walkways, beautiful landscaping, a stunning lake and pieces of history.

Guests flock to find spots on its vast lawn to take in the sun, play sports or walk the Centennial Park Loop around Lake Watauga – a blissful waterway surrounded by lush trees, groomed shrubbery and colorful flowers.

Centennial Park is home to the Tennessee Woman Suffrage Monument, recognizing a group of women who devoted their lives to fighting for women's equality.

The monument is centrally located and highlighted by statues depicting Carrie Chapman Catt, Anne Dallas Dudley, Abby Crawford Milton, Juno Frankie Pierce and Sue Shelton White standing tall and fighting for voting rights. The sculptures are surrounded by plaques latched to stone walls, telling stories about which few people have heard.

The centerpiece of Centennial Park is a massive architectural wonder. Stone columns jut from all sides,



GOING GREEK – The Nashville Parthenon sits in the background of Lake Watauga in Centennial Park. *Image: jbyard. Adobe Stock.*

highlighting craftsmanship so detailed you might believe you've been teleported from Nashville to Athenian Acropolis, Greece.

The Parthenon in Centennial Park is a full-scale replica of the Greek original. Walk its steps to experience its impactful exterior. Have a seat and appreciate the pinnacle of classical architecture.

Nicknamed the "Athens of the South", it served as the centerpiece of

the 1897 Centennial Exposition and was fully completed by 1925. It maintains its exquisiteness more than a century later.

A multi-floor art museum resides inside the Parthenon. The gallery is home to more than 100 paintings, exhibits and sculptures that include a full-scale replica of the statue Athena Parthenos. The gold and ivy structure stands between columns and rises 42-feet high while facing a pair of bronze

doors that measure 24 feet in height and weigh 7.5 tons each.

The museum is open Tuesday through Thursday from 9 a.m. to 7 p.m. and Sunday from 12:30 p.m. to 4:30 p.m. Admission is \$10 for adults, and \$8 for senior citizens and children.

Vanderbilt University, meanwhile, sits a short walk from the park. Explore one of the U.S.'s most prestigious schools founded in 1873 by Commodore Cornelius Vanderbilt. The business titan donated \$1 million (the equivalent of \$25.3 billion today) with the wish that it should "contribute to strengthening the ties which should exist between all geographical sections of our common country."

A statue of the Commodore stands tall at the base of one of the entrances. It's a popular spot to take photos and it opens a doorway into higher education.

The urban campus perfectly blends a collection of older and modern buildings highlighted by West End Tower. The structure rises 300-feet high, making it the second-tallest Collegiate Gothic/Gothic Revival building in the U.S., trailing only the University of Pittsburgh's Cathedral of Learning (535 feet). Walk sidewalks lined by trees, cross quiet roadways and appreciate the splendor.

It makes for a quite fulfilling afternoon, proving Nashville is more than a one-trick pony – no matter how many pairs of cowboy boots you might see on Broadway.

Tips From a AAA Travel Advisor: Ed Schmidt

History, hospitality come to life on river cruise American Cruise Lines shines spotlight on Volunteer State

eople seem surprised when they learn I started at AAA as an insurance agent and transferred into the Travel Agency, but with my



AAA Travel Advisor: Ed Schmidt

positive, outgoing personality, it seemed like helping our members plan their dream vacation was a better fit. My bucket list

has taken me to cold destinations like Iceland and Alaska, but my most recent travels were on two contrasting River Cruises: a Viking American Cruise

cruise in Europe, and an American Cruise Lines' voyage on the American Serenade.

The Serenade is American Cruise Lines' newest ship and holds 185 passengers. We were the 12th sailing on a repositioning cruise from Nashville to Memphis. The clients were mature, active and repeat cruisers.

My balcony cabin was spacious, and I was impressed by the two-room, ADA-accessible and single cabins that I toured. The ship is cashless. My trip included a two-night, pre-cruise stay in Nashville, transfers to the vessel, guided tours, unlimited wines, beers & spirits, and Wi-Fi. The nightly entertainment varied and included country,



PERFECT SETTING – Watching the sun set behind the hillside adds to the serenity of an American Cruise Lines vacation. *Image: Ed Schmidt. AAA*.

bluegrass and an American Idol finalist.

Days at sea were packed with Bozo Bingo (any false call out and you don a clown's nose), presentations by naturalists and historians, cooking demonstrations and trivia. My favorite onboard experience was the dining. I was assigned a personal chef, Chef David, the first day because of my specialized diet, and he served me throughout the cruise. He even packed my lunch for our excursion days.

Our pre-cruise stays in Nashville were at the famed Gaylord Opryland Hotel, with nine acres of indoor garden atriums, waterfalls, pools and themed restaurants. We attended a performance at the Grand Ole Opry and went downtown to Honky Tonk Highway on Lower Broadway to hear the live local music. The next day, we toured the Parthenon in Centennial Park on our way to the ship.

While onboard, we sailed the Cumberland, Tennessee, Ohio and Mississippi rivers. The most unexpected experience was Kentucky Lake, a navigable reservoir that was created in 1944 for flood control and hydroelectric power. It's also a recreational area with speedboats, jet skis

and sailboats.

The Tennessee ports of call were fun and historical. In Clarksville I took the morning Biscuit Bake-Off excursion that included lunch and Bluegrass music. Each team received their own biscuit recipe; Paula Deen's won.

In the afternoon, I toured the historical Fort Defiance Civil War Park and Interpretive center. At the next stop in Dover, I did the working farm, a national recreational park, where I fed a hog, rooster and hen.

In Kentucky, my favorite town was Paducah. In the 1990s, the city decided to reinvent itself and offered discounted housing to artists. Paducah is now a vibrant art scene, where 50 murals adorn the city's walls.

The town also is home to the National Quilt Museum, with more than 500 quilts on display. We disembarked in Memphis. For our tour, we could upgrade to the Graceland Experience excursion, or tour the National Civil Rights Museum, where Dr. Martin Luther King, Jr. was assassinated. The Museum was fascinating and presented a comprehensive overview of the American Civil Rights Movement from slavery to the present. Later that day, I toured the iconic Beale Street.

Nothing is comparable to touring our American heritage, and the staff onboard the ship and their service was unsurpassed. It was a trip not to miss!

Cybertheft a growing concern worldwide Turn to AAA to take proactive approach to stop villains

ew things are more important than protecting our identities. Our personally identifiable information (PII) rests on the internet waiting to be plundered.

Cyberthieves work around the clock, searching for ways to infiltrate our computers. Cybertheft is expected to cost the world \$13.8 trillion by 2028.

October is recognized as National Cybersecurity Awareness Month. The U.S. Department of Homeland Security and the National Cyber Security Alliance collaborated to create this endeavor as a time to remind and inform individuals on the importance of protecting their PII from cybercriminals.

It's an enormous task, considering no amount of knowledge is guaranteed to keep information safe from cyberthieves. It's not *if*, but *when* a cyberattack occurs, how can a person limit the effect caused by the damages?

The best defense is to not make it so easy for a hacker to steal PII. Using strong passwords is essential. Passwords should have multiple characters, upperand lower-case letters, numbers and symbols. The longer the better. Avoid using birthdates or anniversary dates. Don't capitalize the first letter without capitalizing others within the password.

Never write passwords on a sheet of paper, use the same one for multiple



STAY PROTECTED – Combatting cybertheft takes effort and well-planned strategy. *Image: IJAVA. Adobe Stock.*

sites or give them to another person. Avoid typing a password in an office setting without making sure another person isn't standing in the background. Shoulder surfing is a common method used by hackers to steal passwords.

Two-factor authentication decreases the odds of a password being stolen, and password generators can randomly produce words that could take as long as three centuries to crack.

Email is another concern. Phishing emails can be difficult to identify and

are meant to steal PII or hold the computer hostage. A hacker can lock a computer and its information until a monetary demand is met, but even then, there is no guarantee the information will be returned once the ransom is paid.

It's good practice to closely read the addresses from which emails are being sent if they seem suspicious. A message might read that it was sent by Microsoft, but there could be misspellings in the address – a primary red flag.

Does the message address the user personally or randomly? Messages beginning "Dear sir" or "To whom it may concern" are red flags. Poor grammar within the message is another red flag. Delete them immediately.

Maintaining updated antivirus software and using a firewall also are critical. Try to avoid visiting websites that have URL addresses beginning with "http" rather than "https." The "s" indicates the site is secure, and it's safe to visit. Following these steps can greatly reduce the odds of being hacked. PII in the wrong hands can steal a person's identity, ruin years of good credit or empty bank accounts.

ProtectMyID® can help monitor a person's identity for fraudulent activity, and fraud-resolution agents work to restore reputations. AAA memberships come with exclusive savings on identity-theft protection that include ProtectMyID® Deluxe Coverage for \$10.95 monthly and ProtectMyID® Platinum Coverage for \$15.95 monthly. Limited features are available for free with ProtectMyID Essential.

Remember, no plan is guaranteed to keep a person fully protected. But *no* plan greatly increases the likelihood it will happen.

Take advantage of AAA's identity-theft plans before a hacker takes advantage of you.

Keep Halloween a treat for everyone

AAA offers tips, safeguards to make sure everyone is safe

alloween is synonymous with costumes and candy. It puts smiles on children's faces and treats in their knapsacks. It's a joyous night, but also one that could lead to dangerous situations.

Halloween is the deadliest day of the year for child-pedestrian fatalities. Children are three times more likely to be struck and killed by a car on the holiday than any other day of the year, according to National Highway Traffic Safety Administration (NHTSA). One-fourth of all pedestrian deaths, ranging from ages 5-14, occurred in the four days prior to Halloween.

Precaution – by parents and motorists – is the best way to keep children from harm's way. AAA offers these tips to stay safe on Halloween:

Parents

- Trick-or-treat together. Parents should accompany young trick-or-treaters at least until the age of 12.
- Choose costumes wisely. Make sure your child is visible by selecting a light-colored costume, or by adding reflective tape. Choose disguises that don't obstruct vision and opt for non-toxic face paint rather than masks. Check and adjust the length of costumes to avoid tripping.
- Have a plan. Review trick-or-treating precautions, including pedestrian- and traffic-safety rules. Plan and discuss the route your trick-ortreaters will follow. Teach children to stop only at well-lit houses and to never enter a stranger's home or garage. Tell your children not to eat treats until they return home.
- Stay on the sidewalk. If there are no sidewalks, walk as far to the left of the road as possible, facing traffic.
- Shine a light. Give everyone a glow stick or flashlight to help them see and be seen by drivers.
- Cross with caution. Parents and trick-or-treaters should cross streets



SAFETY FIRST – Halloween is a night of fun and thrills. Parents, children and motorists need to take precautions to avoid accidents from happening. *Image: famveldman. Adobe Stock.*

only at the corner, and never between parked cars or mid-block. Look left, right and left again, and be sure approaching cars come to a full stop before stepping into the roadway.

 Put down the phones. Parents and children should pay attention to their surroundings while walking. Talking, texting and social media can wait.

Motorists

- Avoid neighborhood shortcuts. If possible, keep off residential streets where trick-or-treaters are likely to be present.
- Slow down. What seems like a small difference can be the difference between life or death. Drive at least 5 mph below the posted speed limit to give yourself extra time to react to children, who might dart into the street. According to the AAA Foundation for Traffic Safety, a pedestrian is more than twice as

- likely to be killed if they are hit by a car traveling at 35 mph, compared to 25 mph.
- Watch for children. Trick-ortreaters might be more difficult to see at night, especially in dark costumes. Look for children walking on roadways, medians and curbs, particularly during popular trick-or-treating hours. Use extra caution when entering or exiting driveways.
- Remove distractions. Avoid any distraction that could take your attention away from driving, such as mobile phones.
- Don't drink and drive. According to NHTSA, more than 40% of traffic fatalities on Halloween involve a drunk driver.

Halloween is an opportunity to play dress-up and prowl neighborhoods for candy. Staying alert by proceeding with caution will help make sure the holiday is remembered for the right reasons.

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Pittsburgh-Monroeville 2725 Mosside Blvd	0
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Pittsburgh–Robinson Township Robinson Town Centre	0
Pittsburgh–South Hills Area (Bethel Park) 160 Ft. Couch Rd412-833-520	3
Rochester 300 Adams St	0
Somerset 110 N. Center Ave	6
Sunbury 1001 Market Street 570-286-450	7
Uniontown Fayette Crossing Shopping Ctr	5
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White Oak/McKeesport Area	

Oak Park Mall.

412-675-3400







Meanwhile, the Canadian Rockies play a leading role in this unforgettable journey. The soaring mountain range runs 1,000 miles across British Columbia and Alberta. Glittering glacial waters, pristine waterways and lush forests craft a lavish setting that will steal your attention for hours.

Sit back and imagine the possibilities. Say goodbye to Vancouver – a bustling seaport town – for a picturesque excursion to Jasper by railway. Via Rail's *The Canadian* train offers a taste of travel from a bygone era.

Savor the experience and explore. Its dome-train car displays 360-degree views of the flora and fauna of the region. Find peace in the lounge car. Have a seat for

meals in the dining car and enjoy Mother Nature's answer to dinner theatre.

As the sun sets over a vast landscape, prepare to bid good night to a grand day – one that provided views you may never thought were possible. Retire to your sleeper car and allow those visions to dance in your mind as you peacefully fall asleep.

Awaken to sights as beautiful as the previous day's. The marvelous Alberta Icefields quickly gain your attention. View Mt. Robson – the Canadian Rockies' highest peak. Moose, mountain goats, bear and caribou roam this wonderland that will keep your eyes wandering in all directions.

Upon exiting the train, you will dive into a magical wilderness. Spectacular

natural wonders flex their muscles from every direction. You'll be immersed in a state of awe, rubbing your eyes to make sure you're no longer dreaming.

Maligne Lake is the largest natural lake in the Canadian Rockies, a glacial heaven and a toast to the stunning environment of Jasper National Park. Have breakfast by the waterway. Gaze and graze in amazement of the nearby glaciers, snowy peaks and treelined inlet of Spirit Island.

Move along the captivating Icefield Parkway. Waterfalls, rushing rivers, imposing cliffs and snow-covered peaks capture a backdrop nearly too impressive to believe it's true.

Travel from Jasper to Banff National Park at the elegant Chateau Lake Louise

Canadian Rockies by Train



Scan QR code to learn details about the trip or visit AAA.com/XX.

When: August 25 to

September 2, 2024

Cost: \$7,599

Includes flight

Member \$650 (Premier), Discount*: \$625 (Plus),

\$600 (Classic),

if booked and deposited by November 30, 2023

Airport: Pittsburgh

*Discount per person double occupancy and only applies with air-inclusive rate.

and gaze at its namesake. The alpine resort is enveloped by some of Mother Nature's finest work – from turquoise waters to the mountains' peaks that rise sharply from a deep valley

A scenic drive through Banff features the powerful, rushing waters of Bow Falls and Surprise Corner. They're known for their idyllic panoramic views that continue to sparkle in your mind.

So, don't miss out on this once-in-alifetime journey. The Canadian Rockies shorten bucket lists and exceed expectations.

But what else would you expect from a friendly neighbor?

Visit [web address] to learn more about this trip.

Emphasize safety during special teen week Parents should teach responsibility to kids behind wheel

arents serve as role models to their children in a multitude of ways. The list is extensive and teaching proper driving habits should be near the top.

Driving could be considered a teenager's initial step on the stairway to adulthood. It's a responsibility to keep themselves and others among them from harm's way.

It's a skill that is honed, but never mastered. There is a threat of an accident each time a driver gets behind the wheel. Those who embrace the responsibility proceed with caution and put themselves at lesser risk than those who fail to take the task seriously.

It's not difficult to take driving for granted and ignore safe habits. Defensive approaches should be stressed and accepted by teenagers.

stressed and accepted by teenagers.
National Highway Traffic Safety
Administration (NHTSA) understands
the concerns parents might have
regarding their children's driving routines and has deemed October 15-21
National Teen Driver Safety Week.

NHTSA advises parents to focus on alcohol consumption, inconsistent use of seat belts, distracted driving, speeding and driving with a passenger in the vehicle. Parents also should engage in safe-driving conversations year-round.

Impaired driving never should be



GUIDING THE WAY – Parents always should be teaching their teenage kids to become safe and responsible drivers. *Image: motortion. Adobe Stock.*

tolerated. Teens are too young to purchase and consume alcohol, but that doesn't stop them from getting into accidents. Thousands of teen drivers involved in fatal-car crashes have blood-alcohol-content levels higher than the legal limit of .08, according to the NHTSA.

But alcohol isn't the only substance that impacts driving. Marijuana affects a driver's ability to react. Teens should be reminded that driving under the influence of any impaired substance, including illicit or prescription drugs, could have deadly consequences.

Seat belts are a simple way to keep drivers and passengers safe, but too many don't use them. NHTSA reports nearly 50% of teen passenger-vehicle drivers who die in car crashes are not wearing seat belts.

It's not difficult to become distracted while driving, but it's never smart to be using cellphones, answering texts or browsing social-media sites while driving.

Speeding is another cause for teen drivers' fatal-car crashes. Parents can't stress enough the importance of driving defensively. Adhering to speed limits is essential in keeping young drivers from harm's way.

Research, meanwhile, has proved that teen drivers transporting passengers can dramatically increase the risk of fatal-car crashes. The likelihood of drivers engaging in risky behavior triples with multiple passengers.

Parents can best influence their children's driving behaviors by setting good examples. Never drive impaired. Seat belts should be fastened at all times, practice defensive driving, always obey the speed limit and limit the number of passengers.

National Teen Driver Safety Week is an ideal time to begin conversations with teen drivers for those who haven't. Get creative with the dialogue. Send email or text reminders to deliver a message and stress its importance. Draft a parent-teen contract that outlines the rules and consequences.

Driving is a privilege. Teens struggling to obey the rules might need to have their licenses taken away until they understand the importance of safety.

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Your car battery supplies the electrical current that the starter motor needs to crank the engine. It powers components and accessories when the engine is not running and, when electrical loads temporarily exceed the car's charging system capacity, the battery supplies the needed extra current. The battery also acts as a voltage stabilizer for the entire electrical system. Today's vehicles have more electrical demands than ever before, and batteries play an essential role in meeting those demands.

While manufacturers are always working on improvements, today's car batteries generally fall into two basic design categories:

- Flooded lead acid (FLA), which has been the standard for decades.
 - · Absorbent glass mat (AGM),

a newer design that offers advantages in specific applications.

The flooded battery and glass mat battery serve the same basic function, but do not work interchangeably. It's important to consult your owner's manual before you purchase a replacement battery.

While most modern designs claim to be maintenance free, there are a few things you can do to get maximum life out of a battery. You can complete these steps yourself or ask your auto service tech when you bring your car in for routine maintenance.

- Check and clean the corrosion from each battery terminal.
- Check and tighten the mounting hardware so the battery does not move around when the car hits bumps in the road.

Even though the alternator

keeps it charged, there will come a time to replace the battery. Car batteries last three to five years typically depending on a few different factors, such as climate. If you live in a location where higher average temperatures are the norm, you can expect more frequent car battery replacements.

After the second year, it's a good practice to have your auto tech do an annual test to determine the battery's remaining energy capacity. It's far better to identify a weak battery in the service bay than to have a dead battery out on the road.

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Get an instant Battery Quote right from your smart phone with the Auto Club App. To download go to AAA.com/app

Call 800-AAA-HELP (222 - 4357)

Consult your local AAA club regarding road service policies. The member discount is off the manufacturer's suggested retail price.

AAA batteries are available for most vehicle makes and models. Battery Service is available in most territories.

AAA EMERGENCY ROAD SERVICE RULES

AAA's 24-hour Emergency Road Service means there is always a person to call in case of an automotive emergency. We'll rescue you and your vehicle to get you back on the road as quickly as possible with a dedicated network of more than 13,000 Emergency Road Service facilities across the U.S.A. and Canada.

AAA assistance includes changing a flat tire, jumping a dead battery or mobile battery testing and replacement service, delivering emergency gasoline or fuel, lockout and key service, or when all else fails, towing your car. We'll provide the assistance to help you get behind the wheel again as quickly and safely as possible. No one provides better roadside assistance than AAA.

AAA Emergency Road Service is available 24 hours a day, 7 days a week, and is designed to assist you in an emergency when your vehicle, or the vehicle in which you are a passenger, becomes disabled. Your membership coverage applies only to those emergency and towing services listed in this guide. AAA coverage entitles each AAA member in the Primary Member's household up to 4 calls per membership year. After 4 calls, members will be charged for service.

Your AAA Membership Card is Your Key to Service

To receive emergency road service, you must present your AAA membership card or dues receipt and a matching driver's license, or other state or federally issued photo identification to the independent-service provider when the service vehicle arrives. Your identification may be scanned or swiped to verify your identity and authenticity of identification.

Service is available only to the person named on the membership card, who is the driver of or a passenger in the vehicle at the time of the vehicle disablement. AAA memberships are not transferable, and membership service is not provided to nonmembers. Other members of your household who want emergency road service must have their own membership cards, in their own names, to obtain service.

Unless a valid AAA membership card and matching valid driver's license or other state or federally issued photo identification are presented at the time of service, you will be required to pay for the service provided at commercial rates. A non-refundable service fee applies each time you use roadside assistance for the first three days of your membership. See AAA.com/servicefee for fee amount.

To Obtain Service

AAA is only a phone call or click away! In the case of an automotive emergency, call the AAA number listed on your AAA membership card. You'll be connected to our 24-hour dispatch center or the AAA club in the area from where you are calling. You can also request emergency-road service online at AAA.com, or via the Auto Club App, which can be downloaded free of charge. To help speed our response, be prepared to:

- Provide your name, membership number and your club code listed on your membership card
- Give the exact location of your disabled vehicle and the nature of the trouble.
- Provide the vehicle's year, make, color and license plate number.
- If possible, provide a telephone number where you can be reached.

Allowable Roadside Assistance Calls

Each AAA cardholder is entitled to four (4) emergency-road service calls or reimbursements for personal, non-commercial use per membership year at no charge, provided the calls meet the conditions described in this guide. There will be a service charge for each additional service call after the fourth call or reimbursement. AAA may require immediate payment of a service charge by credit or debit card for Classic benefit level service before providing emergency-road service on the fifth or subsequent service request in a

membership year.

Additional charges for emergency-road service beyond the Classic benefit level, such as towing beyond 3 miles, the cost of emergency fuel and excess vehicle locksmith services, will be payable by the member at the time of service. If the member is unable to provide a valid credit or debit card to AAA at the time-of-service request or the charge is not approved by the credit or debit card company, AAA may send service on a C.O.D. basis, meaning all charges payable by the member will be paid directly to the independent-service provider at the time of service. If a cardholder has an unpaid service-charge balance and contacts AAA for emergency road service, AAA may require immediate payment of both the unpaid balance and the service charge for the current service call before providing service. The nonpayment of a service charge may result in cancellation of membership.

Mechanical First Air

The AAA emergency service representative will make minor mechanical repairs or adjustments to place a vehicle in safe-driving condition. If needed and available, parts and the labor cost to install them are to be paid by the member. If the vehicle cannot be put into condition to proceed under its own power, towing service, as described in Towing Services, will be provided.

Flat Tire Service

If the vehicle's spare tire is inflated and serviceable, it will be installed in place of the vehicle's flat tire. If not, towing provisions will apply.

AAA Battery Service

AAA Battery Service is a mobile battery testing and replacement service. The AAA Battery Service technician will test and assess the vehicle's battery and electrical system. If the existing battery fails the test and the member would like to have the battery replaced, the member can purchase a AAA battery. The technician will install a new battery, if available, that meets or exceeds the vehicle's original specifications. Each AAA Premium battery is backed by a limited warranty that includes a 3-year free replacement guarantee. AAA Battery Service is generally provided by independent-service providers and is only available in select areas, during select hours. Batteries are available for most makes and models. Battery prices vary depending on vehicle make and model. Copies of the warranties are available for inspection from the technician at any time upon request. Membership emergency road service terms and conditions apply.

Fuel Delivery Service

An emergency supply of fuel will be delivered to a member's disabled vehicle enabling the member to reach the nearest service station. The member will be charged for the fuel at current pump prices. Specific quantities, brand, or octane ratings cannot be promised, nor can availability.

AAA Plus provides sufficient free emergency fuel to enable you to reach the nearest service station, when your vehicle runs out of fuel.

Towing Services

When your vehicle cannot be safely driven after attempting any of the listed emergency services, your vehicle will be towed (once per breakdown) to the facility rendering the service, or up to 3 miles in any direction from the point of disablement at no charge. Charges for service that exceed the benefits listed will be at the prevailing hourly or mileage rate for the region where service is provided. In instances when your vehicle becomes disabled while towing a light-duty trailer, service will be provided for the trailer. You will be required to pay for trailer towing. All vehicles must be free of snow and ice prior to towing.

AAA Plus provides up to 100 miles of free towing, in any direction from the point of disablement, to the repair facility of your choice.

AAA Premier increases one tow to a maximum 200 miles plus a free one-day rental car.

Extrication/Winching

Your vehicle will be pulled out of a ditch by being extricated/winched when it can be safely reached from a normally traveled or established thoroughfare (driveways must be cleared of snow or ice). If special equipment, additional service personnel or vehicles are required, the associated costs will be at your expense.

AAA Plus provides a second truck and second driver, for up to one hour, if your situation requires it.

Emergency Check Acceptance

Club and contract facilities will accept payment by check, credit or debit card for payment of emergency-road service charges up to \$250 per occurrence.

Lockout Service

If your keys are locked inside the vehicle, services will be sent to gain entrance. If your keys are lost, broken, or the service provider cannot gain entrance to your vehicle, locksmith services up to \$60 or, if a AAA locksmith is not available, reimbursement for locksmith service up to \$60, will be provided. In cases where the vehicle cannot be made operable, towing services will be provided according to our towing provision.

AAA Plus provides up to a total of \$100 in parts and labor to gain entry or make vehicle operable.

AAA Premier provides up to \$150 for Vehicle Locksmith, \$100 Home Lockout Service reimbursement.

Service Limitations

Emergency-road service will be limited to that which can be provided with equipment ordinarily used by the independent-service provider serving the area. Service will not be provided when the disabled vehicle cannot be safely reached or serviced without damage to the vehicle or servicing equipment.

SERVICE INCLUSIONS

Towing service is only provided for a covered vehicle disablement. Service may not be used as a substitute for regular maintenance necessary to keep a vehicle in good operating condition. AAA cannot render service repeatedly to a vehicle in need of repair. Service is intended for personal, non-commercial use, and only provided for a covered vehicle disablement. An individual's AAA membership may not be used by a business or organization to provide roadside-assistance service for its customers, employees or vehicles, including, but not limited to taxicabs, limousines, shuttles and other commercial vehicles for hire.

The following services are not provided under the membership benefit:

- Servicing or extrication of vehicles on inaccessible streets, back roads, driveways, parking lots or alleys that become snowbound or flooded.
- Shoveling snow from around a vehicle or cleaning a road or driveway.
- Service to a vehicle located in an area not regularly traveled by private-passenger vehicles (such as beach, open field, creek bed, private logging or forest service road)
- Towing to or from auto dismantlers, salvage yards, repair facility to repair facility or from one storage location to another.
- Towing for the purpose of transporting vehicles due to a purchase, sale, renovation, auction transaction, car show exhibition, charitable donation, relocation or any other similar situation.
- Service to a vehicle that is loaded, altered or constructed in such a way as to cause damage or create a hazard while being serviced.
- Charges related to impound or stolen-vehicle recovery, towing or storage.
- Tire rotation, the installation or removal of snow tires or tire chains.
- Cost of vehicle locksmith services beyond what is necessary to place the vehicle in a condition to be safely driven (such as duplicating keys, nonemergency lock repairs and re-keying of vehicle locks).
- Service in situations where the membership card and matching valid driver's license or other state or federally issued photo identification is not provided to the service driver. You must provide a driver's license for identification if you are the driver.
- Use of two or more roadside-assistance service calls to extend the member tow-mileage benefit for the same breakdown.
- AAA Plus® members will be responsible for any additional mileage charges beyond 100 driving miles of towing per roadside-assistance call. AAA Premier® members will be responsible for any additional mileage charges beyond 200 driving miles of towing on one roadside-assistance service call per AAA Premier® household per membership year and beyond 100 driving miles of towing on the remaining allowable roadside-assistance service calls.
- Towing, extrication/winching and tire-change service for RVs and towing and extrication and winching services for motorcycles, unless the member has optional AAA Plus RV® or AAA Premier RV® coverage
- AÃA Plus RV® members are entitled up to \$500 per allowable service call, and up to \$1,000 total per household per membership year on allowable RV/ Motorcycle service calls. Members will be responsible for all other costs of roadside service above that amount.
- AAA Plus®, AAA Premier®, AAA Plus RV® and AAA Premier RV® emergency-road service is available 7 calendar days after purchase date if paid in full.
- Without limiting any other rights or remedies it may have, AAA may seek reimbursement from a member or associate for roadside-assistance services fraudulently or wrongfully obtained by the member or associate. Primary members are responsible for the conduct and the service demands of their associates.

Extended Roadside Assistance services for AAA Plus®, AAA Plus® RV, AAA Premier® or AAA Premier® RV benefit levels, where available, and certain AAA Premier benefits are effective seven (7) calendar days after processing, and receipt of the full payment due.

Special Assistance

When your vehicle cannot be made operable upon providing the services listed in this guide, AAA will assist you in finding the nearest open place of repair. If a repair facility cannot be located, we will assist you in obtaining lodging or alternate transportation, which will be at your expense.

Eligible Vehicles

Service applies to 4-wheeled motor-driven vehicles of the passenger, pleasure or recreational type that

were in operation immediately prior to disablement - provided that services can be safely delivered. If specific towing equipment is requested, but not required to safely transport the vehicle, the associated cost will be at your expense.

Automobiles, pickup trucks, sport utility vehicles, vans and minivans are eligible for those services which can be safely performed with equipment available from the independent-service provider, including slings, wheel-lift devices, car carriers (flatbeds) and dolly wheels. Dual-wheel unloaded pickup trucks are eligible for all services except tire services.

Motorcycle coverage is available with optional AAA Plus RV® coverage. Motorcycles (as defined by registration) must be licensed for highway use.

Recreational Vehicles (RVs) are eligible for service, with the exception of towing, extrication/winching and tire-change service. Towing, extrication/winching and tire service for RVs is available with optional AAA Plus RV® and AAA Premier RV® coverage. RVs include dual-wheel motorhomes, camper vans and cabover campers, motorcycles, and recreational trailers including camping trailers, fifth- wheel trailers and empty horse trailers. Boat trailers, personal watercraft trailers and ATV trailers must be either empty or transporting recreational vehicles or equipment. Utility trailers must be carrying recreational equipment (for non-commercial use). Commercial trailers are excluded. Service does not include transportation of horses.

Unable to Locate the Vehicle

If a service provider does not appear within the time stated by the AAA customer service representative, please call AAA back to let us know. The service provider may not have been able to locate your vehicle.

Cancel Unnecessary Calls

If the requested service is no longer needed and the AAA service representative has not yet arrived, please call AAA immediately, as each service call is charged against the member's record.

Weather Emergencies

During severe weather conditions, AAA reserves the right to suspend service temporarily if the vehicle is already in a place of safety, such as a private or public garage, driveway, etc. AAA will provide service to the vehicle after the weather emergency is over.

Alternate Service

If you have followed the procedure outlined to obtain emergency-road service, and AAA service is not available, you may obtain your own service, pay for it and submit the original receipt to your AAA club within 60 days. Reimbursement will be based on the prevailing commercial rate for the region where the vehicle was disabled. In instances where the AAA contractor access is legally restricted (toll roads, limited-access highways), reimbursement will be provided for all covered services. If AAA service was available, but not requested, reimbursement may be limited to the amount the club would normally have paid for the covered service.

No reimbursements will be made by AAA on charges incurred when a member's vehicle is removed from the street or under direction of the police because of illegal parking, traffic violations, or other illegal activities. Storage charges and cleanup fees from the scene of a traffic accident are also not eligible for prophyrogenest.

Members having more than 4 road-service calls during their membership year are not eligible for alternate service reimbursement.

Member's Risk

Before servicing any vehicle when there is a possibility of damage to the vehicle or other property as a result of the service, a service representative will inform the member that the member must assume the risk of damage. Any such circumstances should be fully recorded on a release form.

While AAA-affiliated service providers are selected to provide the best emergency-road service to our members, such providers are independent contractors and are not agents of AAA. AAA assumes no responsibility for any injuries to persons or property, including damage to the member's vehicle, as a result of an emergency-road service request.

AAA will make every reasonable effort to work out a settlement between a member and an affiliated service provider of the member's claim for damages resulting from unsatisfactory emergency road service. Please contact AAA as soon as possible, and no longer than 10 days of the incident, and prior to repairs so that a prompt investigation can be made while all facts are available.

Manage YOUR ACCOUNT ONLINE







ONLINE



VIEW proof of insurance & replacement cards
Simply log in, print and go



BOOK your next vacation

Explore travel deals and book hotel accommodations, car rentals, cruises, flights, and more online



ADD a family member

Add an Associate for a fraction of the primary membership price



UPGRADE your membership

Receive additional benefits like more towing miles, lockout services and free fuel delivery



GO paperless

View billing details online and reduce clutter



PAY membership & insurance

Make payments to your insurance policy or Membership dues online







IN THE APP



BOOK your next trip

including air, car, hotel, and cruises in a few easy steps!



MANAGE your membership and insurance policies and pay your bills



FIND AAA Approved Auto Repair facilities



USE the Gas Locator

To find the lowest gas prices near you



DOWNLOAD your digital membership and proof of insurance cards



GET hundreds of discounts to movie theaters, theme parks, and other retailers



DID YOU KNOW?

You can request Roadside Assistance in a few easy steps using our virtual assistant.

Start a chat from the mobile app or at: AAA.com/GetHelp



