



## The Gibson Legacy

By John T. Pierce, Professor Emeritus, Faculty of Environment

SFU's recent announcement of a plan to create a new Art Museum on the Burnaby campus, funded in part by a major donation from the Edward and Marianne Gibson Trust, is the culmination of many years of consistent effort and thoughtful action on the part of dedicated faculty, staff and students at SFU; but none more so than the past director of the SFU Gallery, Dr. Edward Gibson. In this brief essay I would like to trace some of the pivotal and formative actions that have brought us to this important event and the steps ahead.

But first a few words about Edward, the person, and the evolution of his thinking about the future of the Gallery.

Many positive things have been said about Edward's personal attributes: his intellectual gifts, his civility, his passion for all things art—architectural, cultural, visual and musical—and his ability to integrate and translate these passions into daily life and practice. In the spirit of many great entrepreneurs

and scholars, Edward could make 'connections' in a way that few could—a talent that endeared him to undergraduate and graduate students who were searching for more imaginative and less formulaic instructors. As

a Geographer, he brought to light the interconnections of great people, social/political movements and cultural and aesthetic change. The arc of history was very much in his blood.

These were important qualities that prepared Edward for his role as Curator/ Director of the SFU Gallery. In the 1980s, Edward (as Director of the SFU Art Gallery) and I (as a board member and later Chair) worked together

with Warren Gill, Peter Buitenhuis, Lee Gavel, Ann Cowan, Ian Thom (from the Vancouver Art Gallery), Grant Strate, Jack Blaney (and many others) on rebuilding the Gallery. Without question, Edward was instrumental in the transformation of its holdings, management, off campus collections, profile/reputation and certification status. He and Janet Menzies, his program assistant, were able to transform the proverbial 'loaves' into 'fishes' and 'extract blood from a rock' from Facilities Management to sustain the operations of the gallery. No mean feat!

Importantly, he saw the Gallery as a teaching and research centre and he was adamant about the need for in depth curatorial research and the production of curatorial notes for wider

## In this issue

- 1 The Gibson Legacy
- 2 President's Report
- 3 SFU Retirees Association's 50th Anniversary Scholarship
- 5 On Reflection
- 6 Socialist Report
- 7 For a Good Read
- 10 Writing on the Edge
- 11 Kiva Report
- 11 In Memoriam
- 12 "America First" Hastens the Demise of US Hegemony
- 14 It's All About You
- 16 Travel Medical Insurance – Don't Leave Home Without It!
- 18 'Don't they want to READ? And have FUN with me? And be INSPIRED?'
- 20 A Study of Travel Insurance Alternatives for SFURA Retirees
- 24 Editorial



*continued on page 4*

## EDITOR

Maurice Gibbons

## DESIGN & PRODUCTION EDITOR

Walter Piovesan

## PHOTO COORDINATOR

Ron Long



## Simon Fraser University Retirees Association

### Executive

#### PRESIDENT

Frances Atkinson

#### VICE PRESIDENT

Walter Piovesan

#### TREASURER

Jay Burr

#### SECRETARY

Jean Trask

#### PAST PRESIDENTS

John D'Auria, Jim Boyd

#### BOARD MEMBER

Allen Seager

#### BOARD MEMBER

Neil Abramson

#### BOARD MEMBER

Evelyn Palmer

#### BOARD ADVISORS

Len Evenden, Tom O'Shea,  
Ralph Korteling

#### NEWSLETTER

Maurice Gibbons

#### SPEAKERS PROGRAM

Apollonia Cifarelli

## President's Report

### Frances Atkinson

Dear Members

Season's greetings from your SFURA board and our warm wishes for a joyful and fulfilling year ahead in 2019. Here is some useful information about our upcoming activities this Spring.

First up, we are trying something new to help alleviate the doldrums of

January; an informal new year's lunch at the Old Admiral Pub and Grill at 4125 Hastings Street in North Burnaby on January 16. We hope this will give you an enjoyable, and affordable opportunity to interact with your colleagues and friends. Details can be found on our [www.sfu.ca/retirees](http://www.sfu.ca/retirees) website and in email messages sent to all members.

We look forward to the next three varied and interesting talks in the Spring Speakers Series:

*Political satire in the French Revolution: an illustrated talk, January 15, Dr. Sheila Delany*

*SFU astronomy outreach: From campus to community, February 13, Dr. Howard Trottier; and*

*Global Warming and Climate Change--The Children's Future is in Our Hand, March 18, Stan Ridley.*

Further information on all three talks can be found on our [www.sfu.ca/retirees](http://www.sfu.ca/retirees) website.

Following the above, our next Spring event will be the annual "Ides of March" reception that we are planning for Thursday, March 14 in Rooms 1200-1300 Harbour Centre campus. This reception serves as the occasion for our annual membership renewals. At the event we will honour all members who are at least 85 years of age with lifetime memberships, as a mark of respect from those of us who have not yet reached that venerable age.

To add some additional interest to the March 14 "Ides of March" reception, we are looking for someone who might be able to create and perform a short dramatized segment from Shakespeare's play Julius Caesar in which Caesar is warned to "beware the Ides of March". If you are interested or know of someone who might be suitable to approach, please let me know at [frances@sfu.ca](mailto:frances@sfu.ca).

Once again, I urge you to consider organizing small group events at a venue of your choice. We can help you advertise your event. Such events help to provide additional opportunities for member participation, and illustrate the diversity of our collective interests and involvements. Over the Fall we had



two very successful such events, both in an Interfaith spirit, one being a tour of the Ismaili Centre in Burnaby organized by Yasmin Jamal, and the other being a tour of Temple Shalom in Vancouver organized by Ted Cohn.

Finally, I would once again like to thank all volunteers, whether on the Board or not, who have helped out in any way with our various activities over the Fall.

A very Happy New Year to you all.

Frances ❖



## *SFU Retirees Association's 50th Anniversary Scholarship*

**Jim Boyd**

In 2014 the SFU Retirees Association (SFURA) Executive established a scholarship in honour of the 50th anniversary of the opening of SFU. The original proposal was for a scholarship to be awarded to an outstanding undergraduate student in a field of study related to aging. The terms of the scholarship were later broadened, and it is now available to outstanding third or fourth year students in any discipline. The award is funded by the SFU Retirees Association 50th Anniversary Endowment. The generosity of the SFU Retirees' Association and other retirees was quite overwhelming and represented an important initiative in SFURA's history.

The bank balance of the endowment at the end of the 2018 fiscal year was almost fifty thousand dollars. It was initially funded with a \$10,000 contribution by SFURA as a challenge to encourage donations from other SFU retirees. In addition, SFURA received another \$5,000 matching grant from the SFU Advancement Office. This approach was extremely successful as all retirees, SFURA members and others then contributed an additional \$19,500 in the first year. To date 113 individuals have contributed, and donations have continued every year since totalling \$7,240 by March 31, 2018.

The current description of the award states that the SFU Retirees Association 50th Anniversary Scholarship "provides financial stability to deserving students while encouraging and motivating them to reach their full potential and achieve their academic goals". The Senate Undergraduate Awards Adjudication Committee chooses the award recipients from among students who have achieved academic excellence.

Since 2016 the endowment has disbursed five scholarships of \$1000 each. A recent recipient stated in a letter of appreciation: "Attending Simon Fraser University has been filled with remarkable experiences starting from the first time I met someone with similar interests as my own, and proceeding through to the present moment where I have finished an honours thesis." The student aspires to pursue doctoral studies in artificial intelligence as applied to medical research.

The SFU Advancement Office continues to accept contributions to the SFU Retirees Association 50th Anniversary Endowment. The SFURA Executive Board at its June 14 2018 meeting passed unanimously a motion to donate 10% of this year's membership fees to help SFU students via our SFU Retirees Association 50th Anniversary Endowment Fund. This donation would support an additional \$1000 scholarship award. With your help, the legacy of this scholarship will grow until the 60th anniversary of the university and beyond. ❖

*continued from page1*

dissemination. Involving students in the activities of the gallery was fundamental.

He also saw the gallery serving diverse interests, tastes and cultural communities beyond just contemporary arts. This goal resulted in some extremely fierce debates among board members where competing visions clashed along all too predictable fault lines.



*Design not final. Concept by Perkins + Will*

In 2002 after extensive research on gallery mandates in both the US and Canada and consultation with faculty, Edward produced a vision statement for a new Art Museum. It was not so much a blueprint as a coherent and expanded role for a gallery/museum, within the Academy, guided by key concepts and values. Among the most important was the following overarching theme: **The Simon Fraser Art Museum enhances the creativity, excellence, innovation and accessibility of teaching and research at SFU.**

His plan was far reaching and ambitious extending over ten years to include a new building, closer integration of cognate areas within the university for research and teaching purposes, an expanded collection/exhibition mandate, “a dual focus on contemporary art as well as historic art or artifacts”, a closer working relationship with the Museum of Archaeology and Ethnology and community engagement in both a geographical and social sense.

Notwithstanding significant support from Michael Stevenson and Lee Gavel, the new building did not materialize even though plans had been drafted. However, subsequent Directors of the Gallery such as Grazia Merler and Bill Jeffries operated in the general spirit of Edward’s vision.

At the same time, Simon Fraser University was being reshaped by a variety of internal and external forces. A 2015 internal report by Heather Dawkins and Doug Puffer argued the following: “When Dr. Gibson outlined his plans for the museum in 2002, he could not have anticipated the scale of change at Simon Fraser University and could not have foreseen how his plans would need to be adapted to make the best of new opportunities and challenges as they arose”. These changes included the development of UniverCity, the move of Contemporary Arts to a downtown campus and, associated with this, the addition of the Audain Gallery at the Goldcorp Centre for the Arts, the growth of First Nations Studies, the integration of the Bill Reid Gallery holdings into SFU collections, the continuation of the Tech Gallery at Harbour Centre and the addition of the Surrey campus. So how to proceed?

After Edward’s death in 2012 there was a period of ‘institutional reflection’ on the part of SFU and the Gibson Trust on how to move forward. The desire and commitment were there but not necessarily the collective means and method. I will not go into the many and varied ideas other than to say the ‘reinvigorating ideas’ were nascent but only in principle. What of the practice? Often, important ideas crystalize incrementally but slowly. Time has its own solutions to problem solving. The balance between challenges and opportunities changes as does the clarity to act to reshape the future. The current administration and advancement staff have played a catalytic role as have Marianne Gibson and Walter Scott Gibson.

Universities are frequently the recipients of major donations. I have been involved in many of them in my career at SFU, so what makes the difference? Why do some succeed and others do not? There are three conditions that come to mind – meeting the needs and mandate of the institution or filling a niche; engaging a donor in a genuine and complementary sense; and delivering on the vision and intent of the donation. I believe we are almost there. Marianne Gibson has been very faithful to Edward’s long-term vision. The final phases of closing the gap between this vision and the practical reality of creating the bricks and mortar and, after that, programming and fashioning an identifiable and creative entity are now within the Institution’s grasp. ❖

## On Loneliness

### Marilyn Bowman

We evolved as social animals, so we seek mates, other family, friends, and neighbours, and take part in events with others who share some common interest. When we lose the automatic social group we had as workers, many start to feel lonely, which is not exactly the same as being alone. External factors such as living alone and no longer having work-mates may seem the source of feelings of loneliness, but being alone is complex. For example, while more than 50% of American adults are single and live alone (up from 22% in 1950), and report they prefer living alone, yet many who live alone report feeling lonely. Subjective emotions about social interactions also show significant individual differences related to personality, as extraverts prefer active social connections while introverts prefer to limit connections with others..

Loneliness is a subjective judgment that we feel sad because of our lack of meaningful connection to others. Like other emotions that usually arise from specific thoughts, our emotions are transient and can be swayed by events or changes in thinking. We can laugh when we hear a funny story, five minutes later be enraged by a dangerous driver, and soon return to our own individual background feelings.

It seems to me that there are two key psychological aspects of loneliness. As we lose adults we love, we



lose people who know us and love us, and being truly known by good people we love is a powerful aspect of well-being. This stripping out of our lives of these people who know us represents a true loss. As the number of people who know us diminishes, we realize we are becoming unknown, less-loved, and more vulnerable. Most of us have lived rich complex lives that we can remember with gratitude, but the future still matters. Children are the future, and if our losses also diminish our connections to children in our family or community, we are also losing the possibility

of interactions that can generate life-affirming feelings oriented toward the future. Children we care about offer us hope for them, and that hope makes life more meaningful for us.

There is no easy solution to loneliness. If we really do not like being alone, we can seek out new regular connections with people that might generate a friendly pal. One old friend of mine decided to take classes to learn Chinese, reasoning that he wanted to grapple with something that he could never master, that would keep him going to the end. In the process he became a favourite among my class of young SFU students in the China Field School in NE China. If we decide that we prefer being alone but want to side-track feelings of loneliness and generate more interest in life, we can become helpers to people less fortunate, and we can take on specific projects that comfort, energize, and inspire us. As Viktor Frankl realized during his concentration camp life in WW II, we have to create and structure meaning for ourselves in whatever circumstances we face, in order to have purpose and satisfaction in life. ❖



## *Intellectual engagement for socialists*

Tom O'Shea



**Y**ou may be wondering about the title of this edition of my column. I refer here, of course, not to those of the socialist political persuasion but rather to those who engage in social activity. Although the two may not be distinct.

For today's column I undertook an internet search for activities that provide both social and intellectual stimulation. I began with looking into Vancouver's TED talks. Here, I thought, was an ideal model...a week's attendance at talks, combined with workshops and activities, dinners and parties. All centred in our own Vancouver Convention Centre. Alas, the lowest fee level (only for those who had not attended a TED conference before) was US\$5,000 and besides, it was sold out. The next level at \$US10,000 was also sold out. Dang. I could have applied for a US\$25,000 ticket but that would have been at the expense of eating for the next year, so I gave up. Not for your ordinary socialist.

As an alternative I looked at the Vancouver Institute's public lecture series at the UBC Woodward Instructional Resources Centre. Always interesting lecturers but in a large theatre with little public interaction. Disappointing that their schedule for Spring 2019 is not yet available. On the other hand, Green College at UBC offers a Senior Scholars' Series: The Passions that Drive Academic Life. The format is informal with a reception that follows each lecture.

For most of us, UBC is a long way to travel. So we can look at SFU's offerings. The most interesting is the SFU Seniors Lifelong Learning Society that offers free lectures and workshops as well as social events such as excursions and lunches. For details, see <https://www.sfu.ca/clubs/slls/membership.html>

SFU Continuing Studies offers "55+" courses for seniors. Like, how about "Arts for brain fitness?" Courses typically run for six weeks, once a week, at the Harbour Centre campus. Courses can be taken for interest only or for credit as part of SFU's Liberal Arts Certificate program.



For a less formal and more interactive activity, SFU's Philosophers' Café series is ideal. Topics are varied and events take place in libraries, cafes, and restaurants all over the Lower Mainland. I plan to go to one in January entitled "How do you react to unwanted music invading your

space?" Maybe we can share strategies to eliminate Xmas music in stores prior to Dec 1st and to reduce the sound levels of what passes for music in most restaurants.

Finally, you can check out websites of other colleges and universities. I recently attended a lecture at Capilano University by Chris Hedges, author of "America, the Farewell Tour." Great talk about what the future holds, but I sure didn't feel much like socializing after that one. ❖



## *Various Persons Named Leonard Cohen 2018-12-28* / by Sandra Djwa

Leonard Cohen continues to be much in the news. Since his death in November 2016, the man and his reputation have been subject to both hagiography (“Is Leonard Cohen the New Secular Saint of Montreal,” *New York Times*, March 2018) and the occasional whack for his stance as a “ladies’ man,” and/or for writing the novel *Beautiful Losers*. A recent article, “The Darker Side of Leonard Cohen,” published last April in *The Walrus* combines a little of both attitudes and speculates that “the former enfant terrible of Canadian arts and letters . . . has transmogrified, through death, into a holy figure.” This article also suggests that his final album, *You Want it Darker*, with backup vocals from the Shaar Hashomayim Synagogue Choir, “makes you feel that Cohen is in direct communion with God as he proclaims, in the Biblical tongue of his ancestor ‘Hineni, hineni/I’m ready, my Lord.’”

Reading this article and another in the October issue of the *Literary Review of Canada*, “We Don’t Need Art That Often,” that briefly notes on Cohen’s use of “Song,” led me to think of my own first and second-hand encounters with Cohen over the years and to wonder to what extent he has changed, if at all? I first met him in February 1967 when he was reading his poems at UBC and I was a grad student interviewing him for the student paper, *The Ubyyssey*. I had written an article for the journal, *Canadian Literature*, arguing that in his so-called shocking later work, the poems of *Flowers for Hitler* and a novel, *Beautiful Losers*, Cohen was a ‘Black Romantic’ whose poetic ancestors were Baudelaire and Genet rather than Woodworth or Keats. It turned out to be a very personal interview in which we talked about his journey into the abyss and the archetypes of woman (“the beloved” and “the madwoman,” or bacchanals) that functioned in his creative myth. This discussion was edited at *The Ubyyssey* and published as “After the Wipe-out, the Renewal.” It stays in print, most recently in *Leonard Cohen on Leonard Cohen*, 2014, because of Cohen’s frankness about his poetry, its connections with drugs, and his sojourn on the Greek Island of Hydra.

But if I was interested in literary theory, Cohen was intent on explaining his connection to the Jewish tradition. Here is a part of that conversation:

**SD:** At one point, when reading [your book of poetry] *Spice-Box*, seeing all the poems that you simply call “Song”... I thought of you in connection with that Yiddish world “ngin” I think it means ‘singer of the people.’

**LC:** Ngin, yes. That’s close to the tradition. We have all somehow lost our minds in the last ten or fifteen years. Whatever we have been told about anything, although we remember it, and sometimes operate in those patterns, we have no deep abiding faith in anything we have been told... Everybody has a sense that they are in their own capsule and the one that I have always been in, for want of a better word, is that of cantor – a priest of a catacomb religion that is underground, just beginning, and I am one of the many singers.

**SD:** Is this why the dominant personalities in the most of your books are poet- priests? Even in *Beautiful Losers* the narrator-historian is a priest by election.

**LC:** Yes, and since this is the vocabulary we are using for this discussion, I would say that *Beautiful Losers* is a redemptive novel, an exercise to redeem the soul.

**SD:** I also thought it was a pop-apocalypse. But how do the two go together?

**LC:** Well, it’s only through a complete wipe-out that there’s a renewal. You know in that book I tried to wrestle with all the deities that are extant now: that is, the idea of Saintliness, ... the idea of Pop, the idea of McLuhanism, the idea of Evil, the idea of the Irrational. I mean, all the gods that we’ve set up for ourselves, I wrestled in turn in that book.

Later, in the mid- seventies, when researching a biography of F.R. Scott, poet, social reformer and later Dean of law at McGill, I discovered that Cohen had begun his literary career as a law student. Scott and his wife, Marian, reminisced about visiting Montreal clubs in the fifties to hear Leonard, then Frank's student, playing his guitar and singing his poems. In turn Cohen would come to visit them in Montreal and stay at their summer house in North Hatley. In the mid-sixties, at a gathering of poets at Scott's home at 451 Clarke Avenue, Scott recalled Cohen had said that Bob Dylan was the greatest poet in North America and that he, Cohen, was going to be "the new Dylan." "Who's he?" was the response from the other poets. Scott and poet Louis Dudek nipped out to buy two of Dylan's records. They came back and played one of them, but no one was impressed. Later in the evening, after more beer, they played the second record. This time Dylan sounded much better and they all got up to dance.

In 1983, I wrote to Cohen's agent to ask if I could use this anecdote in Scott's biography. I was surprised when Cohen phoned from Los Angeles on January 9th, giving his permission, and touched when it dawned on me that he was phoning personally to make sure I knew that Scott had helped him. Initially Cohen had enrolled in McGill's Faculty

of Law, because he thought that Scott the poet had "survived and flourished" there. But when Scott, the law professor, discovered Cohen's real love was poetry, he helped him secure a Canada Council Grant for his writing. And they had become real friends. Once, in the fifties, Cohen had arrived at the Scott's summer place in North Hatley in the Eastern Townships, in a state of turmoil. Sensing the younger man's agitation, Scott had pointed to the autumn leaves in the trees surrounding the long verandah where they sat : "Just let it work on you," he said, perhaps prefiguring Cohen's subsequent interest in Zen. Cohen confirmed that in 1957 Scott let him stay at the family's shack on Lake Memphremagog for extended periods. There Cohen worked on *The Spice-Box of Earth*. A year later, in 1958, he stayed longer, and started his first novel, *The Favourite Game*. Most importantly, he felt he owed his poetic life to Scott. The Cohen family was well established in the clothing business in Montreal and Cohen felt guilty



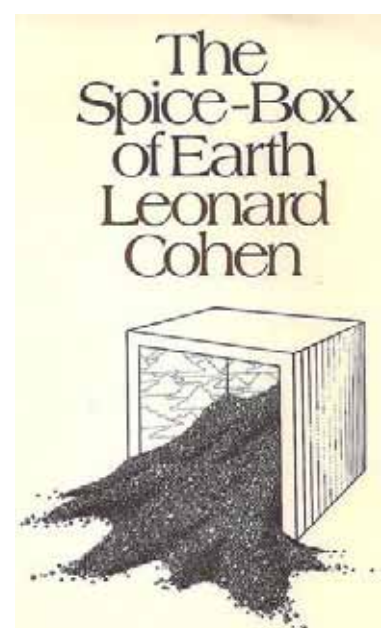
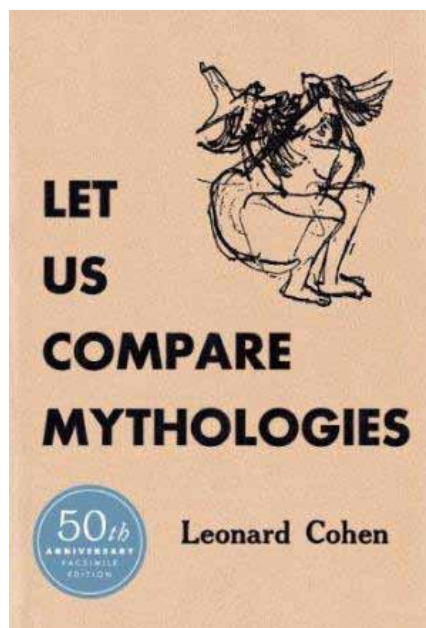
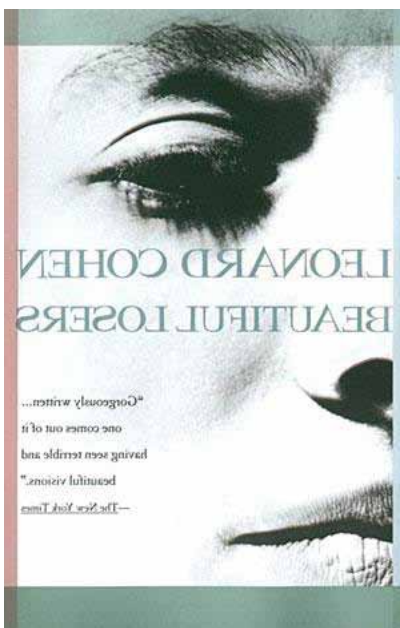
about dropping out to be a poet. But Scott was a distinguished public figure who had believed in him: "He gave me the courage to fail." After three quarters of an hour in which Cohen talked and I scribbled notes, I began to get worried about the cost of the phone call and suggested we should hang up. "Oh no ", Cohen replied: "I'm phoning from my agent's office in L.A. and she'll pay"— a remark that now seems only slightly ironic, given that his agent misappropriated his savings and Cohen had to take to the road in his old age, thus confirming his status as a major artist.



In March of 1997, at Ben's Deli in Montreal, I interviewed Louis Dudek for a biography of P.K. Page. Our conversation turned to other Montreal poets and Dudek recalled the party at Scott's and Cohen's declaration that he would become the new Dylan. For Dudek, Cohen was his favorite student in the 1950's in the English Department at McGill where Cohen took Dudek's courses introducing the major European writers like Sartre, Baudelaire and Genet.

In April 2018 I had the odd experience of listening to the original interview after half a century. Nick Bloomfield, an English producer, was developing a documentary on Cohen and wanted to hear the original 1967 tape. I decided to listen to it myself before sending it off. One of Cohen's statements leaped out at me. He had said: "I'm not in literature but in litany." I also discovered that not all of this interview had been published, and some of the unpublished parts included Cohen's rationale for his own poetic practice. He believed that his Montreal predecessor, poet A.M Klein, had been destroyed by his close connections to the Jewish community. Klein had suffered a nervous breakdown in the mid-fifties after immersing himself in a study of the Holocaust when writing a poem sequence, *The Hitleriad*, 1944, and a novel *The Second Scroll*, 1951. Consequently, Cohen decided to work from within the Jewish community but subversively. As he said, it was his intention "to protect myself and the kids [of the Jewish community] from disaster. Klein tried to make his peace and it crushed him." He had already told a sixties audience at the Jewish Public Library in Montreal that "Klein is the last Jewish writer who will make a pact with his community, the rest will be enemies". Cohen counted himself among the latter and I suspect that what he meant by this was that in the future he would distance his own pain and moral indignation with satire, irony, and black humour as he had already done in *Flowers for Hitler*. "Peekaboo Miss Human Soap/, Pretend it never happened...I say let sleeping ashes lie."

I think now that Cohen continued in his later career as a product of his Jewish heritage, the Montreal milieu, and the sixties generation as it funnelled into the showbiz Pop Culture of his adult working life. As he had said in 1967, there's "a revolution going on... and in an existential way [I represent] a possibility for kids...that is what nourishes me...they create me...Just as the priest creates the prayer for the mass, for the congregation. It's not the idea of him imposing a prayer of his own, but he creates ... the finest part of themselves." Listening to this very earnest young Cohen on tape, I thought once again of the many sides most people have, and how difficult it is, when thinking of a broadly creative life, to gain insight into the character of an artist. ❖



## Writing on the Edge

### Sheila Delany

I went to a birthday party in San Francisco last week. It was for a friend and Spartacist League ex-comrade, Howard Keylor, who had just turned 93. A lifelong militant activist originally from rural Ohio, Howard is labelled by one friend a “red hillbilly”. He spent decades in the International Longshore and Warehouse Union (ILWU) leading, organizing and participating in its actions, so this was also the occasion for awarding a plaque acknowledging Howard’s life in labor struggle. It was held in the Local 10 (ILWU) hall at Fishermen’s Wharf, in the same room where most important meetings have taken place over the years—a room named for Henry Schmidt, a former president of the local, anti-fascist campaigner and organizer of the union in Hawaii. Having recently suffered a heart attack, Howard sat in a wheelchair and didn’t speak, but a lot of other people did.

Two were Howard’s family—a step-daughter, Isis (chosen name, the original being Daphne), and an organizer of the event; and Aloha, one of three daughters by a Filipina sweetheart married when California eliminated laws against “miscegenation” in 1948, the first state to do so. Only in 1967 with the Loving case in Virginia were US “miscegenation” laws struck down federally. (Canada had no specific laws but relied on general racism to deter “mixed marriage”—with occasional help from racist organizations including the Ku Klux Klan.) As a Communist and union organizer, Howard was easy prey for firing until the ILWU took him on in 1953, providing his family security for the first time.

Most other speakers were Howard’s union brothers and sisters and political comrades. Collectively they produced a powerful survey not only of an individual life but of a union and a century in American labor history. Among the most moving statements was the shortest, made by the current Local 10 secretary-treasurer, brother Farlis Dailey: “Because of men like you, my family has everything they have today”. The history reaches back to 1918, when west coast and international port workers refused to handle arms destined for the Russian counterrevolution. In 1934, west coast ports from Vancouver to San Diego closed for nearly three months, culminating in a 5-day San Francisco general strike. The ILWU formed soon afterward, building new locals and winning campaigns despite expulsion from the CIO (Congress of Industrial Organizations) in the apparently never-ending anti-red campaign prominent in labor, entertainment, education and elsewhere. ILWU still honours “Bloody Thursday” with a July 5 shutdown to commemorate workers killed by police in 1934. They refused to load scrap iron for fascist Japan. They boycotted cargo from apartheid South Africa, in coordination with community organizations. Of course the militant history wasn’t without setbacks from class-collaborationist union bureaucrats but the work of Howard and his co-thinkers revived that tradition with a 1972 protest strike against cargo from Pinochet’s Chile, and again in 1978 with refusal to load bombs for that regime.

In 1984, Howard initiated a major anti-apartheid action, to hot-cargo the NedLloyd Kimberley. An eleven-day boycott triggered a massive, multi-pronged international campaign which Nelson Mandela later cited as instrumental in the defeat of apartheid. In 1999, ILWU organized and led a march of 25,000 in San Francisco to free Mumia abu Jamal, blatantly framed for the shooting of a Philadelphia policeman who’d been about to testify to police corruption. This closed all shipping down the west coast and was matched by an equally large Philadelphia march the same day. There were actions for farm workers and for Palestinians; in 2008



there was a shutdown to protest the Afghanistan and Iraqi wars; stoppage against ships from Zionist Israel; last year, anti-fascist rallies in San Francisco and Berkeley.

During the talks, solidarity messages were read from international unions. At the end there was the Communist "*Internationale*", Filipino food, much schmoozing. Was there a basic message? Two, actually, repeated throughout the proceedings: "An injury to one is an injury to all"; and "Never cross a picket line".

Further information: To hear the talks and see the speakers on video, contact me at [sdelany@sfu.ca](mailto:sdelany@sfu.ca).

The Loving case was made into a 2016 movie by that name—the name of the couple, Richard and Mildred Loving, who brought the case and won. It can be rented. ✦

---

## KIVA Report

by Dan McDonald

Simon Fraser University is rightly proud of the extent to which it is engaging the world.

Currently <https://www.sfu.ca/> is headlining that "1,000+ students from 71 countries are moving into student residences this week" ·

Our SFU Team Kiva is more than playing its part. We have made 3,376 micro loans in 84 countries thus displaying the name of SFU to NGO's, borrowers, and other microlenders around the world. See the impact we have made at <https://www.kiva.org/team/sfu/impact>.

SFU Team Kiva is a prominent presence among the 1825 university teams worldwide who are competing in their lending efforts. Consider Oxford, currently ranked #37/1825 with loans of \$100,075. They must be wondering about this team with an explorers name who are ranked #38 with loans of \$97,475. They may think that we aspire to outrank them. We do indeed! But we cannot do it with only 134 members.

So help make the world a better place while overtaking Oxford. Sign on to the only SFU team you can join and one that is competing successfully internationally. Go to : <https://www.kiva.org/team/sfu>



---

## IN MEMORIAM



We were very sorry to hear of the death on December 29 of **George Suart** who joined SFU in 1968 and served as Vice-President Administration for many years.

He was a founder of the SFURA and secured our greatest retirement reward, free parking on the Burnaby campus. He appears on one of our videos along with **Klaus Rieckhoff** and **Jerry Zaslove** in *Times of Turbulence: Three Views*. See: <http://www.sfu.ca/retirees/history/dvd.html>

George was on the SFURA Board from 1998-2001 and continued with his wife Barbara Rae to organize George's Lunches for many years in restaurants or their home. A Celebration of Life will be held on January 25. Details are in his obituary on our website at [http://www.sfu.ca/content/dam/sfu/retirees/memoriam/2018/Suart\\_George.pdf](http://www.sfu.ca/content/dam/sfu/retirees/memoriam/2018/Suart_George.pdf)

# “America First” Hastens the Demise of US Hegemony

James W. Dean. Emeritus Professor of Economics

**T**ransparent tension between the United States and China at the recently concluded APEC meetings in Port Moresby underlined a disturbing phenomenon that may cast a dark shadow over the G20 meetings scheduled for Buenos Aires at the end of November. Tensions are so high that China cancelled a high level trade delegation to Washington scheduled for last week. White House officials are now mooted the prospect, albeit unlikely, of ejecting China from the World Trade Organisation (WTO).

The spat has spread beyond the White House and President Donald Trump. At the New Economy Forum held in Singapore earlier this month, Henry Paulson, ex-head of Goldman Sachs and Treasury Secretary under President George W Bush, warned that a “new economic iron curtain” is falling between China and the US. Meanwhile, Wang Qishan, Vice-President of China, claimed that the “polarization of right-leaning populism” in the West was stoking anger and destabilizing the global order.

The Trump administration contends that China persistently flouts the spirit, and sometimes the letter, of WTO rules. There is truth to these allegations. But what lies behind such accusations is the administration’s inchoate sense that China is on the verge of challenging America’s economic, technological, and even military dominance, a status that has been unchallenged since the end of the Cold War.

The conventional view is that free flows of international trade and investment, as well as ideas and even ideals, enhances well-being for all nations that sign on. This view is deeply grounded in economic theory and is at the core of the post-war global order.

The contrary view is that, in practice, nationalistic power can ride roughshod over free trade and investment. Trumpian isolationism, though incoherent and confused, seems to be saying that a powerful country like the US can and should bully other less powerful countries into tilting their terms of trade against themselves and in favour of the US.

**“*Empirical studies show that intra-industry trade between advanced economies yields higher mutual gains than that between developed and less developed economies*”**

The charge that China has, since its opening up in the 1980s, extracted greater gains from trade with the US than vice-versa is surely suspect. The US — indeed, the whole world — has benefited enormously from China’s exports of an ever more diverse variety of products that are less expensive than ever in human history.

This boon to the world’s consumers was initially due to cheap labour, but is increasingly due to mass production and cutting-edge technology, usually borrowed, but sometimes stolen. But the world’s producers have benefited as well, having greatly leveraged their technology, design and brand names by outsourcing labour-intensive assembly to China, thus handsomely enhancing their profit margins. Apple is a prime example. Its products are assembled in

China but designed in the US, which reaps most of the revenue.

Trump is threatening to raise from its existing 10% tariffs on Chinese imports to 25% by January unless China makes major concessions. China has signalled clearly that it will not be browbeaten. It is not constrained by the niceties of Western-style democracy from dipping into its deep pockets to hold out in a trade war with Trump.

It is surely ironic that policies designed to “Make America Great Again” are very likely to backfire and accelerate American decline by choking off the very gains from free trade and investment that helped create and sustain American hegemony.

To heighten the irony, America’s gains from trade with a future China, if managed cooperatively rather than punitively, could well exceed its past gains.

Empirical studies show that intra-industry trade between advanced economies yields higher mutual gains than that between developed and less developed economies.

In other words, trade between America and an ever more prosperous China could yield greater gains, not lesser. In fact China’s output of basic scientific research is now greater than America’s, at least measured by publications in leading academic journals. Tsinghua University’s output rivals MIT’s. This measure, imperfect as it is, likely foreshadows commercial and military technology that may soon challenge America’s.



Paranoid nationalists may worry that this foretells harm to the US. Yet as China advances toward world-class output in STEM research (science, technology, engineering, and mathematics), there will be far more for the US to gain by cooperating rather than complaining and coercing. The wise American choice would be to step back from a tariff and arms race with China that would damage both economies, as well as the attendant gains from trade and investment between them.

The wise course for the US is not to try to take on China as a foe, but rather to intertwine Western and Asian self-interest by harnessing free trade in goods, capital and ideas. That is the right route to Making America Great Again. ❖





## IT'S ALL ABOUT YOU

Evelyn Palmer



**B**arry Truax, Professor Emeritus in the School of Communication, describes his retirement as “permanent study leave”. Since that began in 2015, Barry has been the Edgard Varèse Guest Professor at the Technical University in Berlin, and Guest Composer at the 2016 BEAST Festival in Birmingham, as well as similar events in Hamburg, Lisbon and Milan. He has guest edited two theme issues on soundscape composition for the Cambridge journal *Organized Sound*, and is co-editor of the *Routledge Companion to Sounding Art*. In fact, most of his international engagements stem from interest in SFU’s pioneering World Soundscape Project, directed by R. Murray Schafer in the early 1970s, which was the reason why Barry came to SFU in 1973. The WSP’s research during that period has provided a strong impetus for sound studies today. This past August, Barry was the invited keynote speaker at the International Computer Music Conference in Daegu, Korea, on the topic of soundscape, and since then has given similar lectures in L’Aquila, Italy, three schools in London, and the Salzburg Mozarteum, along with a retrospective concert of 8-channel works at the University of Greenwich. This recent visit to Salzburg was particularly poignant as he premiered a new 8-channel commissioned work there called *The Bells of Salzburg*, which was entirely based on the WSP’s recordings dating from 1975. Those interested in the WSP legacy at SFU should contact Barry ([truax@sfu.ca](mailto:truax@sfu.ca)) for a guest password to the WSP Database which houses all of the recordings, publications and information related to the WSP. Barry’s website is: [www.sfu.ca/~truax](http://www.sfu.ca/~truax)



**Alan Rudrum** writes about his recent publications;

I published, with two co-editors, Donald R. Dickson and Robert Wilcher, a 3 volume edition of the *Works of Henry Vaughan*; that makes four volumes I have published with Oxford University Press; the fourth being the *Works of Thomas Vaughan* (Thomas being Henry’s younger twin), in 1984. *Complete Poems of Henry Vaughan* (Penguin, 1976); Yale University Press, 1981; *Writers of Wales, Henry Vaughan* (University of Wales Press and the Welsh Arts Council, 1981); *Essential Articles on Henry Vaughan* (Archon Books, 1986); and four *Critical commentaries on Milton: Paradise Lost, Comus and Shorter Poems. Modern Judgements on Milton*, and a *Critical Commentary on Samson Agonistes*. The last four were all published by Macmillan. *The Broadview Anthology of Seventeenth Century Verse and Prose*, with Associate Editors Holly Nelson and Joseph Black, was published in 2000.

A recent article in the *Vancouver Sun* reported that **Nini Baird** was retiring as head of the Telus Community Fund but she is NOT retiring from her connection with TELUS. She will continue as Chair of the TELUS Fund. This is an independent production fund that supports the production of documentaries and web series focussing on health issues. She has been

Chair since the beginning of the Fund in August 2013. To date they have funded 66 documentaries in both languages across Canada. Viewers in BC would have seen two productions on BC's Knowledge Network that they helped finance: *Emergency Room: Life and Death at VGH* and *Living in Hope* (shot at the Hope Centre at Lions Gate Hospital).

Nini's position as Chair of the Knowledge Network Board ended in July after 12 years, from 2006-2018. She had been Director of Programming from 1988-1994.

She reminded me that Knowledge Network is now 38 years old, and it has been a big part of her professional life. Many of us from the 1960's and 1970's remember the fantastic job she did as SFU's Director for the Centre for Communications in bringing music, dance and theatre to SFU. In the Fall 2018 Newsletter I mentioned how she brought the Purcell String Quartet to SFU as Quartet in Residence. How we miss her!

Last year we honored three of our members who had attained the age of 90 with birthday cake and lifetime SFURA memberships at the **Ides of March Reception**. Your Board has decided to extend membership to those who will reach 85 and older this membership year. This means you not only can escape paying your dues, we will renew your membership automatically and you won't have to remember. If you can come to the Ides Reception we will have cake for you too. Please let me know if you are at the 84+ mark. I know who some of you are, but I may not have a complete list.

You will all get more information about The Ides, but mark your calendars now for **Thursday March 14**. The reception will be held in Vancouver again, due to popular demand. This year it will be held at the Harbour Centre campus in Rooms 1200-1300. Parking and public transit will be much more convenient than it was at last year's venue.

**We have expanded the Image Gallery** on the website at <<http://www.sfu.ca/retirees/gallery/2013.html>>

When we published the 20th anniversary booklet in November, we included a number of photos that had been mounted in photo albums by Bev Carlson during her period as social events chair from 2000-2006. Most of the photos had been taken by her husband Einar Carlson. There were many more good photos than would fit in the booklet, so Walter Piovesan put these extra ones on the website in the Image Gallery and are labeled 1998-2018 20th Anniversary. Have a look, there are precious photos of many of our deceased members.

At the Board meeting of December 13, 2018 it was recognized that some members may not wish their photographs to be displayed on our website. In the near future the photos will be numbered and members who object to a particular image of themselves will be able to have it removed.

We extend a big **WELCOME** to new members who have joined us since October 1:

**James Felter, Alex Fraser, Robert Hackett, Barry Honda, Erika Horwitz, Lynnette La Marre, Margo Moore, Luis Munoz, Noriko Omae, Randall Peterman, John Pierce, and Carl Schwarz.**

And we are pleased to learn that President **Andrew Petter**, a future member of the SFURA, has been named Member of the order of Canada. The announcement was made by the Governor General of Canada on December 27, 2018. Congratulations to President Petter. ❖

Do not go gentle into that good night,  
Old Age should burn and rave at close of day;  
Rage, rage against the dying of the light.  
- Dylan Thomas

"It's not so much what you have already done  
but what you are planing to get done tomorrow."

# Travel Medical Insurance – Don't Leave Home Without It!

By Jim Boyd

This report is a commentary on travel medical insurance options for SFU retirees that will become a permanent reference as an information piece posted on an SFU Retirees Association website page in the near future. An extensive article on this subject was previously included in the SFURA Winter 2012 newsletter by Percilla Groves.

Further details on this report will shortly be included with an additional checklist already posted on the SFURA website at: <http://www.sfu.ca/retirees/questions-and-resources/faq.html>.

It is very important for all retirees to consider purchasing additional travel insurance outside of the SFU retirees

extended health benefits package (EHB) due to the low lifetime coverage limits available through the SFU EHB plan. These limits total \$150,000 for older retirees with a 50% subsidized premium and an almost useless amount of \$15,000 for more recent retirees who pay 100% of the premium, each amount being per person covered.

Please see: <http://www.sfu.ca/human-resources/retirees-health-benefit.html>

Two main options presently available to all SFU retirees, not just SFURA members include first, a 10% discounted package available from Pacific Blue Cross since it is the carrier of record for all SFU employee groups and because they are considered a '**first payor**' they will not transfer any paid claims costs against any SFU retirees'

EHB coverage limits. Pacific Blue Cross contracts with a plan called MediAssist which will immediately begin to cover costs for insured members as soon as notification is made. Keep the card for Medi-Assist with you in a safe place along with a copy of your passport. <https://www.pac.bluecross.ca/>

The second option which was originally set up by SFURA back in 1999 in conjunction with UBC and U. Victoria under a joint group arrangement called URBC (University Retirees of BC) but which is also available to all SFU retirees (not currently well known) is the MEDOC program by Johnson Inc. This program is essentially an effective 'first payor' of claims because they will cover claims up to a \$200,000 level which is higher than the SFU maximum lifetime limits noted above before they would try to recoup excess claims costs from any SFU EHB plan. <http://www.johnson.ca/urbc/en/bc>

This first payor issue recently became a hot topic amongst our membership after a news story about a couple being surprised by a conversion claim by Royal Bank against their employer extended health coverage following an initial claim against the RBC travel policy purchased for a trip to the USA. The reason for citing this is a concern for many retirees who may not be aware of differences in payor coverage although this information is also noted on the SFU HR webpage.

One good feature of the SFU Retiree EHB coverage is that one has already qualified and won't need to requalify. However, any additional individually purchased travel insurance coverage usually involves answering a questionnaire designed to identify pre-existing health conditions when travelling abroad. It is worth considering supplementary emergency travel insurance to protect your lifetime maximum under the Pacific Blue Cross EHB Coverage.

A typical travel insurance policy runs to over 20 pages of terms and conditions which change from time to time. So it is important to check out the detailed terms of a policy to be sure that you are getting the coverage that you are looking for.

Additional retirees' insurance choices are available on an individual basis as follows:





SFURA is a long-time member of CURAC, the College and University Retirees Association of Canada who signed an agreement last year with the Retired Teachers of Ontario (RTO) to provide combined travel insurance and an EHB package to all of its members, including SFURA, but these package elements cannot be separated. (See supplementary article by Jay Burr on page 20). See <https://www.curac.ca/members-benefits/benefits-for-members/travel-insurance/>.

Locally BCAA insurance is available to their members at a 10% discount as a further option. However it will be important to determine if they are a first payor of claims. <https://www.bcaa.com/insurance/travel/emergency-medical?>

A further avenue for sourcing affordable travel insurance coverage is an organization available on the Internet that provides several travel medical insurance options for seniors, snowbirds, retirees, parents, etc. <https://bestquotetravelinsurance.ca/>

Medipac Travel Medical Insurance also looks useful and is for Canadians planning to take a single, short or long term trip. Coverage can be from 1 to 212 days. Benefits are affordable, available to all ages and comprehensive - covering most stable pre-existing conditions. <https://www.medipac.com/travel-insurance>.

Other sources include: <https://www.surehealth.ca/#/>; a division of Green Shield Canada. Manulife also has a less attractive program at: <https://www.coverme.com/products/travel-insurance.jsp>. Various other market choices are available as well.

Lastly, for consideration is a brand new Canadian program advertised on CTV recently called Goose Insurance which is available as a downloadable APP on a cell phone? It is geared towards very short visits essentially to the USA such as a single or several days visit on an instant coverage application basis right from your cell phone for a very reasonable cost per day. <https://www.gooseinsurance.com/travel-insurance/>

#### **A Review Checklist:**

- Many travel insurance policies have different deductible choices. Deductibles are a good way to reduce your costs. However, only choose a deductible that you can afford.*
- Always read your travel insurance policy, before making your purchase decision, and ensure you understand the coverage being offered as well as the policy limitations and exclusions.*
- Every travel insurance policy has limitations and conditions. Ensure you understand the Pre-existing Condition Clause of your policy, and note that these conditions usually apply before your departure date, NOT when you purchased the policy. If you purchase an annual plan, these conditions apply to the departure date of each trip.*
- Many travel insurance policies require proof of departure and return. This means no insurance protection when it is needed the most. Many insurance plans will void your insurance if such information is withheld.*
- Call your insurance company if you have a change of plans. It is recommended to use a passport for all your travels, and asking that it be stamped upon entering and leaving any country. That's indisputable proof!*
- Before you leave home, don't forget: Your provincial health card and your Johnson or other insurer's ID card, their booklet for reference and emergency contact numbers.*

#### **In Brief:**

- Know your health situation and ask questions*
- Read your policy thoroughly*
- Think about what you will be doing on your trip*
- Think about where you are going*

**Emergency Actions:** Call your insurance company or Medi-Assist immediately (or within 24 hours) in the event that medical treatment is needed.

Medoc Office Contact in Langley, British Columbia  
9440 - 202nd Street, Suite 110  
Langley, British Columbia V1M 4A6  
Phone: 604.881.8840 or toll free at 1.866.799.0000  
Fax: 604.881.8828; Email: <https://www1.johnson.ca/claims>

**In the event of a medical emergency**

You must contact the MEDOC Claims Assistance Centre immediately:  
1.800.709.3420 in Canada/USA; Email: <https://help.johnson.ca/en/travel-insurance/claims-assistance-call>  
1.800.514.7983 in Mexico  
1.800.014.44444 Worldwide  
819.566.1002 collect Worldwide

**For your further information**

For the latest health or travel advisory, you can contact the Department of Foreign Affairs and International Trade by calling 1 800 267-8376 (in Canada and US) or 613 944-9136. Their website is at: <https://travel.gc.ca/travelling/advisories>

To contact Health Canada, please call 604 666-2083 for the British Columbia/Yukon regional office. Their website is located at: <https://www.canada.ca/en/health-canada.html>

If you remain dissatisfied with your claim results, you may be entitled to refer your complaint to The OmbudService for Life & Health Insurance (OLHI), which provides free and impartial assistance with consumer complaints and enquiries about Canadian life and health insurance products and services. OLHI can be contacted by telephone at 1-888-295-8112 and further information is available at <https://www.olhi.ca/> ♦

---

## ‘Don’t they want to READ? And have FUN with me? And be INSPIRED?’

*By Meguido Zola with Adema R and Amrita K, Friends of Simon Tutors*

I’m in the middle of the small Community Room. Low-cost housing complex. Smells of curry and bubble gum; waft of kid sweat. Children — mostly refugees from Africa and the Middle East — crowd round a table.

Johannes picks his nose. Flicks a pretend booger at Helen. Helen wails in disgust.

Ahmed pounds the table: “Let’s go! Go! Go!”

Juma wacks Ahmed:

“Shutupandkeepshuttingup!”  
“Juma, one more move and you’re out!” The site coordinator means business.

Juma crosses his arms. Rolls his eyes. “Heard that before.”

I move towards Juma: “Come with me, would ya?”

“What? Aw, man! I didn’t do nothin’!”

I lead him into a break-out room; half-close the door: “Dude, you’re not in trouble. I need help with something.”

“My help?” He frowns. Usually he’s the one seeking help — or avoiding it: a sixth grader at third grade reading level.

“Yup, your help, Juma. ‘Take chances, make mistakes, get messy,’” as Miss Frizzle says. “Will you help me present her new Magic Bus adventure to the kindergartners?”

\* \*  
We’re Friends of Simon, an SFU award-winning after-school literacy

tutoring project for refugee and immigrant children. Some seventy-five university students supported by Paul S, founder and former SFU Dean of Education, with a handful of schoolteachers/faculty. We just celebrated ten years' tutoring in at-risk school and community sites along the Skytrain route in BC's Lower Mainland.

As part of our pedagogical documentation, we write up our experiences. Like the vignette above, from Adema R's journal.

And reflect and discuss; to make deeper, collaborative meaning.

\* \*

Adema deconstructs her interaction with Juma: defuse the situation away from public view. Don't shut the child down. Redirect his energies.

"Relate to the child who is there – not the child you think should be there (judgement) or you want be there (wishful thinking)," adds another tutor.

Juma wants to belong, we agree; to be seen, heard. Our task as tutors is to make that happen – as with every child.

\* \*

"I'm curious," I ask the tutors. "How do you know if you're making progress?"

"By gum and by golly, mostly," hazards Stephanie F.

She reads from a journal entry: 'School's over; the children are on the playground. I walk towards the main building. I've no idea what to expect from this next tutoring session.

Do they want after-school help, or do they attend because they have to? Will

they remember me from last week? Look forward to another session?

At the door, a familiar figure. Peeping round the door at me. I wave.

He smiles excitedly. Opens the door wide. "Hi, Stephanie!"

He could have been playing outside, running around. Like last week. But this afternoon he's waiting for me at the front door. And now he walks me down to the classroom.'

\* \*

"Progress is kinda slow. Gradual," Amrita K agrees. "Three steps forward, two steps back. But we get there... in the end."

She reads from her writings: 'My first day tutoring. I've brought books — not any old books, my favourite books. This is going to be so much fun. I get to read with these kindergarteners, and I get to inspire them — the way I was inspired.

I walk in. The kids are at a table, eating snacks. I introduce myself. I learn their names. Then I ask: "Who wants to rea-ea-ead?"

I'm waiting for a response but nobody says anything. Again: "Who wants to rea-ea-ead?"

"We don't want to read," they chant. "I want to play." "I want to colour." "Can I go home?" That's what I hear.

So what is going on? I'm asking myself: don't they wanna read, and have fun with me, and be inspired?

The kids disperse. Some are playing with toys; some are on the computer; others start colouring.

I walk over to a table with two girls and a boy, snacking.

"Hey, guys, I have this really cool book... Wanna read it with me?"

"No," they say.

"Do you want me to read it to you?"

"No thanks," they say.

"It's a great book — see the pictures... aren't they cool?"

They glance over... but only just — they dare not read.

The day's over and I'm disappointed. I couldn't even get one kid to want to read.'

\* \*

We're laughing ourselves silly over Amrita's account. We recognize ourselves — our overweening aspirations, our frustrations, our disappointments.

Nothing much changes for Amrita over the following weeks.

Then, one day, she just launches herself into a read-aloud: "I don't know if they're listening. They don't look up from their colouring. But I just plough on to the end."

Next week, the boy in the group asks: "Can we all read together?"

Another week, one of the girls asks if they can pick the book.

A week later, a girl runs in to greet Amrita: "Look! I brought a book from the library. I practised reading it. Can I read it to you all?"

"Wow," Amrita says. "Have I done it? Did I spark an interest in literature? Did I inspire?"

Who knows...

But hey, it's a start... We pull our chairs in close, and the little girl begins to read: "Once there was...and twice there wasn't..." ❖

# A Study of Travel Insurance Alternatives for SFURA Retirees

By Jay Burr

Compared are:

*Retired Teachers of Ontario Extended Health care Plan (RTO EHC Plan)*

*Pacific Blue Cross Travel Medical Emergency Plan (PBC TME Plan)*

*MEDOC Travel Plan's medical emergency coverage (MEDOC TME Plan)*

On retirement, SFU retirees usually transfer their health insurance to the Pacific Blue Cross Extended Health Care Plan (PBC EHC Plan), which provides lifetime coverage of up to \$150,000 (or \$15,000 for recent retirees) for pharmaceutical, paramedical and travel emergency costs. Because the \$150,000 max does not come close to covering the extremely high medical emergency expenses that can occur while travelling outside Canada, retirees are well advised to buy a separate Travel Medical Emergency Plan (TME Plan). SFU retirees usually choose between the PBC and MEDOC TME Plans. See Jim Boyd's travel insurance oversight article on page 16 of this issue for more on this; he uses 'EHB' used by SFU in place of the abbreviation 'EHC' used here and by PBC.

Unfortunately, as one gets older and accumulates certain medical conditions, the TME plan premiums can become so expensive as to discourage travel. Also, covering longer trips can substantially increase the cost. Therefore a plan with a fixed premium, regardless of age, medical condition or trip length, becomes increasingly attractive. Last year such a plan, written for the Retired Teachers of Ontario group, became available to SFU Retirees Association members since SFURA is a member of CURAC (College and University Retiree Associations of Canada). It has been identified as having better value for retirees aged 76 and above: [https://www.curac.ca/members-benefits/benefits-for-members/travel-](https://www.curac.ca/members-benefits/benefits-for-members/travel-insurance)

[insurance](https://www.curac.ca/members-benefits/benefits-for-members/travel-insurance) . It might be useful for younger retirees as well, depending on their medical circumstances and desired trip lengths.

The RTO EHC Plan covers extended health care, like PBC's EHC Plan; however it also includes TME insurance and trip cancellation/interruption insurance, which is of particular interest in this article. I compared

the cost and benefits of the RTO EHC Plan with the PBC and MEDOC travel medical plans. To obtain the prices available to SFU retirees, I applied for several plans on each website. Both PBC and MEDOC require an applicant to answer a list of questions about their medical condition. (The RTO EHC Plan does not, if one currently holds or transfers from another EHC Plan). I assumed for a couple aged 81 and 78, either that both had optimum health conditions, or that the 78 year old was taking medicine for high blood pressure (a common condition that has a moderate effect on the premiums of both plans). And I priced annual multi-trip plans that allowed trips of up to 15 day, 30 day or 60 days. Table 1 gives the results. I also investigated details of each plan from their policy statements and by speaking to agents. The distinctive features of each are listed in the Summary.

For the PBC TME Plan, the costs for each individual in the two age categories: 76-80 and 81+ are given separately in *Table 1*. The prices increase 50-75%, when a retiree in optimum health becomes 81. They increase a further 23%, regardless of trip length, if one is taking medicine for high blood pressure.

MEDOC provides costs for the couple. Warning: the prices provided on their website and by their agents are not annual rates – they are for the partial year prorated from the current date to the plan end date, August 31. I had to ask for the



Table 1. Cost Examples of Travel Medical Emergency Coverage					December 2018					
					Annual costs for couple aged 78 and 81					
					RTO	PBC TME Plan	MEDOC			
					EHC Plan	78 yr old	81 yr old	Sum	TME Plan	
<b>RTO Extended Healthcare Plan (provides 93 day multitrip coverage)</b>										
<b>Couple with or without health condition</b>					2,386					
<i>provides 93 day multitrip coverage</i>										
<b>PBC and MEDOC Travel Medical Emergency Plans</b>										
<b>Couple, both with optimal health condition</b>										
<i>15 day multitrip coverage</i>						295	515	810		
<i>17 day multitrip coverage</i>										1,094
<i>30 day multitrip coverage</i>						457	703	1,160		
<i>35 day multitrip coverage</i>										1,218
<i>60 day multitrip coverage</i>						990	1,492	2,482		
<i>35 day multitrip+ 25 day extension</i>										3,404
<b>Couple, younger one taking medicine for high blood pressure</b>										
<i>15 day multitrip coverage</i>						380	515	895		
<i>17 day multitrip</i>										1,350
<i>30 day multitrip</i>						561	703	1,264		
<i>35 day multitrip coverage</i>										1,501
<i>60 day multitrip coverage.</i>						1,217	1,492	2,709		
<i>35 day multitrip+ 25 day supplement.</i>										3,404

annual costs for comparison. In general, the cost of a MEDOC TME Plan, per couple, can be 35% more expensive than the PBC TME Plan (PBC gives a 10% discount to SFU retirees). However in detail, the MEDOC questionnaire is different and can lead to different prices. In the case of acid reflux, the MEDOC premium is much cheaper (see below). MEDOC provides only 17- and 35-day multitrip plans. To cover a 60 day trip for comparison with the PBC TME Plan, one has to apply for a supplement to the 35 day plan, resulting in a very expensive policy (\$3400). For some reason this price is not affected by the high blood pressure condition we assumed.

PBC's questionnaire covers many more minor medical situations (e.g. doctor visits and change in medication or treatment during the previous 6 months) that can add to the cost. I discovered only by phoning PBC that acid reflux (GERD) is included in a category of serious chronic gastrointestinal conditions on their questionnaire. A "yes" to this question increases the cost substantially: for PBC's 60 day multitrip plan the cost increases over 3x (Table 1) and the condition will not be covered. Acid reflux is considered a minor ailment by the other plans and does not affect their cost or coverage. Thus a retiree with this condition might favor MEDOC TME Plan over the PBC TME Plan. I suspect that in order to provide a lower base price, PBC includes more stringent add-ons.

One possibly cost-saving feature of the PBC TME Plan: if your plan's end date falls in the middle of a trip, they allow you to piggyback days covered in the expiring contract to days in the renewed contract without returning to BC. For example, if you regularly take an extended trip in the summer, you can have the PBC TME Plan contract start regularly on a date in midsummer and extend the covered period of their 30 day multitrip plan to up to 60 days bracketing that date. Another

trick we have used would work with either plan: break the trip into two with a return home to BC for the minimum one day. The savings in premium can easily pay for the airfare, but it can be an inconvenient and stressful interruption.

SFU Retirees Association members should consider an alternative: the RTO EHC Plan, which covers both EHC and Travel. The cost of \$2,386 per year for a couple, charged monthly, is not affected by age or medical condition and covers an unlimited number of trips up to 93 days. It includes trip cancellation/interruption insurance as well as travel medical emergencies. One can choose to keep the PBC EHC Plan and use the RTO EHC Plan to provide annual multitravel coverage for up to 93 days. So long as one keeps the PBC EHC Plan, the RTO EHC Plan can be purchased for a partial year at \$199 monthly per couple to cover a single trip or multiple trips during that partial year. (This could be cheaper than the price of the single-trip policies offered by PBC and MEDOC). In addition to the monthly cost of RTO EHC Plan, one must become a member of SFURA for \$30 and the Retired Teachers of Ontario for \$56 per year.

It is important to note that all travel medical emergency plans define a stability period: 6 months for PBC TME Plan but a shorter 90 days for MEDOC TME Plan and RTO EHC Plan. If, within the stability period prior to departure on a trip, there is a change in a pre-existing condition or a new condition arises, that condition will not be covered by the policy during the trip.

If one chooses to subscribe to the RTO EHC Plan while keeping the PBC EHC Plan, the RTO EHC Plan can be also used to top up the PBC EHC Plan health care benefits. The more generous RTO EHC Plan benefits would be coordinated between plans by RTO. Some examples: RTO EHC Plan pays 80% of paramedical practitioner's expenses (physio, chiro, etc.) to a maximum of \$1300 per person per year (PBC EHC Plan pays a miserly \$8 per visit). For hearing aids, the RTO EHC plan pays \$1100 per person in 36 months (PBC EHC Plan, \$625 in 60 months); for lenses \$400 per person every 2 years plus \$400 for new lenses after eye surgery (PBC EHC Plan \$200 in 24 months); etc. There is no worry that the RTO EHC Plan would subrogate the lifetime maximum (\$150,000 or \$15,000) of the PBC EHC Plan.

One might be tempted to subscribe only to the RTO EHC Plan at \$2,386 annually per couple and cancel the PBC EHC Plan (\$1,511 per couple; 2019 prices). The RTO EHC Plan would start on the termination date of the PBC EHC Plan and would be subscribed continuously. But one must be cautious - do a detailed comparison of the benefits first, considering your current and future personal needs. Once the PBC EHC Plan is canceled, one cannot ever re-subscribe (RTO EHC Plan can be re-subscribed provided another health care plan is in place or answers to a medical questionnaire satisfy the adjusters). One would also lose PBC EHC Plan's \$150,000 (\$15,000) per person lifetime maximum benefit. Compensating for this, consider that the RTO EHC Plan has an unlimited lifetime maximum benefit - it has instead different time-limited per person maxima that depend on the benefit. For example it covers 85% of drug ingredient cost (excluding dispensing fees) to \$3400/person per year (PBC EHC Plan covers 80% of total prescription cost within the all-inclusive \$150,000 per person lifetime limit). Also, consider that the RTO EHC Plan does not include semiprivate hospital care - one might want to keep the PBC EHC Plan if one desires this benefit. RTO charges \$350 annually per couple for their Semiprivate Hospital and Convalescent Care Plan. Finally, one would probably want to hang on to PBC's Dental Plan (\$474 annually per couple) as it is much cheaper than RTO's (\$1405 annually per couple).

It should be evident from this study that choosing among plans that cover travel medical emergencies is complicated and very dependent on one's age and health conditions. I strongly recommend that retirees do their own investigation given their own special circumstances. Especially with longer trips, increased age or major health conditions (not considered here), the high premiums can inhibit one's travel wishes or lead to consideration of the RTO EHC plan recently made available to SFU Retirees Association members. I hope that the information and discussion provided here will help with your choice. ✦

## **SUMMARY: Special Features of the RTO EHC Plan, PBC TME Plan and MEDOC TME Plan**

### ***RTO Extended Healthcare Plan***

Coverage 100% to \$2 M per person per trip

Premium not dependent on age or medical condition

Includes EHP, Travel Medical Emergency and Trip Cancellation/Interruption

Travel plans cover unlimited number of trips up to 93 days

RTO EHC Plan charges additionally for their Semiprivate Hospital and Convalescent Care Plan

(This benefit is included in the PBC EHC Plan)

Benefits can be coordinated to top up PBC EHC Plan benefits

Stability period is 90 days

*Contact:* 1 877 406 9007

<https://www.rto-ero.org/group-insurance-plans>

Identify yourself as member of the CURAC group and SFURA

*Brochure:*

[https://www.rto-ero.org/sites/default/files/Insurance%202017/Extended\\_Health\\_Care-EN\\_JI-2018\\_FINAL.pdf](https://www.rto-ero.org/sites/default/files/Insurance%202017/Extended_Health_Care-EN_JI-2018_FINAL.pdf)

*Booklet:*

[https://www.rto-ero.org/sites/default/files/Forms/Insurance/2017-19-RTO-Insurance\\_Plans\\_Booklet\\_EN.pdf](https://www.rto-ero.org/sites/default/files/Forms/Insurance/2017-19-RTO-Insurance_Plans_Booklet_EN.pdf)

### **PBC Travel Medical Emergency Plan**

Coverage 100% to \$10 M lifetime per person

Includes Travel Medical Emergency only. Separate policy for Trip Cancellation/Interruption

Considers acid reflux a chronic gastro-intestinal condition, increasing the cost.

Other plans consider it a mild ailment not affecting the cost.

Stability period is 6 months

*Contact:* 604 419-2000

<https://travelweb.pac.bluecross.ca/travelweb/default.aspx>

Select 'Get a Quote'.

Give your PBC EHC Plan policy number and ID number.

### **MEDOC Travel Medical Emergency Plan**

Coverage 100% to \$5 M per person per claim

Can be subscribed for partial year from purchase date to policy year end Aug 31.

Includes Travel Medical Emergency and Trip Cancellation/Interruption

Stability period is 90 days

*Contact:* 1 866 606 3362

<http://www.johnson.ca/urbc/en/bc>

Identify yourself as member of University Retirees of BC

*Brochure:*

[http://static.johnson.ca/static/johnson/medoc\\_eqquote/pdf/model\\_c\\_en/Group.pdf](http://static.johnson.ca/static/johnson/medoc_eqquote/pdf/model_c_en/Group.pdf)



## Editorial

*Maurice Gibbons, Editor*

I know a number of people who are writing the story of their lives as gifts for their children. I am writing a collection of short stories based on adventures that impacted my life, teaching me about myself and opening new paths to follow. They were often about challenges I faced and had to make a decision about giving up or deciding to meet the challenge and move forward.

One story is about going to my Uncle's farm on Lasqueti Island when I was a boy. It was a remote farm with only a tent under a shake roof for habitation, and several small buildings for animals: chickens, a half dozen goats, a huge Clydesdale draft horse, and a wild dog that leaped out fiercely when you passed its kennel, creating a smooth circle in the ground showing how far it could reach. The first three days were devoted to me learning how to look after them. On the fourth day my uncle appeared with a duffle bag and told me to look after the place while he went to town to

get a lifeboat for fishing. And then he was gone, leaving me, a boy who had never been away from home before, to take responsibilities I had never had before, where animals could die if I failed.

I had to pass the wild dog's kennel to get to the other animals, and one day--after several in terror listening to the sounds of wild animals going to the nearby spring for water--I was carrying the goat's milk back when I tripped into the Madog's polished circle, milk flying. I curled up to protect myself and waited to be savaged, but nothing happened. Eventually I looked up, and the dog licked my face enthusiastically.

This led to a lot of thinking as I sat with my arm around her. I could go on in terror, or take charge and make the place hum while my uncle was gone. I chose to make it hum, and humming it was when he finally putted into the bay with the boat. That experience changed my life: I had faced a challenge and met it

fully. When I turned sixty-five and was living on Bowen Island, I was coping with retirement and ageing. I decided to row back to the farm on Lasqueti, about 45 kilometers, and realized when I got there that there are challenges thrust upon us--like Unc's farm--and challenges we can set for ourselves--like rowing back there. Opportunities never cease both to meet the challenges we cannot avoid, and those that we set for ourselves. They are always rising up to make us choose to be overcome or to take charge and overcome them.

The best known work I ever did as a professor was to write "*Walkabout: Searching for the Right Passage from Childhood and School*," in which young people are urged to set challenges for themselves, and plan to meet them. Now I realize that the passages never end. They rise up before us or we challenge ourselves to reach farther. I wonder what challenges you might be facing and how you will plan to meet them, or what challenges you might set for yourselves to make life hum. ❖