



## Simon Says...



# Remembering Harry Evans

by Hal Weinberg



Photo by Greg Ehlers from Dale Northey

**I remember Harry** in those early days of SFU when it was a leader in the acceptability of diversity, and the importance of encouraging the engagement and development of new ideas, especially in the context of the fear and suspicion that Senator McCarthy helped create and which lived on through the turbulent times of the 60's and 70's. I remember talking to Harry about this and the civil rights movement, the Vietnam era, and the anti-war demonstrations. Although he disagreed with many of the positions expressed, he was proud of the fact that they could all be openly expressed at SFU.

In his role as registrar he was always thinking of the 'big picture', how the university could contribute to the development of a community of scholars. I remember one day that we talked about how SFU, at that time, was focused on a relationship between staff and students that reflected mutual respect.

We once discussed the idea that some of the best students in SFU were those who asked questions that could not be answered.

The other factor I remember was his real enthusiasm for his job as registrar -- not an enthusiasm for implementation of rules, but his enthusiasm for the implementation of principles. He was a very kind person who listened, and sometimes changed his mind as a result of listening.

I remember talking to Harry in -- I think it was 1980 -- when I was Chair of the Senate student awards committee, and we talked about setting up the first Terry Fox award. Harry was an enthusiastic supporter of that, and helped get it through the system at



(Remembering Harry Evans continued )

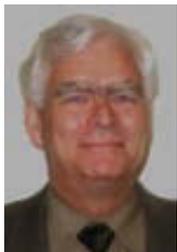
that time, when Terry Fox, was hopping through Canada. Harry wanted SFU to recognize the importance of the concept of personal engagement for the greater good -- even if it ultimately meant a personal catastrophe.

I guess if one were to think about Harry as a 'person' rather than as a registrar, the memory would be of someone who thought deeply about issues and their long-term effects on the educational system -- and sometimes he did this with humour and an understanding of the importance of not taking yourself too seriously. He was the epitome of an administrator who administrated in the context of broad principles, and as such was respected by all of us there at the time.

I can only say that it was a privilege working with Harry. His wisdom was an influential factor in the character of SFU. If he were here today he would be smiling.

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## The President's Message to the Membership

By Jim Boyd on behalf of your Association Board

Our members' Fall Dinner, November 6<sup>th</sup> was well attended at its new location, Dario's Restaurant at the Italian Cultural Centre with registrations exceeding our target at 81, despite some awful weather and traffic conditions, an increase of 18 since a year ago. Our speaker, Ellen Mackay, gave a very spirited presentation on various fad diets and said that the true solution was eating good quality food in small quantities. Let's make it to 100 attendees next year!

Reo Audette has joined our Executive Board and is already making a positive impact. Percilla Groves, after a long association with us and after making a major contribution to the SFURA Board over the years, has stepped down as a director but is still involved in a committee role.

Your Executive Board continues with a working task force on building membership. A new brochure is still under development to promote the advantages of SFURA. In addition, a new membership form is also being devised to incorporate the complimentary first year membership for new retirees approved by the executive in September, and providing the full membership benefits of SFURA. We are encouraging HR to assist coordinating our input into pre-retirement workshops.



### President's message Continued

There have been lengthy discussions on the need for two sets of membership Emailing lists after many pros and cons were reviewed, and your Board is proceeding with a two-tiered structure where the existing Forum list will remain as a forum for discussion of issues and members will be able to unsubscribe if they wish. The new email list will be used strictly for SFURA business matters.

Meetings continue with the Alumni Association and the SFU Development Office for a greater connection with SFU in terms of financial support for our organization, similar to what other universities' retiree associations have in place.

The SFURA Walking Group organizers met with the Executive in September to discuss liability issues and possible Directors and Officers insurance coverage. They have developed a waiver form for participants and we are pursuing this matter with both SFU and CURAC .

The director of SFU Parking Services is preparing an RFP for a mobile payments system to start creating an "account" per retiree starting Spring 2015. It would involve retirees registering themselves and their car(s), but they will not need a retiree card except at the time of registration.

CURAC is pursuing applying for Directors' and Officers' Liability Insurance as a Member of Volunteer Canada for a cost of \$281.00 p.a. for an insurance limit of \$500,000. This may be a solution for similar coverage for our SFURA walking group. CURAC has been exploring the development of an affinity agreement with a major travel agency, Collette Vacations, offering tours at diverse dates to a range of destinations worldwide. Their several catalogues are available online at: <http://www.gocollette.com/guided-travel/order-brochures>.

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### **Alexander's New Book Challenges the Way We Think about Psychology**

Bruce Alexander's new book *A History of Psychology in Western Civilization*, written with Curtis P Shelton, is being released officially this month. It is already in the SFU Bookstore, but it's costly. Bruce suggests trying the Kindle version for the lowest possible price. The publisher describes the book this way:

"This book is a re-introduction to psychology. It focuses on great scholarly thinkers, beginning with Plato, Marcus Aurelius and St Augustine, who gave the field its foundational ideas long before better known 'founders', such as Galton, Fechner, Wundt and Watson, appeared on the scene. Psychology can only achieve its full breadth and potential when we fully appreciate its scholarly legacy. Bruce Alexander and Curtis Shelton also argue that the fundamental contradictions built into psychology's history have never been resolved, and that a truly pragmatic approach, as defined by William James, can produce a 'layered' psychology that will enable psychologists to face the fearsome challenges of the twenty-first century. *A History of Psychology in Western Civilization* claims that contemporary psychology has overemphasized the methods of physical science and that psychology will need a broader scientific orientation alongside a scholarly focus in order to fully engage the future."

Bruce says, "I had a blast working on this book. It is the culmination of a love-hate relationship between me and the field of psychology that goes back over fifty years." And Alex Forsythe of the University of Liverpool says, "Anyone who can link the Roman emperor Marcus Aurielius with Abraham Maslow, Plato with Chomsky, and Hume with Seligman is on to something! The approach is stunning in its creativity and accessibility." This book sounds worth investigating.

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## Gone to the Dogs...

by Ainslie Mills,

BA '73, SFU Retiree 2013



**When I retired from the SFU Bennett Library** in November, 2013, I was leaving behind over 45 years of life on the hill. I began as a student in 1968 during interesting times at the “new” university. In June 1973, shortly after graduation and marriage to my husband, Barrie, I started as a continuing employee in the Serials Division of the Bennett Library. High on the list for both of us at that time was the

acquisition of a dog. Barrie had grown up with Boxers and our family had owned a Beagle crossbreed. While dating, we attended dog shows to investigate different breeds and fell in love with Golden Retrievers. Little did we know that our first Golden, Wendy, would start us on an amazing journey and dogs would become my avocation for life.

Wendy came into our lives as an older dog in need of a new home in January, 1974, and she was soon joined by more Goldens. We began breeding and exhibiting in conformation and obedience as well as becoming very involved in local, national and international Golden Retriever Clubs. Our breeding program produced not only champions, obedience champions, hunting dogs, and beloved family pets, but dog guides for the blind, search and rescue dogs, avalanche rescue dogs and two K-9 members of the Vancouver Urban Search and Rescue team that went to New Orleans after Hurricane Katrina.

In 1992, I applied to become a Canadian Kennel Club conformation judge. The Canadian Kennel Club currently recognizes 175 purebred breeds, although there are many more breeds around the world. Each breed of dog has a written breed standard which describes the ideal structure, temperament and characteristics of the breed. A conformation judge must apply these criteria to the entries on the day and select and place those they consider best meet the standard. Every breed is assigned to a “Group” and there are, in North America, seven groups of dogs under Canadian Kennel Club and American Kennel Club rules: Sporting, Hounds, Working, Terriers, Toys, Non-Sporting and Herding. Internationally, one finds eight, ten or more groups in some countries. Each Best of Breed winner competes in the Group and the seven Group winners compete for Best in Show. Over the years, I gradually acquired more experience and applied for additional breeds and groups, and finally

*(Photo above shows Ainslie Mills, a standard poodle, and handler, Colton O'Shea.)*



(Gone to the Dogs Continued)

met the requirements to become an all breed dog judge in the summer of 2014.

Judging dogs for me is a wonderful retirement activity. I can accept or decline invitations to judge in order to keep a balanced lifestyle. Judging requires a lot of mental concentration and memory, applying the standard to the entries in various breeds throughout a day of judging. Judging dogs requires long days of standing and moving, often on concrete or packed dirt floors, so you had best be physically fit for up to 8 hours of mental concentration and physical demands. Judges are able to examine and move about 25 dogs an hour with a maximum assignment of 175 dogs per day. Normally you receive a one hour lunch break mid-day. And this doesn't include the demands of travel. CKC approved dog judges must submit a portfolio of continuing educational requirements to the Canadian Kennel Club every 5 years. This involves study, attending seminars, doing presentations, and writing articles for publications in order to earn enough credits to continue being a judge. Lots of brain exercise fulfilling those requirements!



Since I began judging, I have travelled throughout North America, with two trips to New Zealand and two to Australia, with a third pending next summer. I judged a Golden Retriever specialty in Indonesia and have presented breed seminars in Japan, Indonesia and Australia as well as throughout the USA and Canada. Since January, 2014, I have traveled to New Zealand, Colorado, Quebec, Vancouver Island, Burns Lake, Castlegar and California for judging assignments. What a way to see the world, with your airfare and accommodation expenses covered for the duration of the assignment. My husband, who calls himself the "bag carrier", enjoys accompanying me to the international or "interesting locale" assignments, and manages to create his own adventures while I spend several days assessing dogs.

I am also currently the Chair of the Golden Retriever Club of America Judges' Education Committee and I am responsible for coordinating training seminars and educational materials for judges learning to judge Golden Retrievers. I also fulfill a similar roll for the Golden Retriever Club of Canada. When I say I am retired, people really have no idea how active and busy I am. Dogs have introduced me to wonderful people and places around the world. In July, 2013, I was asked to be a part of an international discussion panel on Golden Retrievers at the Centenary gathering in Cirencester, England. I realized then, as I gathered with Golden Retriever fanciers from 35 countries around the world, how blessed I have been to enjoy a hobby that has given me so much and will keep me active and engaged for years to come.



## Dinner at Darios

Reo Audette

On November 6<sup>th</sup> in a violent downpour and through horrific traffic, retirees from SFU gathered at La Piazza Dario in the Italian Cultural Centre for the SFURA Annual Fall Dinner Event. Eighty-one members attended -- the greatest turnout in recent history.

The SFURA executive debated at length where to hold the dinner, but everyone seemed pleased with the choice and enjoyed the delicious four-course meal that was served. The highlight of the night, however, was the speaker, Ellen MacKay, who not only spoke about diets but spoke about them during dinner. Not only that, she was placed in the middle of the crowd so that some people were always at her back.

Ms. MacKay is very well qualified: she holds a Masters of Science degree, is a registered Dietician, and is a Certified Diabetes Educator, which enabled her to wave her magic wand so that none of us gained weight that night. Despite these trying conditions, and despite the fact that she had never spoken to a crowd while they were eating, she was excellent, and gave us very good advice. First she described five eating disorders, and then gave us five ways to eat that promote good health.

The first of the disorders is the Werewolf Syndrome which is eaters who can't eat properly because they are very busy, so they eat all the time: the moon goes up, the fridge door opens, and the head goes in. Restrained Eaters eat well but are vulnerable to diet abandonment at the sight of an Italian dessert, and then all is lost. They eat, repent, repeat. The Moral Eater knows all of the right things to eat and won't let anyone around them forget what they should be eating. The Blind Eye eater knows all of the rules but refuses to live by them, while the Bungee Jumper is always on the latest fad diet--the Scarsdale, Grapefruit, or Hollywood (all cookies) diets, for example.

To promote good health, she recommended spreading your eating throughout the day by dividing your meals to provide your snacks. Since vegetables are the most important part of a diet, she said to start with them when eating. *Mangiare meno, mangiare meglio*--eat less, eat better, she advised, and when you make changes in your diet allow yourself time by making small steady changes rather than taking a huge leap into a different eating life. Finally she advised us to stop using exercise as punishment for



eating too much; no amount of exercise will compensate for poor eating, she said, so exercise for muscle tone and eat well.

Ralph Korteling thanked Ellen MacKay for her excellent presentation. It was a great evening: good food, much buzz, everyone safely home.

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## *Traveling Out of My Comfort Zone with Purpose*

### **Marilyn Pankratz**

Like most retirees, I enjoy travel. In the summers of 2012 and 2014 I had the opportunity to do a different type of travel – with a group from my church, partnering with a faith-based non-profit organization working with the very poor in the slums of Pattaya and Bangkok, Thailand.

Hot and humid weather, sleeping on thin mattresses and hard beds, sitting on the floor for long periods, using some very unusual washroom facilities, communicating through translators, working in some of the worst living conditions I've seen, are just some of the things that set these trips apart from my usual holidays.

We distributed rice, visited some very lonely and neglected elderly people, heard some heartbreaking stories, assisted in teaching English to young women wanting to get out of the brothels/bars, visited a women's prison, shared our stories on a national radio program, and planted banana trees. Young people in our group ran kids activities, and our men rebuilt a house ('shack') in the slums. One of the highlights for me was meeting this dear grandma who remembered my visit from two years ago and celebrated my return!



Two years ago, I travelled on to Indonesia where I was able to meet my Compassion sponsor child and her family. What a great experience that was, making my sponsorship and our letter writing now so much more meaningful! Compassion Canada ([www.compassion.ca](http://www.compassion.ca)) is a part of Compassion International. The organization partners with the local church in 26 different countries and is devoted to ending poverty in the lives of children and their families.

My monthly donation provides the child I sponsor, with food, education, and family support. We enjoy a regular exchange of letters and pictures. These trips, where we get to show God's love to people in practical ways, always stand out as highlights.



## *Aging Well*

*Parveen Bawa*



Successful ageing is “continued development of oneself right up to the moment of death” writes George Vaillant, who has been involved in the largest study following men and woman of all classes in the US over six decades of their lives. He has come up with some pretty unusual conclusions about successful ageing. He proposes that genes and family environment affect the success of our younger years, but as we age these effects become less important and the joys of life after 60 are mostly self-made. Another American gerontologist wrote that the aim of successful ageing should be “Adding life to years; not just more years to life”. Ageing well includes physical and financial health in addition to social, spiritual and emotional factors. Every stage of life has challenges, but the last stage of life has most challenges—how do we make it successful for ourselves and useful for others. This is the stage when we have time to do what we have always wanted to do—read, travel, volunteer, contribute to community around us. Ageing is not a disease, though pharmaceuticals, plastic surgeons, and cosmetic companies have an eye on this age group. [Note that I am not minimising the decline in physiological functions, loss of loved ones and associated depression, onset of diseases such as arthritis and forgetfulness, but as long as minds are working we can and should make the best of what we have.] Here are some factors that specialists want us to focus on.

**Attitude:** Positive attitude at any age makes a big difference towards one’s success and it is even more important after retirement. Let go of all negative thoughts. Forgive. Visualise good stuff, and make it a habit. According to Julianne Erikson, “There is only one you—own it, love it and let yourself shine”.

**Learning and accomplishments:** The happy older adults are the ones who keep reinventing themselves; they keep learning, whether it is about old history or the latest technology. Photography, knitting, painting, carpentry can all bring satisfaction. After retirement, one can appear to be busy with no sense of accomplishment. The experts suggest setting goals—daily, weekly, and monthly; then check how much you have accomplished--just as you did in your productive younger years.

**Social networking:** Social isolation has the most adverse effects on mental health. It can lead to depression and anxiety. Both in animals and humans, social interactions have been shown to improve the brain and build a better immune system. So surround yourself with people you enjoy. Information and Communication Technology (ICT) lets one acquire knowledge and stay connected with large populations all over the world. If you do not have the fundamentals of computing now, learn them. It is never too late. If you cannot afford to buy and maintain a computer, all community libraries these days have computers. If some of your older friends do not have access to the web, and hence are not able to get to the information they need, take responsibility to provide information to them.

**Health and Medical issues:** It is never too late to improve your health. It is true that a lot of degenerative conditions creep up after a certain age. Therefore, our learning curve in the area of health maintenance should be steep. It is our responsibility to manage degenerative changes and to keep them in



(Aging Well Continued)

check. Stop smoking, reduce alcohol and eat well. Take your prescription medicines and look after your teeth, eyes, ears, and feet (particularly if you have diabetes). Be extremely careful of interaction between all your medications, both those prescribed and those off the shelf. Become aware of the symptoms of strokes. If you have osteoarthritis, maintain a good posture, increase muscle strength with resistance training, and control your weight. Walking is a simple but effective exercise.

**Eat well:** Fibre intake is extremely important since it lowers cholesterol levels, decreases probability of getting type 2 diabetes, makes the colon work better, and is good for the prevention of cancer and heart disease. Instead of drinking juice, eat fruits, vegetables (for example broccoli, carrots, apples, berries, pears, dried apricots, figs and prunes), and beans (navy beans, chick peas). Your vitamin intake is extremely important. Omega 3 is important to decrease brain inflammation, and B- Complex is another set of vitamins one needs to pay attention to. However, don't get carried away by the number of pills you swallow every day. Be an informed consumer of medicines and treatments including antibiotics, chemotherapy, surgery, and special diets.

**Stay hydrated:** Water comprises 60% of our body weight and is essential for the proper functioning of all cells in the body. It helps in the digestion of food and in blood circulation. The regular intake of water will make you feel full and will decrease your intake of unnecessary calories. Even mild dehydration can lead to headaches, fatigue, and reduced physical and mental performance. For the sake of dental health and lower calorie intake, drink plenty of clean water.

**Sleep well:** Good sleep gives rest to the body and cleans the brain of accumulated toxins.

**Exercise:** Regular cardio-and resistance exercise is essential; keep weights nearby so you can do your stretches and weight lifting while watching TV. Exercise keeps diabetes and depression in check, and helps with any chronic condition. It improves muscles and balance, and lowers the probability of falls. If you are not used to weights, start small.

**Stress:** You cannot prevent stress but you can learn to cope with it by laughing a lot!

**Housing:** Most people would like to live independently, away from long stay homes. When deciding on housing, factors such as affordability, transport for the disabled, closeness to public transport and shopping should be considered. Within your living quarters keep floors clear of anything you could trip over and fall. People expert in falls suggest removing all small area rugs, using high wattage bulbs, and providing easy access to a phone that you can crawl to.

**Conclusion:** Finally, you are at an age when you need to look after yourself. Even small changes in your life style can be beneficial. Stop fretting about genes and cholesterol! In Canada we have plenty of resources; get going on your health and safety. Stay motivated. Smile!!!

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*"I intend to live forever. So far, so good!" Stephen Wright*





## *Reflections* Marilyn Bowman

### *On Becoming Unknown*

I've started to realize that I am unknown to most people I encounter. Since losing four dear people who knew me best, I'm beginning to understand that most people I see in a day, a week, and a month, know me in only a slight and casual way.

It is not that I miss being a person of consequence. I have been a somewhat public figure at various times in my working life, known to others by my job description or professional status. But I never took that recognition as being of much importance, realizing that these attributes come and go with different stages of life. Mostly what they meant to me was extra work, and being rewarded by invitations to official dinners from time to time. That kind of being known is not what disturbs me as vanishing in my life.

The people I now have in my life mostly do not know me in any deep sense. I have brief encounters, take part in idle talk with regulars in my coffee shop and painting classes, and arrange casual comings and goings. I chat with acquaintances who have a passing connection to me, but these are people who don't know my history or the nature of my character, and nothing important hinges on these relationships. Although these pals have a benign attitude to me, this comes nowhere near resembling the intimate warmth and psychological safety I enjoyed with close family and friends who had known me for decades.

What does it mean to be truly known? Being known very well has always meant there are people who care about my wellbeing, but now there is no-one at hand who cares if I encounter a life-challenging situation or take on a daunting project. But the loss of being known is not simply one of losing helpers, it is a loss deeper than that.

And it is not just the emotional connections that treasured family and friends provide, but something deeper and more meaningful, the awareness of being deeply understood by those who know my life history and inner workings. For 74 years I lived with the luxury of having people close at hand who knew me very well and cared what happened to me. They knew my secrets, quirks and flaws, had long encounters with my ideas and beliefs, my temperament, my talents and character, my tastes and weaknesses, and cared for me regardless. No-one still around me knows me to the same depth, and I realize never will. Now they are gone, I have started to understand their stabilizing force as it is shrinking away from around me.



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**On Becoming Unknown Continued**

Being known" by others is a precious thing. It provided the ground beneath my activities and thoughts, and even now guides my behavior because now, alone, I still want to be the person that they knew. I begin to feel rather ghost-like as I realize that being known provided me a deep comfort that is gone forever. Daily life feels more transitory and less moored, decisions have fewer consequences, health problems remain private, commitments are short-term arrangements and future plans have limited meaning. Forays out into the community require some attention to managing my presentation even though I have never had the kind of personality that impelled me to elicit jovial good will from every stranger; but now most who have interactions with me are strangers who don't know what to expect from me. I have now become a person of less interest and value in the world, and life is moving around and past me more of the time than it is engaging me.

Becoming somewhat unmoored like this means that I'm beginning to appreciate all planned connections with those remaining family and friends, now all at some distance. Reunions of any kind are more precious, both to keep our connections fresh and ongoing, and also to keep me tethered to people who know who I am, and whom I really know.

*It's All About You*

Evelyn Palmer



**Marilyn Bowman**, having combined her two major hobbies, has just returned from a ten-day painting holiday in Turkey. A small group of 8 lived in an ancient stone house updated with traditional Turkish fabrics and materials, hosted by a talented British artist Eljay Dickins. They were up in the hills near a lovely seaside town with a terrific Thursday Market, and about 50 km from Bodrum, a major holiday destination, with fancy yachts and prices. Marilyn writes: "We spent our mornings painting and being taught, and our afternoons visiting interesting villages and ruins in the mountains and bays. Fantastic!

"Our teacher shared the art teaching with another British artist who lived nearby. Eljay did all our cooking using traditional Turkish recipes, and knew of very special places to take us as she has spent 20 years going back and forth between Turkey and London, her other base. The other painters were a bunch of rambunctious British women of a certain age, funny and full of zest for life, great companions. We did oil painting for two days, watercolours for two, and acrylics the rest of the time, and Eljay supplied everything we needed. The whole experience was wonderful. I found out about it simply by Googling "Turkish painting holiday", and all the long-distance arrangements flowed without problems."



(It's All About You Continued)

Marilyn will be the first presenter in the 2015 SFURA speakers Program on January 20; Ladakh: a remote Himalayan kingdom". Her talks are always huge hits.

**Larry and Elizabeth Dill** competed in the World Club Crew Dragonboat Championships in Ravenna, Italy in Sept., where 29 countries were represented. His False Creek Club was the top Club overall and his Senior C (60+) team, entered in 6 events, came home with 4 medals (1 Gold, 1 Silver and 2 Bronze). Elizabeth, who paddles with a Victoria team, also won a Silver medal. Now they are beginning to train for the next Worlds, in Adelaide, Australia in 2016! The Dills live on a floating home in Victoria, but come to the mainland occasionally.

Since retiring as Professor Emeritus of Economics in 2000, **Michael Lebowitz** spent 7 years as an adviser in Venezuela and, in addition to articles, has written 11 books [with many translated editions]. His most recent book is *Contradictions of "Real Socialism": the Conductor and the Conducted* [2012], and he is currently completing *The Socialist Imperative: from Gotha to Now*, which will be published in 2015. Since 2004, he has been married to Marta Harnecker, Chilean author of many books and recipient of the 2014 Libertador Prize for her book which is soon to be published in English as *A World to Build: New Paths Toward Twenty-first Century Socialism*.

Meanwhile, **Barbara Rae and George Suart**, seasoned travellers, are planning to stay home for a while. They had a long trip, cruising from Rome to Istanbul, where they spent a week. George suggests a five-year hiatus, but I doubt it. I'll give them a year.

**Dan McDonald** reports on KIVA; The following posting on the private UBC message board on Kiva caught my attention; "Oct 5, 2014 - 9:12 pm PDT;

"Finally after all these years, we are ahead of SFU in new people and number of loans. Let's keep this going!! We can't let the university on the top of the hill get ahead of us again."

Just to set the record straight at November 15, 2014 we folks at the top of the hill top UBC in total loans made--1274 to their 1033--and in total \$ loaned--\$34,250 to their \$27,000. We lag them only in the number of team members--77 to 83. I suspect that if all the SFURA members who are indeed participating in Kiva were to join the team plus a few more who "have been meaning to" we would soon be top of the hill on all measures. To join the team: register, select Teams, use search box for Simon Fraser and click on "join the team". It feels good to make a loan which helps others. See; <http://www.kiva.org/>

**Barb Diggins** is enjoying challenges in the pool. When she retired, a friend gave her advice that she's been thriving on. "Try at least 5 new things." So, one of her new things is competing in the 55+ BC Games (originally BC Seniors Games). This year the Games were held in Langley where she competed in the swimming category. Her training paid off with 6 medals in her age category (60-64 yrs) in the freestyle, breast stroke, back stroke and relay events. She may try cycling next year when the games will be held in North Vancouver. In 2016, the Games are held in Coquitlam. She writes; " There are lots of activities to take part in, from Archery to Whist. I recommend getting involved, competing or volunteering, and I hope to see you there." Info at: <http://www.55plusbcgames.org>

And finally, to really inspire us all, **Frances Atkinson** writes:

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*(It's All About You Continued)*

"I am taking a doctoral programme in the University of Bath's School of Management, working with faculty from the UK, Europe, and South Africa. The programme consists of a taught component through a series of residentials, four assessed papers, a thesis, and a viva. My cohort of sixteen people and I (from ten countries) have now completed all five required residentials in Bath. When working on our papers and theses on a wide variety of topics back in our respective homes, we support and cheer each other on via a Facebook group. My chosen topic, not surprisingly, is management of technology. Once I have the theoretical framework in order, I will be carrying out empirical research on how Canadian and American universities are approaching the next round of major technology-driven change in which some institutional applications are being outsourced "above campus" to very large-scale external cloud providers of shared services, while others are devolving "below campus" to individual choice on the part of students, faculty, and staff. How are universities dealing with this, what are the emerging issues, how are disparately owned and located systems being made to interoperate with each other and with core student data? (Who owns student data anyway?) It's an enormously rich experience, tremendously hard work, and I am loving every minute of it. Best of all, it is immeasurably less stressful than being a practicing IT leader!"

We just heard that **Alden Sherwood** has died. A great loss. We will remember him in the next issue.



## The Financial Section

### The Financial Interest Group (FIG) Report

Philip Mah, Tom O'Shea, Marv Wideen



#### Calculating the Money-Life of Your RIFF

Our FIG seminar on December 2nd involved a very well attended presentation by Jim Cavers, a professor emeritus from Engineering Science. Jim has developed a computer program that helps determine how long retirement funds will last. Typical retirement advice states that one can safely withdraw about four percent of our RRIF/LIF funds each year without exhausting the funds before the final curtain. This option, however, is not available under current CRA regulations.

Jim's "calculator" takes into account Canada's accelerated withdrawals from RRIFs and LIFs and our tax structure, including OAS clawbacks. It even allows stress testing under possible future market conditions. . In his presentation, Jim told us how his calculator works then gave a number of examples of how it can be applied.

Assume that you know the amount you require to live on each year and that this amount, adjusted for inflation, is constant throughout your lifetime. Next imagine two different patterns of withdrawal from your RRIF. In the first scenario, you take out a constant annual percentage; in the second, the one that CRA mandates, you take out a large minimum withdrawal that increases as you grow older. To compare the two scenarios over a lifetime, Jim traced the results experienced by a "model retiree" with an \$800,000 RRIF -- all in equities -- and an annual \$17,500 from CPP and OAS.

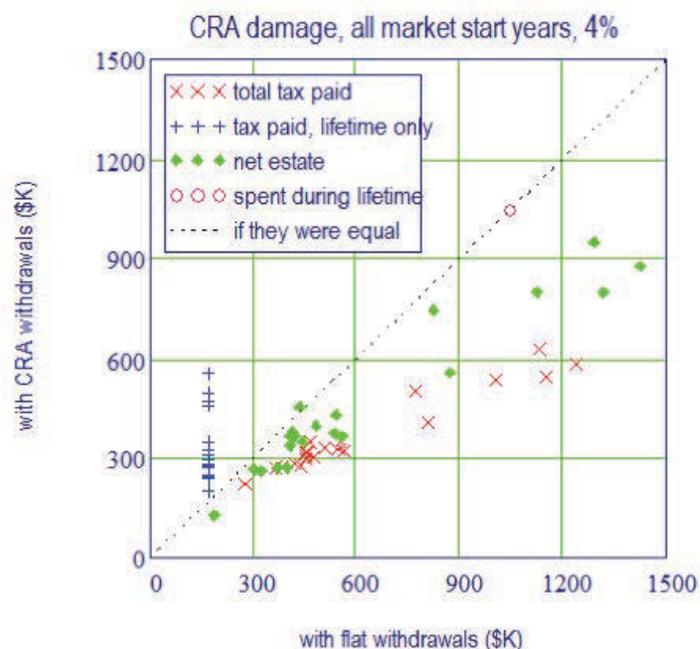
If the model retiree spends \$42,000 per annum -- the required 4% annual withdrawal rate -- both models would sustain spending until the retiree is 95, which is normally all that matters. On the other hand, flat



withdrawals resulted in much better preservation of capital, leaving more in the estate at age 95 than in the CRA model. However, for a higher annual spending level and withdrawal rate (\$53,000, and 6% flat withdrawals), the two patterns were similar in the damage they wrought on retiree finances for most market start years; not fun, but the flat rate was a little better than the CRA.

The more interesting contrast is in looking at where the money goes among retiree, taxman and beneficiaries. The plot below is a synoptic view, taken after the retiree has left this life, showing four quantities: lifetime spending by the retiree; lifetime tax paid by the retiree; total tax paid (lifetime tax plus the amount on any lump sum left in the RRIF); and the net amount (i.e., after tax) from the lump sum to be enjoyed by the beneficiaries. Each point represents a different one of the 21 market start years, and quantities are net present value (i.e., discounted against inflation). The horizontal axis is the outcome with flat withdrawals, and the vertical axis is the corresponding amount with the CRA-mandated withdrawals – so points below the 45-degree line indicate that a quantity was smaller with CRA withdrawals than with flat. This plot shows spending equivalent to 4% flat withdrawals.

Why is it interesting? Taxes, for one thing as shown in the visual below. The CRA withdrawal pattern extracts more tax during the retiree's lifetime – a quick tax infusion for CRA, and probably the reason such a pattern was introduced in 1992. However, it is the total tax that matters when we consider tax recovery over the longer term, and *total tax recovered is always significantly less with CRA withdrawals than with the more natural flat withdrawals*. The beneficiaries also receive less with the CRA pattern in all but one market start year. So the consequence of the CRA pattern is a triple loss – to the retiree, to the government of Canada and to the beneficiaries. The only bright spot is that the retiree lifetime spending, at this spending level, was the same for the two withdrawal patterns and for all market start years.





Overall, the message we took from the presentation is that it's important to withdraw the minimum possible from our RRIF/LIF, especially in the early years of retirement. It's also important to diversify one's portfolio into both equities and fixed-income investments. Jim's stress-testing models based on 21-year time periods of market performance starting from 1970 through 1990 showed that such diversified funds would ensure assets until at least age 90 in all but one of those periods of time.

After the seminar, we asked Jim his thoughts on how to maintain our funds in retirement. His response was to watch the investment expenses you pay very carefully. In reflecting on that comment, our thoughts first went to the Sun Life funds where many of us have funds located. These have among the lowest expense ratios one can find.

Jim has made his presentation available on the internet at <http://www2.ensc.sfu.ca/people/faculty/cavers/RRIF-LIF/> Just open the site and go to **Presentation to SFURA** Financial Interest Group, 2 December 2014, [slides and animations here](#).

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## Retiree Rep Arranges Retiree Research Fund by Adam Horvath

**By the time you read this** our colleagues from the Faculty of Education will already have received an e-mail notice that the Dean of Education has established an Education Retirees Research Fund (RRF). (If you have not received the notice, send an e-mail to [winne@sfu.ca](mailto:winne@sfu.ca) and he will send you a copy.) The material sent out is self-explanatory, but it maybe helpful to fill in the background.

As noted by some of the SFURA members previously, retirees face extra challenges in obtaining financial support for research-related activities through the "usual channels." In recognition of this, and to encourage ongoing intellectual involvement of senior scholars, some SFU faculties have put aside funds specifically targeted to retirees. Over a year ago, members of the SFURA executive (Drs. Gibbons, O'Shea & Wideen) encouraged the Faculty of Education representative (me) to explore with the Dean of Education the possibility of having such resources available for retired members of the Education Faculty. Dean Magnusson was quite receptive to the idea—it is a good fit with his concept of an extended community involvement with the Faculty. The result was an agreement to put aside an annual (non-accumulating) \$25,000 fund for retired members.

The actual negotiations took almost a year but as of last September he assigned Dr. Winne the task of drawing up a procedure to apply for and distribute these funds. The wording of the application is in the retirees hands, but to make the intent and spirit of the award clear: it is designed to promote and support ongoing scholarship--broadly defined--by retired Education faculty members. In addition there is a portion of the fund set aside to cover expenses involved in traveling to conferences to disseminate such scholarly activity. The goal is to encourage the continued productivity of the senior members of the education faculty and maintain the links between current and past members of this community for the benefit of both. In the fund, there is a built-in provision for grant recipients to present the results of their work to the current faculty. RRF grants can cover research-related costs of up to \$7,500 or travel costs up to a maximum of \$1,500. The awards are made annually and allocated based on the merits of the applications.

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## Editorial

Maurice Gibbons



And so to Kerrisdale for lunch with Jack Blaney, old friend from UBC days, builder of SFU Downtown, and former President of SFU. A merrie time until he tells me that retiree centres in Ontario universities have all shut down: no one went to them. Crushed vision of fountains, bronzes and marble halls....Executive meets. Discusses enhancing our humble quarters in the Academic Quadrangle to make it more member attractive. Considers a hired, part-time manager. Stay tuned....

Editor working on Remembering Harry Evans, desperate for good photo; puts out call for help and in an hour has five photos including the great shot on page one by Greg Ehlers, coming to us from Dale Northey and Creative Services. Amazing response. Exceptional. Appreciated....George Suart remembers Harry,

"He was one of my best friends at the university. We played bridge and poker together. I shared with many others a great liking for him."

Editor remembers as high school teacher trying to get Harry--then in the BC Department of Education--to approve a new creative writing course for credit. Fierce battle, gnashing of teeth. Many years later editor tiptoes into SFU, checking halls before entering. Then in the DAC, there he is....but shake of hands and all is forgiven. Harry was a fine man wanting the highest standards for schools and for SFU, and willing to fight for them...

Progress reported by Adam Horvath, our heroic trial representative of retirees thrown unarmed into the wilds of the Faculty of Education. The faculty has launched a \$25,000 fund for retiree research. Adam, embedded in the faculty, has launched several other initiatives that we will watch. Are we ready for other representatives in other faculties now? We hope so....

Reo Audette thinks it's time to make the newsletter more digitally sophisticated. What do you think? How do we need to update this newsletter? Let me know and then I'll report on it. Ahh! did just this moment see the spring issue -- an immortal tweet. Merry Christmas everyone.

## The SFURA Speakers Program: Winter Speakers

**Session #1:** January 20, 2015. Marilyn Bowman on "Ladakh: a Remote Himalayan Kingdom."

**Session #2:** February 17, 2015. Sanford Osler on "The Varying Roles of Canoes in British Columbia."

**Session #3:** March 24, 2015. Leigh Hunt Palmer on "The Science of Predicting the Future Climate of Earth."

**Session #4:** April 14, 2015. Dr Elizabeth Bryce on "Healthcare Acquired Infections." Dr Bryce is a clinical professor in the Medicine Faculty at UBC and holds positions on several important national and provincial health committees.

This program is directed by Yasmin Jamal.

The presentations begin at 11:30 A.M. at the Halpern Centre on the SFU campus.