

SFU Retirees Association

Newsletter May 2008

Norman Swartz, President
swartz@sfu.ca

Len Evenden, Vice President,
evenden@sfu.ca, 604-926-4439

Marvin Wideen, Past President
wideen@sfu.ca, 604.461.0376

Evelyn Palmer, Seminar Series
evelyn@sfu.ca, 604.299.3731

Margaret Jones, Treasurer &
Membership,
jonesa@sfu.ca, 778.782.3360

Dorothy Wilson, Secretary
wilson@sfu.ca, 604.942.0137

Elizabeth Michno, Social Events
michno@sfu.ca, 604-461-1945

Bob Horsfall, Member@Large,
horsfall@sfu.ca, 604.524.5546

Tom Poiker, Newsletter
poiker@sfu.ca, 604.936.3767

Leigh Palmer, Webmaster
leigh@sfu.ca, 604-299-3731

Penny Spagnolo, Forum
pspagnol@sfu.ca

FROM THE PRESIDENT'S DESK

I have been visiting our daughter's family in Toronto, and like their parents, I have been reading to my grandchildren. This pleasant pastime has made me recall the special books that I read and re-read in my own youth. I have had so much personal fun wandering down that particular memory lane that I commend it to all of you. Which books were your favorites as children? Have you ever as adults revisited any of them?

One book that I pored over as a pre-teen was the local library's copy of A.P. Morgan's *The Boy Electrician*. I borrowed that book so many times, I wonder if any other child using that library ever saw it. I tried to build every project in that book. Nearly all of them used power from large 1.5 volt 'dry cells', which so far as I can tell, exploring in Google, are no longer manufactured. Once I became an adult, with children of my own, I searched for a copy – in vain – for this childhood treasure. Finally, a few years ago a chap in Illinois re-published the book as a paperback. And now I can reread it whenever I like.

Another book that I read over and over was my family's own copy of Richard Halliburton's *Book of Marvels*. Each chapter described one fascinating place that Halliburton had himself visited. Some were of engineering marvels, e.g. Boulder Dam (now known as "Hoover Dam") and the Panama Canal (which Halliburton swam from the Atlantic end to the Pacific, paying the tolls [a total of 36 cents] to be lifted or lowered in each of the locks). Some were of natural wonders, e.g. Yosemite and the Grand Canyon. And some were of breathtaking architectural constructions, e.g. the city of Petra in Jordan, The Taj Mahal in India, the pyramids in Egypt, and Angkor in Cambodia. Even though the photographs were in black-and-white, they were utterly magical and induced a lifelong wanderlust that has been only very minimally satisfied. For an assignment in the fourth grade, I chose to copy word-for-word the chapter on the Matterhorn. There certainly were no injunctions against plagiarism in the fourth grade – that was to come a few years later. My teacher was so impressed by the sheer size of my 'report' (24 pages of long-hand on ruled paper), she had me read the entire report, over a course of a few days, to the entire class. Could this have been my start as a future university teacher?

And then there was a children's encyclopedia which my parents bought for my brother, me, and my sister. I used to grab a volume at random and open it anywhere and begin reading. Of course what I learned was completely piecemeal and unsystematic, a bit of history on one day, a bit of geography on another, something of the arts on another, some science on others, and so it went. And these volumes had colored photographs. In our home, these books pre-dated the arrival of our first black-and-white TV, and pre-dated by decades programs such as *National Geographic* (1964) and *Nova* (1974). Books, not the electronic media (except for radio), were our introduction to the world beyond our neighborhoods.

Try it yourselves: scout up the books you loved as children. You may find them a wondrous source of very special memories. Good luck, enjoy, and happy reading.

– Norman Swartz

ON TRAVEL INSURANCE

The Benefits Committee

SFU retirees enjoy Extended Health Benefit (EHB) coverage through Pacific Blue Cross. Included among the covered items under that policy are out of province emergency travel expenses. However, it is worth noting that there is a lifetime limit on all claims of \$150,000 per person (ie \$150,000 each for member and dependent) and it is strongly suggested by HR that you purchase Emergency Travel coverage from a carrier who is the "first payor" in the event of a claim. In other words, should there be an emergency while travelling, the private insurer will cover the entire cost of your travel claim.

One of the good features of the SFU Retiree EHB Coverage, is that you have already qualified and don't need to requalify. However, any individually purchased travel insurance coverage usually involves answering a questionnaire designed to identify pre-existing health conditions. The existence of such conditions may change the rate class for your insurance coverage or even disqualify you altogether. The rates also tend to increase with age with some insurers. So there is some attraction in using individual coverage in the early years of retirement and saving the PBC EHB coverage for the later years when the individual coverage might be too expensive or unavailable. In other words, when travelling abroad, it is worth considering supplementary emergency travel insurance in order to protect your lifetime maximum under the Pacific Blue Cross EHB Coverage.

The point to watch for here is that there are some insurers who will require some form of cost-sharing of any emergency travel claim from your Retiree EHB coverage. What you might want to look for is a "first payor" Emergency Travel insurer that will cover 100% of your emergency travel claim, thus, protecting your SFU EHB lifetime maximum of \$150,000.

Not using a "first payor" insurer could impact the balance of your Retiree Extended Benefit as the private insurance company may seek to cost-share a portion of the claim with your EHB. Depending on the terms and conditions of the insurer's contract it is possible for the shared claim payment to result in your SFU Retiree EHB paying 50% or even 100% of the claim (see examples below). This means that your privately purchased travel insurance might be providing only 50% of the coverage that you think it is or even no coverage at all until you exhaust your SFU Retiree EHB account. Here are four examples of emergency travel coverage available from different companies with a one year term covering multiple trips of up to 30 (in one case 35) days each for one person in excellent health (ie, who has a perfect score on their health questionnaire), all for a maximum coverage of \$5 million. A small reduction in the premium is sometimes available if you opt for a policy with a deductible.

(1) Johnson Inc/MEDOC Travel Insurance have a policy available for BC university retirees. \$115 for trips up to 35 days. This is the only one of the examples that also includes cancellation insurance (up to \$8,000). Cost for a travelling companion is the same as for the principal.

Regarding the co-ordination of benefits with other plans, their policy states: "This is a second payor plan. ... amounts payable hereunder are limited to those covered benefits ... in excess of the amounts for which an insured person is insured under such (other) coverage. All coordination with employee related plans follows Canadian Life and Health Association Inc. guidelines. Unless otherwise indicated on your confirmation of coverage, if your current or former employer provides you with an extended health insurance plan with a lifetime maximum coverage of ... more than \$50,000, this insurance will co-ordinate payment with such coverage only in excess of \$50,000." However, a verbal assurance has been given that for university retirees the "confirmation of coverage" letter would protect up to a \$100,000 balance in an SFU Retiree EHB account. So, if the balance in your account is over \$100,000, then your EHB will pay first.

(2) MANULIFE FINANCIAL \$118 for trips of up to 30 days. There is a 5% discount if there is a travelling companion. This policy states: "We will coordinate the payment of benefits with all insurers who provide you with benefits similar to those provided under this insurance (except if your current or former employer provides you with an extended health insurance plan with a lifetime maximum coverage of \$50,000 or less), to a maximum of the largest amount specified by each insurer."

(3) PACIFIC BLUE CROSS. \$174 for trips of up to 30 days. This is more expensive than the other policies but PBC would be the "first payor" in the event of any emergency travel claim. PBC would not seek to share the cost of a claim with the SFU Retirees EHB cover. A travelling companion pays the same rate. From time to time, PBC has a promotional during which they offer a discount on their travel insurance. A 15% discount was available last Fall and may be available again at some point.

(4) BCAA. \$187 (= rate for BCAA members, who get a 7% discount) for trips of up to 30 days. A travelling companion must take out their own policy. If the balance in your EHB account is over \$100,000, then your Extended Health Benefit will pay first until the balance is reduced below \$100,000.

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 any policy to be sure that you are getting the coverage that you are looking for.

NORTHERN LIGHTS ADVENTURES

Meredith Kimball

I've always wanted to see the Northern Lights. So this February I took an Elderhostel trip to Churchill, Manitoba. The focus of the trip was seeing and learning about the Aurora Borealis (literally Northern Dawn). We stayed at the Churchill Northern Studies Centre (CNSC, www.churchillscience.ca) which occupies an old scientific rocket range facility outside of Churchill.

We saw the Aurora three of the five nights we were there. The first night gave us the best lights and we even saw them dance which was magical. It was of course, very cold—ranging from -50 to -15 , so one of the best features was the viewing dome in the CNSC where one could watch for hours in comfort. It became my preferred viewing place after the first night. The dome also made taking pictures easier since my camera simply refused to work after about 15 minutes in temperatures below -20 . What did we see? To the eye the Aurora was white with tinges of pink and green the first night and all white on the other nights. However, when I took pictures, the Aurora came out green. Of course it was 'really' green, however since the human eye cannot see colour in very low light, we saw it as white. When the Aurora is stronger and brighter, colours are visible to the human eye—green, red, pink, even blue and violet. I was fascinated with the movements, shapes, and changes that constantly happen. An arc would fold into a swirl that would change shape several times before fading. Sometimes the lights formed a curtain rising up from the earth.

So how cold was it really? At -35 my sun glasses frosted over. When we went out in the van the windows frosted over on the inside, even with the heater going full blast. In order to see out the windows we used our credit cards to scrape a small hole in the frost.

Did you see polar bears? This is the most frequent question I'm asked when I tell anyone I've been to Churchill. The answer is no and one shouldn't expect to if you travel to Churchill in February. From the time the bay freezes over in early November until it breaks up in June or July, the polar bears are out on the ice hunting ring seals. When the ice breaks up, they come onto land where they are in a state of 'walking hibernation'. The time to see polar bears is October-November when they are gathered around Husdon Bay waiting for the ice to freeze over. We did hear many polar bear stories including that they can outrun a vehicle going 35 km an hour, that bears often visit the CNSC—once one was found sitting on the roof directly over the front door, and that Churchill has a polar bear jail for problem bears where they wait to be transferred further away.

NEW MEMBERS

Barbara Diggins - Alumni Relations
Ida Gerber - Widow of Walter J. Gerber - Facilities Management
George Pederson - Past President, SFU
Lionel Tolan - Computing Services
Jean Warburton - Education

EVENTS

SFURA SEMINAR SERIES

A lively series of presentations has been scheduled for the Fall, 2008 and Spring 2009. The dates booked in the Fall are all Tuesdays at noon in 126 Halpern Centre; September 16, October 21, November 18 and December 9. No dates have yet been booked for Spring 2009.

Topics will include biography, history, statistics, travel, politics, education, woodcarving and photography.

In the Fall, Janet Blanchet will begin the series with a talk about her father, Raymond Murray Patterson, who settled near the Nahanni River in the Northwest Territories and was a well-known author. Her talk will be given on Tuesday September 16.

On Tuesday October 21, Marilyn Bowman will speak about Tibet.

Subsequent speakers and their topics will be announced in the September Newsletter and through email.

EVENTS (continued)

UPCOMING SOCIAL EVENTS SPRING 2008

Exhibit and Talk at the SFU Museum of Archaeology and Ethnology: Retirees are invited to attend a talk in the museum given by Dr. Barbara Winter, the curator, and some of her students who have been involved in the research and exhibit production. This will be followed by a no host lunch at the Diamond Alumni Club with Dr. Winters, to which the donor has also been invited. Originally the talk was to take place on May 14, 2008, 10am.

Tour and talk at the new SFU Burnaby campus Anthropology Forensic Lab by Mark Skinner. May 1st, 10 am.

Possible Future Activities:

Granville Island Brewery tour:

A half-hour tour of this high-tech facility where you'll be handed a commemorative glass to take home after you've sampled the four beers in it. The tours are priced at \$9.75 for adults and take place at noon, 2pm, and 4pm Mon-Sun.

Reifle Bird Sanctuary tour combined with a bike ride (or arrive by car). The walking tour of the sanctuary is about 3 kms and wheelchair accessible.

Vancouver Port Authority tour.

A Tuesday afternoon of 5-pin bowling at Lucky Strike Lanes in New Westminister and/or dinner at the Thirsty Duck Pub next door.

Picnic at Bedwell Bay

Tour of the RCMP crime lab

A talk on crows with a possible visit to the rookery in Burnaby

A talk/slide show on the flora of BC

Suggestions/questions related to these or other events are welcomed by Elizabeth Michno at michno@sfu.ca or 604-461-1945

INTEREST GROUPS

A series of interest groups are underway; others are being planned. Leigh Palmer is currently hosting a microcomputer interest group which has had several meetings to date. Marvin Wideen is starting a financial planing group. Tom Peucker is trying to find time to get a writing group underway, and several others are planned, depending on when the leaders return from their travels. If you have an interest in starting a group, please contact me for help in arranging time, place, advertising for interested participants.

Thanks,

Bob Horsfall horsfall@sfu.ca

A Writing Group

Tom Poiker

The last newsletter invited everybody to join a writing group and set the first meeting for late February. Unfortunately, nobody showed up. So, let me try to explain a little more of what I hope such a group might accomplish. First of all, ours is the age where we contemplate how we can pass on "our stories" to our children and grandchildren. Telling them doesn't seem to be successful in many cases. So you will have write it down and wait until they get old enough to be interested.

Writing memoirs is the most frequent activity and it can be learned. There are rules that can be developed and we can help each other with that. However, I would like to keep the group's writing beyond memoirs. I have seen life writing groups and general writing groups and both have their advantages. I will show examples of both and we will discuss them. Lets keep this group open to all kinds of writing.