

# THE ROTARY CLUB OF NORTH VANCOUVER WHEEL SQUEALS

December 1, 2008



*Text by Neil McDonald*

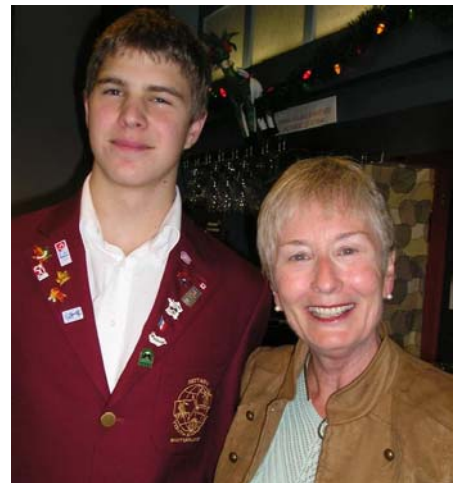
Charlie Derban warmed us with his usual quiet smile as he artfully extracted money from attendees arriving at the front door, which was followed by the usual socializing until President Norm got the meeting started at 6:30pm. Crystal Campbell led us with the National Anthem and demonstrated her boundless flexibility by negotiating the musical key as we were singing the first dozen notes. After this initial uncertainty the chorus was positively rousing!

Bob McKilligan sprang to his feet and, seemingly without any advance preparation whatsoever, gave an impressive non-denominational invocation. "Have invocation will travel" as an appreciative audience member commented.

## Guests

President Norm then asked for the introduction of guests and the following were introduced:

- Luke Cowell - a returning guest and prospective member. Luke is a technology consultant with a preference for Macs over PC's
- PDG Mary Watson - now gracing the position of District Youth Exchange Chair
- Aymeric Dietrich - our youth exchange student from Switzerland
- Bob Nowell - a former member and now a Rotary member in Lake Country.
- Frank Milledge - a perennial winter season Rotarian guest from Kingston, Ont.



## Announcements

During the meal, President Norm led off with the weekly announcements:

- Duck Splash - Deneka was congratulated for arranging a prize of \$1,000 worth of Vancouver Giants hockey tickets. Total prizes worth \$6,500 have now been donated. Decisions are expected soon from the Cruise Ship Centre and White Spot regarding additional prizes and Bob McKilligan is optimistic that good news will also soon arrive from Save-On-Foods.
- Wine & Food Festival - The net proceeds from this fund raising event were \$34,455. 50% will go to the Family Services of the North Shore and the balance will be split between the sponsoring North Shore Rotary Clubs
- Group Study Exchange - Neil McDonald gave an "infomercial" regarding the District's GSE programme and asked the club to consider sponsoring Rich Smith, a young North Shore sales professional who has been selected for next year's exchange with District 1090 in England. Club Directors approved this request and Rich will visit the club in the near future.
- Operation Red Nose - This annual community event is underway once again and the first night last Friday resulted in 34 rides generating \$911.50 in donations. This coming Friday is a big event for our club with 13 members confirmed to participate and Alec Wallace has arranged for Panago to provide complimentary pizza for the volunteers. Thanks Alec!
- International Projects - Terry McGauley provided an update on planning for an international project. Following discussion with the other North Shore Rotary Clubs, it appears that a larger project needs more lead time to develop so we are presently looking at a smaller US\$15,000 water and sanitation project for a school in India. The local Rotary Club has offered a US\$3,500 contribution and our club has up to C\$5,000 available to co-fund the balance with other North Shore Clubs.
- BC Binning Residence Open House - Jim Cuthbert announced that this Saturday the Land Conservancy conservation initiative in West Vancouver is to host an Open House at 2968 Mathers from 1 - 4pm. An interesting heritage home. Phone 733-2313 for more details.
- North Shore Museum - John Stuart told us that the opening of the new exhibit was a great success and around 70 people participated in the tour last Sunday.
- Salmon - Fred Sverre reported that the smoked salmon has now arrived and Jeff Pearce, David Spears, Neil Creighton, Deborah Sommerfeld, and Fred himself have sides ready for pickup from their freezers as needed.

## Sergeant at Arms

David Spears managed this portion of the program and started by helping Crystal Campbell to draw the lucky ticket. Turns out it was not so lucky as the six of clubs just does not cut it! On to the "Happy and Sad" contributions from members:

- Norman Thomson was happy that his choir is singing in a concert this Friday night at St. Stephens Church in West Vancouver. Guests welcome - contact Norman for info.
- Neil Creighton was sad that he had come across the fatal accident on the Freeway in Coquitlam last Saturday.
- Mary Watson was happy to be back at the club and pleased that we will host another exchange student next year. She has a student from either Squamish or Terrace available to fill our vacant outbound slot should we not have our own student to send out.
- Bob Nowell was happy to see that we have adopted his club's idea of giving our program speakers a Polio Plus vaccination certificate as a gift. One vial of vaccination costs only 20 cents and inoculates up to five children, but multiple vaccinations are often required in order to ensure that children are fully protected.
- John Stuart was happy that his new museum exhibit has been so well received and that he had been to a number of enjoyable stage events over the last week.
- Bryan Chalmers was happy with the recent tournament successes of the Grade 8 Girls volleyball team that he coaches.
- Joy Jones was more than happy (maybe even ecstatic?) that she is now a grandmother. Quinn Austin recently entered the world at a modest 10 lb 3 oz.
- Fred Sverre was more than sad about the current political turmoil in Ottawa.

## Program - Credit Crisis Trials, Tribulations, Travesty and Tragedy

With an impressive double-act two of our resident financial gurus, Peter Taylor and Norm Binion, presented a humorous review of the root causes within the U.S market of some of the world's current economic woes - as seen through the eyes of the mythical "Big Boy Investment Bank of Wall St". With excellent slide illustrations, they showed how problems due to lax mortgage credit requirements were being compounded by the use of Collateralized Debt Obligations (CDO's) by US banks to bundle mortgages and sell off these supposedly valuable assets to sometimes





unsuspecting institutional investors. With much riding on the forces of inflation to prop up this house of cards, things collapsed when a tighter economy, falling house prices and fresh mortgage foreclosures combined to destroy the illusion of economic health. We heard how CDOs are usually divided into three tranches of varying qualities and the rating agencies and insurance companies all played their roles in convincing investors that nothing could ever go wrong..... go wrong, go wrong, go wrong!! A very educational, entertaining and somewhat depressing presentation, which was much enjoyed by all.

David Spears thanked both speakers on behalf of the Club, Bob Nowell proposed the Toast to Rotary International and President Norm led us all in the Four Way Test to close out the meeting.

Future Programs & Events:

- Dec 8th Tony Pascuzzi -Values and Ethics Advisor
- Dec 15<sup>th</sup> Annual General Meeting
- Dec 22nd Christmas Fellowship Evening (Partner Event)
- Dec 29<sup>th</sup> No meeting



Wheel Squeals - Editor for a Day:      Proof Reader:

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|----------|--------------|---------------|
| Dec 8th  | Peter Taylor | Neil McDonald |
| Dec 15th | Alec Wallace | Ali Hashemi   |
| Dec 22nd | Ali Hashemi  | Alec Wallace  |

**Report from our Exchange Student in Brazil**

November Monthly Report

December 1, twenty-four days till Christmas, the first day of the last month of 2008, and my four months in Brazil mark. Being the longest amount of time that I've ever been away from home, I have most definitely experienced a bit of *saudade* (home-sickness). Yet, looking back and thinking way back to the first day I got here, how my host mom and sister pointed out the mall, Patio's and the central neighbourhood, Savassi, and tried to explain to me the relationship of everything to one another, I was completely overwhelmed. Now, all this is no problem to me. Plus, I have also unraveled the mystery of the *ônibus* (bus), which initially threw me for a loop when I had to get in and pass my money to a money-collector a few rows back before I passed through a little spinning gate thing to get into the bus. I was also concerned when the bus driver downshifted to second gear (yes, the buses are standard) to

crawl up a hill, I honestly didn't think we'd make it with the way the bus was complaining, but we did and I'm used to it now. I'm not even amazed anymore when we come face to face with another bus in the narrow twisty road my bus takes, and one has to back up to let the other pass inches away from it.

So, buses mastered, I feel like a pretty competent exchange student, since transportation is definitely a large obstacle for any exchanger. The next skill that I feel I have polished up this month is packing a bag. My checklist for leaving my house at any time includes: an umbrella, sunglasses, sunscreen, a coat, a map, my cell, my photocopied passport and federal police slip, as well as my Portuguese English dictionary, of course. These are my essentials, but since for all I know it may be raining in the morning and sweltering hot an hour or two later, I kind of wish I could just bring a little suitcase around with me. That way I could have complete outfits and items for every type of weather. However, that would be very inconvenient to try and get through the buses spinning admittance thing.

Despite my hassle with the constantly changing weather I have been remained determined in my pursuit of the Brazilian Culture, and have purchased two pairs of high heels. I am very proud that I can now last two hours in them and am fairly confident that with in the remaining seven months I will gain the ability to wander the malls and streets at all hours in them, like a true Brazilian.

Along with my attempts to blend into the Brazilian's more polished appearance, I've also worked on my appreciation of different areas through travel. As I mentioned in my last report I went to Rio de Janeiro and drove past the largest Favela (slum) in Brazil. The quantity of the poverty there is overwhelming, depressing and frankly a little intimidating, but common here and something I've grown accustom to seeing. The beaches of Rio are nothing short of their reputation, but the city still doesn't beat Vancouver for beauty.

I also traveled to a small historical town, Ouro Preto here in Minas Gerais. There the architecture is old and intricate and the many white churches and narrow cobbled streets look almost European. The next town I visited was also here in Minas Gerais and named, Carangola. It was very tiny and my host family and I drove for hours through countryside and coffee farms to reach the tiny town. There we attended a wedding, for my "cousin". And true to Brazilian reputation the festa after was very lively with music and everyone dancing. Some how they all seem to be able to dance, and one of my "uncles" found it quite funny that I didn't know what to do or how to follow the steps when he pulled me up to give it a try.

So, just like that another month has passed. I have one more week of classes until summer break arrives, and although I'm now understanding the classes, without sitting there and squinting my eyes in hopes that maybe I'll see the words magically or be able to slow them down so the enter my ears one at a time with a nice break in between, I'm finding I learn much more outside school. Whether it's facts about the area I'm travelling through, a new accent, a new Portuguese word or even a Finnish or French one from an exchanger I'm constantly learning and enjoying myself.

In conclusion, my advice if you are considering traveling would definitely be Brazil, just bring a pair of heels.

*Beijos e Bracos* (kisses and hugs)

Jen Chapman