



Simon Says...

Hal Weinberg Receives Order of British Columbia

By Roger Blackman



Photo courtesy of Dale Northey

Hal's first faculty appointment was at the University of Saskatchewan. It was not a long stay. What may have precipitated moving on was the realization, as Linda, his wife, put it, that "you can jump in a car, drive 100 miles, and get . . . nowhere." They learned of a brand new university being built in Burnaby, and in 1965 Hal was appointed to Simon Fraser's Psychology Department. What particularly attracted Hal to SFU was its plan to start afresh. Faculty were invited to "come and do your own thing." The same invitation was extended to students. And to administrators. It took many years for the dust to settle. Meanwhile, Hal established the Brain Behaviour Laboratory, and attracted significant funding from national granting agencies for his research in electroencephalography (EEG). Hal was one of the first neuroscientists to realize the potential of magnetoencephalography (MEG), the measurement of the magnetic fields caused by the brain's electrical activity. It was a challenge to detect these extremely faint signals. But when the necessary equipment was created, Hal conducted cutting edge research that made him an international leader in the field. He twice chaired the prestigious International Conference on Biomag

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When they settled in BC, Hal and Linda put down their roots in Anmore, a small unincorporated community on the North shore of the Burrard Inlet. That decision was as good for the community as it was for them. Hal was elected Director of Electoral Area B, and set about charting a course for Anmore's future. With Bob Hunter, a founder of Greenpeace, Hal authored the "Anmore Concept". The idea was that Anmore could maintain its semi-rural character while keeping strong connections to the developing world that surrounded it. Hal persuaded the Province that the community was capable of managing its own affairs, and in 1985 he was elected Mayor of the Village of Anmore, a position he retained for most of the next 25 years.

These varied achievements have not gone unrecognized. Hal was awarded the Order of BC (2014), and he has received two significant accolades from a distant but keen supporter of his efforts; the Queen's Gold Medal for Aboriginal Affairs (2003), and the Queen Elizabeth II Jubilee Medal for contributions to Building BC (2013).

SFURA Seminar Series, Fall Semester 2014

The Seminars are free and open to all members of SFU and the public. No reservations are required. They are held at 11:30 AM with a talk of approximately 50 minutes, plus a short question period.

Tuesday September 16, 2014. 114 Halpern Centre, 11:30 AM
Rosie Redfield, Professor, Department of Zoology, UBC, 'A faculty perspective on MOOCs' or 'What should we teach and who should we teach it to?'

In my talk I'll argue that university courses should give students genuinely useful learning, understanding that they can apply to the rest of their lives, not just to the next course in the sequence. I'll also describe the new MOOC phenomenon.

Tuesday October 21, 2014. 114 Halpern Centre, 11:30 AM
Len Bergren Professor Emeritis of Mathematics,
'A Brief History of Time(keeping)'



The problem of recording the passage of time in a way relevant to a society's needs has challenged the best efforts of very clever individuals. Such efforts have taken humankind from a vertical pole casting shadows on the ground to the atomic clock. And timekeeping devices have reflected both the scientific and technical achievements of societies and their need forever more accurate timekeepers. In this talk we shall explore this history and show some of the truly marvelous devices that the quest for more accurate timekeeping has produced.

Tuesday November 18, 2014. 114 Halpern Centre, 11:30 AM
Harvey D Roo, Retired from SFU English Department and Instructor in Continuing Studies,
'Who's Afraid of Richard Wagner?'

Wagner is the most complicated and controversial composer who ever lived. He made major contributions to Western music, opera, theatrical practice, and late 19th-century European literature. In his own day he was considered by many a seer in all subjects—the Master, they called him. Yet he was a very dark character, a vicious racist and anti-Semite, whose pamphleteering helped poison public discourse about Jews. His music and the vision of Germany and the world that he portrayed in his creative work were coopted by Adolph Hitler in his construction of the Third Reich. To what extent are Wagner's music dramas contaminated by his life and legacy, and how do we navigate them this side of the 20th century?



President's Message to the Membership

By Jim Boyd on behalf of your Association Board

Following in the footsteps of our Past President, John D'Auria, I should like to invoke you to "*Get on Board the good ship SFURA*". An organization such as ours is only as successful as its members' involvement! We are a successful organization, however, it is important that we build on that success by the commitment of more members as we

expand our services. You can help us with that task by encouraging any retirees who are not members to join us. Invite anyone who is not a member to join you in attending any one of our various activities and events. This sort of 'buddy system' can be highly successful in building up the membership from its current number of approximately 350 members. You can also help by sending us any ideas that you have on how we can attract more retirees to join our association.

Your executive has already established a working task force on building our membership. As a result, a new brochure is being developed to promote the advantages of joining. These include the availability of more parking areas across the Burnaby campus that should make it easier to attend SFURA events. One important initiative by your executive is the idea of a complimentary first year membership in SFURA for new retirees in cooperation with the SFU HR Department, providing full membership benefits. Other retirees associations have tried this approach to expansion with great success.

The Association has sponsored many successful activities, the most rewarding of which was a fundraising effort to create a new scholarship to commemorate the 50th anniversary of the founding of Simon Fraser University. A separate report by John D'Auria about this effort is included elsewhere in this newsletter.

Meetings have also been held with Pat Hibbitts and Joanne Curry regarding a greater connection with the University in terms of various types of support for our organization. This might entail providing more space for SFURA activities, including a meeting and drop-in venue where members can associate with each other, and SFURA board members can participate in HR pre-retirement workshops. It may also include insurance coverage for SFURA as well as financial support for a new part-time administrative assistant position. Our reliable and steadfast retiree volunteer by the name of Margaret Jones, who has been a rock of support for SFURA, wants to finally step away from SFU duties after **fifty years of connection**. There will be big shoes to fill!

We are also in need of a member or two to step forward this coming year to replace Tom O'Shea, the social activities coordinator who has reduced his involvement to a couple of events each semester, following many years of service to the executive as "the Socialist" and in numerous other roles.

We are a member of the Canadian umbrella organization called CURAC, the College and University Retiree Associations of Canada. Three of your executive members attended the annual conference in Hamilton in late May, including Hiromi Matsui, Len Evenden and myself, and we found it to be a useful interaction and exchange of ideas with the many other retiree associations that were there. During our attendance, I was elected a Western Canadian representative to their board, and appointed to be Treasurer of the Board for the coming year. I will keep our membership informed about all of the issues that are raised through these connections. We are also sending a member to a gathering of Northwest Retirement Associations. It has been a very busy and productive spring season.



David Stouck's *Arthur Erickson: An Architect's Life*. Reviewed by Sandra Djwa

David and Sandra are both retired members of SFU's English Department

This fine biography by David Stouck tells us how Arthur Erickson became a world-class architect and created much of Vancouver's most striking public architecture: from the Museum of Anthropology at the tip of Point Grey, through downtown and the Robson Square Complex with its law courts and roof gardens, to Simon Fraser on Burnaby mountain

It is also a cultural history of Vancouver from the 1920s to the present. Arthur's mother, Myrtle, was artistic and encouraged these qualities in her son. The young Erickson quickly came to know Lawren and Bess Harris, Bert Binning of the Vancouver School of Art (he became a mentor), Jack and Doris Shadbolt and the influential Norman Mackenzie, President of the University of British Columbia. Erickson attended Harris's Saturday night soirees where "the conversation frequently turned to Buddhist and Hindu texts, to Boehme and Swedenborg, and ... theosophy." There he met everyone who was anyone in British Columbia — expanding not only his consciousness but also his contacts.

Stouck gives us a sense of the young Erickson, testing his boundaries, knowing instinctively that he belonged to the artistic life. Educated at UBC, he decided to study architecture at McGill in part because of a chance encounter with the first colour photographs of Taliesin West, Frank Lloyd Wright's house in Arizona. Chance continued to intervene in his life. After graduation, when the ship on which he was travelling to Europe was diverted to the Far East, he determined to follow the path of western civilization from its origins in the Middle East to Greece, Italy, France, Spain, England and Scandinavia. Discoveries made on this journey and on a later trip to Japan laid the foundation of his vision as an architect.

Stouck excels in explaining Erickson's aesthetics and he is candid about the architect's personal life and ambitions. Although Erickson sometimes imagined himself in love with several young women, "Instead of daydreaming about girls, Arthur was more likely to be contemplating his destiny ... was he to be one of the great men of the world?" Eventually Erickson found a life partner in Francisco Kripacz, some twenty years his junior. Their circle embraced many of the major figures of the era including Pierre Elliott Trudeau, then Prime Minister of Canada.

Erickson's rationale for the architecture of SFU is intriguing. He had studied the history of the university when writing his thesis at McGill and recognized that major institutions of learning in the past held in common "a philosophy of education in which all knowledge was related and all its seekers were members of one community." In partnership with architect Geoffrey Massey, he designed a campus with four major areas to create the widest possible interaction amongst students.

The first of these was the mall, a gathering place ...where all activities merged ... The second place on a higher elevation was the academic quadrangle enclosing a garden—a tranquil space where one could stroll, talk and think. The third place was west of the mall would allow for raucous student activity. The fourth place, adjacent and further west, would be residential.

Stouck writes clearly and well. Most importantly, he won the trust of Erickson and his close friends. One of these, Jessie Binning, told him that Erickson's mother, Myrtle, had suggested a Christmas dinner celebration in the Scandinavian style and that Arthur had constructed a pyramid of Santa Lucia candles. Predictably they collapsed into a bonfire on the dinner table. Stouck's rendering is faithful to Jessie as I remember her, even to her characteristic hesitant pause in conversation:

Many years later, Jessie Binning, a centenarian, frail as an eggshell teacup, her concentration fleeting, would still remember that evening. She said in summary of mother and son: "Arthur — Arthur was always buoyant but Myrtle, well, she was flamboyant. (p. 30)

Despite the doubts of some SSHRC assessors, a biographer who has never constructed a building has nonetheless written a superb book on Canada's most outstanding architect.



Reflections *Marilyn Bowman*

On Ordering Lamb Kebabs in Baku

I was hot, tired, and hungry after finding that the ancient bazaar in Baku that had promised an interesting visit (and perhaps some local caviar) turned out to be a dud. I was visiting the Azerbaijan capital on the Caspian, where more than 2000 years ago the Greeks saw the earth burning from the rich oil deposits, earth that is still burning today. My brother Dave and a Montreal friend were also hot and tired from the long climb to the bazaar, so we looked for the nearest cool place to eat. This turned out to be a small dusty café set below street level, holding a scattering of local people.

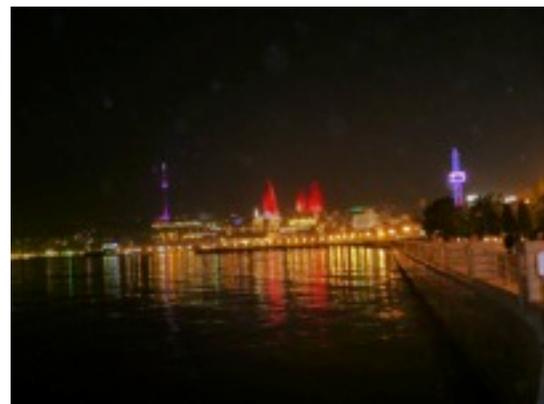
The ample waitress handed us menus written in Azerbaijani, a script that mixes Cyrillic and Latin letters. I later found out the alphabet has been changed 6 times since 1922, and that older versions were comprised of Persian and Arabic letters.

I scanned the almost-impenetrable menu and soon found a word that might resemble 'kebab', shown as a heading followed by about 5 different types. I wanted lamb kebab rather than chicken or meatballs, so when the waitress arrived I showed her the heading, said "kebab" in a firm voice, and then went "baa-a-a-baa-a-a-baa-a-a" to indicate sheep, smiling tentatively up at her. Initially puzzled by my antics, she started to smile. I repeated my order very carefully, still pointing and going through my baa-baa language, and she started to grin.

She quickly summoned a big man over from a nearby table. He was a tall man with lots

of black hair everywhere, and this giant stood over me with his arms folded just above my head. Again I pointed to the kebab heading, said 'kebab' firmly, and again went "baa-a-a-baa-a-a-baa-a-a". The whole restaurant was watching with bemusement. The big man waited until I was finished, then corrected my pronunciation, braying out "meh-meh-meh" using similar sheepy tones. The whole restaurant erupted into raucous hilarity.

It was perfect nonverbal communication, even though I learned a new pronunciation for sheep sounds. It was all for naught in the end as the restaurant only had one item, broth with one meatball and one chunk of potato, all delicious when you are hungry. So if you find yourself hungry for lamb kebabs in Azerbaijan, if you say "meh-meh-meh" you will get everyone's attention, and you might even get lamb kebabs.



Skyscrapers the shape and colour of flames honour the 'burning earth' that the early Greeks found.



Should I Write ‘The Book’? Bruce Alexander

Perhaps many new retirees are sitting down, as I did in 2005, to make a serious decision about whether or not to write ‘the book’ that has lingered in their retirement fantasies for years. Here I submit my experience—for whatever it may be worth—to those who may now be wrestling with this question.

Of course my experience will be useless for retirees who have been publishing a book every few years all along, without visible exertion. They belong to another species from me. When I retired in 2005, publishing ‘the book’ looked like an enormous undertaking. I had learned my academic trade in the era when psychologists wrote journal articles in reputable journals, not

books. We were supposed to be scientists, and we were supposed to write professional articles, not books of anecdotal stuff.

I did publish ‘the book,’ nevertheless. Then, for good measure, I published a second book. Both were based on courses I taught for decades, more than on my formal research. I am extremely glad I wrote them both. Now I swear my solemn oath before God and man never to write another.

Here is what I learned in my book-writing decade:

Book writing is extraordinarily difficult. It eats up time and tests the endurance of family and friends. It also hurts physically. My neck is still sore from a decade of hunching over my laptop and it may never recover fully. My eyes have grown dim. Cataract surgery is said to help, but it has had to wait until now. I was too busy writing.

Book writing is educational. I thought I knew my field after decades of research and teaching. Wrong! I needed the book-writing years to extend my thinking to the larger

circumferences that surround my professional sphere. Deep satisfaction is here.

People are kind to struggling writers. They often give ideas, facts, and critiques that are humbly indispensable. Co-authors are especially willing givers in the critique department. My former department and the Faculty of Arts at SFU have supported my book writing in generous ways. I am extremely grateful.

Publishers want to make money. I have found well-regarded academic publishers in my field and enjoyed cordial relationships with excellent editors. Publishers have sales staffs that make books widely available. But their single-minded plan is that the author takes the chances and does almost all the work, while they take the lion’s share of the profit. Unless you write a best seller, which almost nobody does, you don’t make any money. Book writing is an expensive hobby (but not as expensive as owning a boat). If I wrote another book—which I will not—I would self-publish online. This would make the book much cheaper for those who want to buy it, and I would probably make just as much net profit (i.e., none).

Even books of world-changing or cosmic significance (both of mine, for example) only sell



[*"The Book" Continued*]

a few. Never mind. They are ready for rediscovery after the author's death and will doubtlessly dazzle future anthropologists as they peruse ancient databases.

Even a few sales lead to new levels of insight. If you are lucky, as I have been, your book will have at least a few avid readers who seriously care about the arguments you have published. In this way, you will meet amazing people. They will invite you to give talks and expand your understanding in directions you could not have imagined. Your next, even more cosmic book ... Whoopsie, I forgot. No more books.

There is such a thing as writing too many books. One of my childhood heroes, Rocky Marciano, was World Heavyweight boxing champion until he retired undefeated

in 1956 and enjoyed life until he had the bad fortune to die in an airplane crash thirteen years later. He spared himself being beaten to pulp while futilely trying to retain the championship in his latter years. Of course, it is a still greater challenge for those of us who are not world champions to retire. But, there is such a thing as writing too many books. There is such a thing as writing too many books. There is such a thing...(repeat this until memorized.)

My Retirement Book-writing Shelf:

Alexander, B.K. (2008). *The globalisation of addiction: A study in poverty of the spirit.* Oxford University Press.

Alexander, B.K. and Shelton C.P. (2014). *A history of psychology in western civilization.* Cambridge University Press. [This book will be released in September. Ed.]

50th Anniversary Scholarship Fund Tops Up

The SFURA Executive would like to thank all who contributed to the special scholarship fund honoring the 50th Anniversary of the Opening of Simon Fraser University. Due to the special efforts of all to create a lasting legacy, an endowment fund valued at a total of \$34,490 was raised. Members of SFURA individually contributed \$19,490, and the Association contributed matching funds of \$10,000. The University then contributed \$5,000, which led to the total of \$34,490, and this will distribute almost \$1,400 a year to a deserving SFU student. It should also be noted that this was an excellent year for fund raising as the Campus Community (faculty, staff, retirees, and others) contributed \$240,000 and with matching funds from the University, an amount of \$303,000 was raised to give to SFU students. Specifications and terms of the SFURA award will be finalized and circulated to members later.



Walking group photos by Parveen Bawa



The Socialist Report Tom O'Shea

This summer is turning out to be a good season for SFURA sporting types with one event in each of the summer months.

On June 20th, 16 members (the 17th, our estimable Newsletter editor didn't show up and still owes me ten bucks)[He was called to an emergency meeting at the UN: the fee has been applied for as expenses: the cheque is in the mail. Ed.] attended a Friday nooner at Nat Bailey stadium. The Vancouver Canadians played the final seven innings of the previous night's rained-out game as well as the full game scheduled for that day. So we (some of us at least) stayed to see most of a double-header in which more action took place in the first three innings of the second game than in all of the first game. Although the Canadians no longer play triple-A baseball (one step below the major leagues), they are a minor-league affiliate of the Toronto Blue Jays and it's fun to see the young players early in their careers. In the photo taken during the 7th-inning stretch we have Polly Evenden, Marg Jones, Frances Atkinson, Elizabeth Michno, and Tom O'Shea.

On July 19th, 30 of us showed up for the annual Marg Jones stakes at the Hastings Racecourse. George Suart wasn't able to attend this year so the average winnings of our group fell into negative territory. On the other hand, Len Evenden reported that he won enough to almost cover his parking expenses.

Coming up, Marv Wideen has organized the annual football outing featuring the BC Lions and the Saskatchewan Roughriders on August 24th. This group usually consists of ten football enthusiasts, mostly from Saskatchewan who support the Riders. Last year, the Riders thumped the Lions and we expect a repeat performance.

On a different note, in late April Elizabeth Micho organized a group of retirees for a two-hour guided tour sponsored by the Vancouver Police Museum. Vancouver's rowdy history was the focus of the Sins of the City Walking Tour through the oldest parts of Vancouver—Japantown, Chinatown and Gastown—exploring the early history of the city's sex and drug trades, alcohol laws and much more. The tour highlighted some of the many brothels, opium dens, gambling houses and bootlegging joints that once called this city home. Also presented were some of the many fascinating characters—on both sides of the law—that battled for the heart and soul of Vancouver. "For all the talk today about turning Vancouver into a Civil City, we have a long history of barely-restrained behaviour," said Chris Mathieson, Executive Director at the Vancouver Police Museum. "This was a city built on a foundation of vice—'Gassy Jack' Deighton and 'Portuguese Joe' Silvey were selling alcohol and running cock fights before the place even had a name." Attending were: Frances Atkinson, Lynn Copeland, Len & Polly Evenden and Polly's brother, Ada Ho & Doug Vance, Bob Horsfall, and Elizabeth Michno.





THE MICROBIOTA GUT-BRAIN CONNECTION

by Parveen Bawa

Probiotics is a trendy term advertisers use to sell foods that they say contributes to the health of the digestive system. Most of the time the term is misused, just as we misuse the word “bacteria.” Since the area of gut physiology is importantly related to the health of the digestive system, immune system and the brain, it is crucial to understand who needs probiotics and when. This article tries to explain the background of the gut environment, bacteria and probiotics.

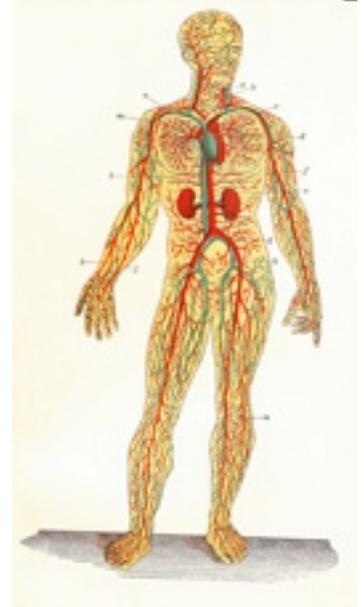
Gut microbiota (good plus bad bacteria or microbes; formerly called gut flora) is a collection of microorganisms, which are presently perceived as key players in the health and wellbeing of the host (human or animal). For digestion, food first passes through the mouth, stomach and small intestine fairly fast, and the undigested food spends most of the time in the large intestine (gut) for the final steps of digestion, absorption and elimination. Most of the gastrointestinal (GI) (alimentary canal) tract, from mouth to the colon, has microbiota associated with it, human gut has the highest number and species in it.

In the large intestine there are 100 trillion microbes, with approximately 1000 species. Because of the large diversity and numbers of microbes, their interactions are complex and, hence, difficult to study. The gut microbes in humans and mice/ rats are very similar. Most of the studies have been carried out on rats (or mice) which have been produced with clean guts. In such microbe-free animals, one or a combination of microbes are introduced to examine their effects on various diseases of the GI tract, immune system, stress, anxiety and cognitive functions. Considering the complexity of interactions of various species of microbes, such studies from rats cannot be extrapolated to humans; controlled studies are needed on humans. As a result, Human Microbiome Project was launched in 2008 to study the effect of microbiota on health and disease.

Intestinal ecosystem is maintained by the interaction of microbiota, immune system of gut lining, local blood circulation, enteric nervous system (ENT) in the lining of the gut, autonomic nervous system and the central nervous system. ENT has bidirectional connections with the brain. While stress can cause diseases of the digestive system, at the same time unhealthy guts can cause stress, anxiety, cognitive impairment, and is said to even cause autism. The environment of the gut and state of the brain are strongly interdependent.

Mechanisms: The symbiotic relationship between the microbiota and the person’s gut relies on the diet ingested by the person. The digestion of simple carbohydrates starts in the mouth, but humans do not possess the right enzymes to break down complex carbohydrates that we are advised to consume. This where the microbiota come in to help us digest complex carbohydrates.

Functions of microbiota: Gut microbiota break down the dietary fiber found in certain complex





carbohydrates in the large intestine via fermentation. Fermentation produces gases and acids that help to multiply the good bacteria while stifling production of bad, disease-causing bacteria. When these good bacteria multiply, they strengthen the walls of the lower gut, improve regularity, and gastrointestinal disorders, they are also suggested to help with obesity and reduce the risk of heart disease, diabetes, colon cancer and more. Fermentation also leads to improved mineral absorption such as calcium, magnesium, iron, copper and zinc. Gut microbes such as bacteroids, eubacterium, propionibacterium and fusobacterium synthesize various vitamins leading to increased availability of these nutrients [K, B12, B9 (folic acid), B5 (pantothenate), B7 (biotin), B2 (riboflavin) and B1 (thiamine)]. Bad bacteria, on the other hand, break down the protective wall between the lower gut and the rest of the body, resulting in weakened immunity to a range of dangerous health problems. The good bacteria strengthen the lining of the gut thereby improving the immune system. For example, bifidobacteria adhere to the intestinal lining and promotes immunological barrier. They engulf and clear pathogens like E. coli.

Probiotics and Prebiotics: The word Probiotic means “for life”, and was used in contrast to Antibiotic. Presently, the definition has evolved to “A preparation with microorganisms in sufficient numbers which alter the microbiota of the host organ to bring beneficial health effects”. By definition, probiotics are supplements; their effects generally last only as long as the supplement is taken. The most common dietary supplements are lactobacilli and bifidobacteria. A healthy person with healthy diet does not require expensive probiotic supplements except when taking antibiotics. Prebiotics on the other hand are non-digestible food ingredients which stimulate growth and activity of microbiota in the gut, thus improving host health. These are the plant based complex carbohydrates in our diet such as Jerusalem artichokes, chicory root, dandelion greens, garlic, leeks, and onions. Of course, we should not forget oats and apples.

Ageing and Intestinal Bacteria: Adult composition of microbiota is established around 3 years of age and stays stable until old age (the 60s) at which time the composition becomes less stable. Ageing in humans is accompanied by changes such as problems with chewing, tasting and swallowing food, which can narrow the range of foods consumed by older adults resulting in imbalanced nutrition. Decreased amount of water intake and lack of exercise also affects the gut in the elderly. All these factors, in turn, affect the immune system and the gut microbiota; it may underlie the inability of older adults to handle stress by displaying high anxiety levels. Good bacteria (bacteroides, bifidobacteria) decrease while the bad bacteria (fusobacteria, clostridia, eubacteria) increase in the elderly. The amount and diversity of clostridium increase in antibiotic treated elderly, where antibiotics could come from animal food or from direct consumption. In the older subjects it has been shown that a healthy diverse diet promotes more diverse gut microbiota. People who live in long-stay homes have less diverse diet and less diverse microbiota, and they have poorer immune system. As we get older, taking probiotic supplements improves our immune system; pathologies can still occur, but their duration and severity decrease. It should be noted that people, old or young, with the weakest microbiota levels benefit the most from probiotic supplements. Supplements have been shown to reduce chronic inflammation, gastrointestinal and respiratory infections; they improve moods and lower anxiety levels. Some foods with high probiotics levels are yogurt (home-made), miso (fermented soy), kefir and sauerkraut. One has to be very careful how much prebiotic or probiotic one consumes; they can cause flatulence and abdominal pain. It should also be noted that probiotic and prebiotic supplements are not approved by the FDA or Canadian Food and Drug Administration, primarily because large scale human studies are lacking.



The Financial Section

The Financial Interest Group (FIG) Report

Marvin Wideen, Tom O'Shea, & Phil Mah



Introduction

We have been asked to comment on how one might invest a \$100,000 windfall to gain the most profits from it. As the many FIG seminars that we have organized over the years have shown, many pathways to investing exist. We have decided to present readers with three perspectives on investment and the options they are open to them.

Here is the first

Assume age 65, life expectancy is 25 years. Object: Maintain capital; with some yield.
Current environment: historically low interest rates that are likely to continue for years but slowly rising over the next 10 years (e.g., one forecast of prime rate is 2014: 3.25%; 2024: 7.75%; 2034: 7.50-8.5%)

GICs? GICs pay approximately half the prime rate; income tax takes 1/3 of that, so the net return is about 1/3 of prime, i.e., in 2014: 1.1%; 2024: 2.5%; 2034: 2.6%. The Bank of Canada sets a target inflation rate of about 2% per year. Therefore investing in GICs results in a real loss or negligible gain over time. Conclusion: do not invest in GICS.

Bonds? The return on bonds is good when interest rates are falling; OK when rates are stable; poor when rising. The prime rate is projected to more than double over the next 10 years. Thus returns on bonds will be mediocre, consensus suggesting perhaps an average of 2 to 3% annual return, better than GICS but not by much, after taxes. Conclusion: do not invest in the bond market.

What to do?

1. Tax Free Savings Account (TFSA). Tax is a major factor in net returns, therefore take full advantage of Canada's TFSAs. I assume no prior contributions: thus, one could contribute \$5,000 for each of 2009, -10, -11, -12 and \$5500 for each of 2013 and 2014, for a total of \$31,000 to deposit immediately. This leaves \$59,000. Contribute monthly to the TFSA up to the yearly maximum for 10 years and the original \$100,000 is invested leaving non-taxable profits in the TFSA together with taxable income on the amount invested outside the TFSA.

But how do you invest the money in a TFSA? Do not try to outguess the market. Historical 20-year returns on the TSX are about 6%; in the US about 7%. Minimize fees by investing in index funds that mirror the rise and fall of the stock exchanges. Minimize risk by investing in a range of such index funds. Such a TFSA portfolio is available within SFU's variety of some 21 Sun Life funds. The group might be:

- 33% in BLK S&P/TSX Comp Index (Canada) annual fee: 0.19%
- 33% in BLK US Equity Index (USA) fee: 0.20%
- 33% in TDAM Intl Equity Index (International) fee: 0.24%

2. Investing outside the TFSA. Invest in dividend-paying companies/funds to reduce tax load. Rather than choosing individual companies, invest in exchange traded funds (ETFs) that focus on dividend growth. Stocks of such companies also tend to perform better over time than other companies.



[Perspectives on Investing Continued]

Our second perspective

This perspective involves taking control of that money yourself and diversifying your approach to increase your returns. Rather than allowing a Full Service Broker or Financial Advisor to handle your money at considerable cost, use an online discount brokerage and invest the money yourself at very low fees to invest a portion of the \$100,000. Online sites such as [Yahoo Finance](#) allows you to view and follow different companies in which you might like to invest. Newsletters, such as [Investor's Digest](#), provide opinions and recommendations of interest to investors. From sources such as these, you can then select securities in which to invest using very different approaches such as stock trading, longer term investing, or trading options.

Today, trading through discount brokers has become more common with online access. It is being used to buy and sell stocks on a short-term basis. This approach can be challenging and fun, and if you get things right quite profitable. Some have criticized this latter approach because of its 'casino like' nature; it is a zero sum game. But the option is there for you despite what the critics say. Another approach is to use options trading to buy 'calls' or 'puts' which increase in value as the stock rises or falls. The huge advantage is the leverage that they offer. The online discount brokerage account can also be used to invest in securities or mutual funds for a long term to benefit from dividends and capital gain. Divide the portion within the discount brokerage across the approach you choose depending on your interest and skills. The trading of stocks and options involves much higher risk than trading securities and mutual funds.

Place the other portion of the \$100,000 with a low cost mutual fund group such as Sun Life that have low fees and allow you to move from your money around their 21 different funds every 30 days at no cost. You will now have diversified your approach to investing giving you many options for the future.

Our third perspective

As stated in our first perspective, the current investment environment for fixed income will be disappointing. Yet one may not wish to engage in frequent stock trading. There is a product that has been promoted by some insurance companies call "Income-Plus," or some similar name. Typically it works as an annuity with a twist. It provides a death benefit as well as monthly payouts guaranteed for life. The death benefit is determined by age and the rate of actual returns on your segregated investment. The management fee is based also on the type of investment funds you select. All the proceeds will be taxable if it is for a RIF or LIF. Non-registered accounts will only be taxed on incomes. The following scenario is a close estimate:

Age of investor: 65
Deposit amount: \$100,000
Monthly payout: \$410
Death benefit: \$80,000 to \$90,000 until age 75; decreases after 76 and is adjustable based on rate of returns.
Mgmt Fee: 2% to 3% per annum based on types of investment selected.

To Conclude

We hope these perspectives will be helpful to you in deciding what to do with your financial windfall.





It's All About You

Evelyn Palmer

In Memoriam

During this semester we lost the following members of SFURA.:

Robert Brooke (1934 -2014)

Bob was a Charter Faculty member, a founding member of the Department of Biological Sciences. He researched and lectured on the ecophysiology of plants, especially those of alpine zones. He was well known for his BISC 404 course in which he led field trips to the Rockies.

His Obituary is at: <http://www.legacy.com/obituaries/vancouversun/obituary.aspx?n=robert-brooke&pid=170157869&fhid=5849>

Win Caldwell (1919 - 2014)

Win was one of the first employees of SFU. She worked at the Switchboard, and was the first person visitors and new faculty met when they made their way to campus in 1965. She was a participant in our first Oral History DVD, "The Excitement of the Early Years".

Her Obituary is at: <http://www.legacy.com/obituaries/vancouversun/obituary.aspx?n=winnifred-caldwell&pid=171251668>

John Cochran (1930 - 2014)

John was a charter member of the Physics Department. He made outstanding contributions to the university and department in research, teaching and service.

As a researcher he was pivotal in developing an internationally recognized research program at SFU in magnetism and magnetic materials.

His Obituary is at: <http://www.legacy.com/obituaries/vancouversun/obituary.aspx?n=john-cochran&pid=170965067>

Philip Wagner (1921 - 2014)

Appointed in the early days of the university, Phil was a distinguished colleague in the field of Cultural Geography. He was known for his scholarly work in international contexts, as well as North American, and was an active member of the Latin American Studies community in BC.

His Obituary is at:

<http://www.legacy.com/obituaries/vancouversun/obituary.aspx?n=philip-laurence-wagner-felipe&pid=170248073>

Obituaries of and tributes to our deceased members may be found on our SFURA web pages at: <http://www.sfu.ca/retirees/sfu-community.html>

* **Sandra Djwa**, SFU professor emerita of English and author of the award-winning biography, *Journey with No Maps: A Life of P.K. Page*, has just won the 2014 Canada Prize in the Humanities from The Federation for the Humanities and Social Sciences (FHSS). The prize honours the best scholarly book in the humanities that has received funding from the Awards to Scholarly Publications Program.

*It's All About You Evelyn Palmer [Continued]*

* For a week in August, **Sheila Delany** will be teaching at Oxford's Institute for Hebrew and Jewish Studies, located in a gorgeous manor house in Yarnton, a tiny village about 4 miles north of Oxford. The occasion is an NEH (National Endowment for the Humanities) seminar on "Jews in medieval

England", a five-week and five-faculty project organized by an American professor. Her topic will be presented the final week, on "Representation of Jews in Middle English literature"..



* **The theme of Hats Off Day** in Burnaby Heights this year was the 1980s, and Burnaby Public Library (McGill Branch) was awarded the "Best in Parade" trophy for its entry celebrating children's books from that decade. **Ms Frizzle (Percilla Groves), and two Paper Bag Princesses (Kim Ward and Kathryn Lee)** accepted the award at a ceremony at the local Vancity branch. Percilla found pushing the Magic Schoolbus (a disguised book cart) for ten blocks was somewhat more physically challenging than any task in her former role at the Bennett Library.

* **Dan McDonald** reports enthusiastic participation in KIVA by the SFU community. In the friendly competition with UBC, SFU had greater increases in participants and contributions, but Dan wants the focus to stay on the great contribution made by the small loans to small entrepreneurs these donations make possible. Do a little good in the world and participate in the game at <http://www.kiva.org/> Dan may be contacted at <d._mcdonald@telus.net>.

* **Congratulations to Heribert Adam**, a speaker in September, 2013, in the SFURA Seminar Series. He and his wife, **Kogila Moodley**, have just published *IMAGINED LIBERATION, Xenophobia, Citizenship and Identity in South Africa, Germany and Canada*. The couple spends three months of research every year at the Stellenbosch Institute for Advanced Research (STIAS) in South Africa. Now Heribert is on his way to Yokohama, Japan, to give a talk to the World Congress of the International Sociological Association on comparative immigration policies, highlighting Canada as a success story on avoiding xenophobia which is so prevalent among poor South Africans and to a lesser degree in Germany and other European countries.



* **Thelma Finlayson** celebrated her 100th Birthday on Sunday June 29, 2014 with 200 guests at the Diamond Alumni Centre. Hosts were the Department of Biological Sciences, the Dean of Science, University Advancement and Student Services. Guests included many of her old students and colleagues as well as active and retired members of SFU faculty, staff and administration and friends. The genuine love and admiration for SFU's Grand Lady of Science was obvious among the guests.



Steven Pinker: Better Angels of Our Nature by Stan Kanehara

Steven Pinker's *Better Angels of Our Nature*'s message is "We may be living in the most peaceful era in our species' existence."

To convince us Pinker goes back hundreds, thousands of years to show how life was like and it was shockingly gruesome. During Roman times, for example, Super Bowl-sized audiences cheered gladiators fighting "each other to the death", and fascinatingly watched "naked women being tied to the stakes and raped or torn apart by animals." The fact that that brings universal and total disgust today shows there has been a dramatic change. In every category of violence from killing, rape, torture, genocide, war and the treatment of women, racial minorities, children and homosexuals the level of violence can be shown to decline over time, though with many major and minor bumps along the way. How did this happen? Some of the reasons are the rise of modern nation-states "with a monopoly on the legitimate use of force" which defused conflicts between rivals groups and individuals within their borders. Then trade between nation-states made it more advantageous to exchange goods rather than invade and conquer and steal the goods. That brought about the exchange of culture through novels, plays, movies, music which allowed people to understand each other outside of their groups, expanding their circle of empathy.

Now you would think that bringing such good news would delight everybody. But no, it has many times been met with disbelief, denial and even outrage. Part of the reason is the 24 hour news cycle where CNN and others report on every war and school shooting in detail all day long for weeks at a time. You'd think that violence is always going on everywhere! If the media really wanted to show a realistic, balanced view, they would also have a reporter at every place in the world where a school shooting didn't take place and report on that just as insistently. Then we could see that these school shootings (however horrific) are just blips (not that we don't need to get rid of those blips). Another part is that people are hard wired to avoid danger and any threat of violence sticks in their consciousness at the expense of other aspects of their ordinary and more peaceful lives.

So if you read this book (a page turner, btw) with your intuition in check and your analytical mind switched on, you will get the ultimate high on the best news in thousands of years (but still recognizing that much work still needs to be done in places like the Gaza, and with the ISIS and Putin). And once you understand how and why we have gotten here, you will know what to do to help keep it going (and make it even better by resolving the Gaza, ISIS and Putin conflicts). That is the message Pinker gave to the SFU 2014 graduating class at Convocation when he received his Honorary Degree (his eighth):

<http://www.sfu.ca/video-library/video/761/view.html;jsessionid=936460069393C6DC48686E98FDD4CF0E>



Editorial

Maurice Gibbons



Last Wednesday on the golf course, Marv Wideen hit me with a chip shot and I immediately saw a shimmering vision of a splendid new building that had Frank Lloyd Wright's classic horizontality, Frank Gehry's rolling distortions, and Arthur Erickson's impeccable attention to detail. It gleamed like a beacon on the old Shell station site overlooking Indian Arm. I drove into the spacious lot and as I approached the entrance, I strolled through the fountains, passed under the bronze letters announcing "The SFU Retirees' Centre," and passed beside a bronze statue of founder, Gordon Shrum, kneeling in a cloud holding dividers, measuring the mountain.

Inside I found the Centre's manager, Jack Blaney, walking toward me smiling warmly. Behind him, at a desk, was Marg Jones, the retiree assistant, consulting with a member about a research project in Indonesia. Two other retirees could be seen working in another room in the several carrels provided for quiet work. In the lounge, drinking coffee and chatting, were three other retirees simply having a good time. Behind them a large bookcase displayed the many books published by our membership.

In the corner, at a table, two SFURA members, sitting under a portrait of Thelma Finlayson, were helping students to understand the complexities of their fields of study. Through sliding doors on the other side of the Centre I could see the boardroom where the executive meets and presentations are made to small groups. An announcement board showed that the executive of Kiva was meeting that afternoon to expand their micro-financing services around the world, and at 9:00 AM the next day a bus was leaving for a guided trip with David Ryeburn up the new Squamish chairlift into the mountains behind the Chief.

Jack explained that, under the President's urging, the Senate had granted the land and an operational stipend to the SFURA. The cost of construction was all raised by donations, inheritances, and grants. Mr. Gehry gracefully donated his services.

When I asked Marv what the hell he was on, he said, "Be calm. It's inevitable. Ontario Universities already have them." Then I hit my drive 320 yards.

** The illustration is Frank Gehry's Center for Brain Health in Las Vegas which opened in 2010.*

The SFURA Executive

Jim Boyd: *President*

Jean Trask: *Secretary*

John D'Auria: *Past President*

Tom O'Shea: *Social Activities*

Denyse Dallaire: *Treasurer*

Maurice Gibbons: *Newsletter*

Percilla Groves: *Member*

Margaret Jones: *Executive Assistant*

Evelyn Palmer: *Archives*

Ralph Korteling: *Vice President*
