An Immigrant's Story: Memoirs of a Dutch Canadian

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AN IMMIGRANT'S STORY:
MEMOIRS OF A DUTCH CANADIAN
MATTHEW GAASENBEEK, III

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Foreword

Writing these Memoirs has been a much longer and a more exhausting project than I had ever imagined. It is thanks to the many people who have taken the interest and time, and made the effort to help me, that these Memoirs were written at all.

My very first editor and cheerleader was our beloved eldest granddaughter, Sarah Cobourn whose enthusiasm and encouragement in the earlier phase helped me to persevere. At a later stage L. Col. Bill Adcock and my long time friend George Fells provided valuable input in such matters as proper grammar, styling, format and suggestions for more needed content where required. Karen Cobourn was very helpful, particularly in editing and toning down some of my perhaps too frank and politically incorrect prose. Karen, your help has been much appreciated. Additional touches which were most valuable were provided by my sister Marty.

But most of all I would like to thank the joint forces of the Harrison-Pennington family for the editing, art work and professional advice in bringing this book to completion. Ben, you are the gentlest and finest editor any struggling amateur writer could wish for; Sheila, thank you for your overall guidance; and Timothy, thank you for applying your artistic and computer magic to the layout and art work needed to bring this book to the point of printing. All your help is so much appreciated.

Last, but not least, I would like to thank Mary Sargent, who has been doing my typing for so many years. She has been faithfully retyping my endless drafts and corrections to the point of ad nausea. I do so appreciate your help Mary.

I apologize in advance for any inaccuracies, other important people, or stories I have neglected to include. I ask for your understanding that in a book such as this one it is impossible to mention everyone or to remember perfectly all the details of the past. I have done my best and this effort will have to suffice.

The final product's responsibility is, of course, mine alone, but any perceived quality would not have been possible without your much appreciated collective help.

Matthew Gaasenbeek III

H.L. Col. Matthew Gaasenbeek III and Mrs. Dai Gaasenbeek DCTJ
Toronto Garrison Ball - 2007

Dedicated
To All Future Gaasenbeek Generations

These recollections are dedicated to our children and particularly to our grandchildren and their descendants.

I have tried to share with all of you, what it was like to grow up in the Netherlands, the country of my birth; the reason why I left and came to Canada; to share with you some of my Second World War experiences as a young boy and what it was like to be an immigrant to Canada in the late 1940's and early 1950's. This autobiography is a personal account only and is not meant to be a complete story of our family.

As the first male Gaasenbeek to come to Canada, I felt a special obligation to record these memories before they are obliterated by the dust of time. It is, above all, an attempt to help you better understand who you are and what your heritage is, since the Gaasenbeek and/or Gaasbeek families (which is the same clan) go back hundreds of years, if not longer, in what are now the Netherlands and Belgium.

I hope your subsequent families will enjoy this effort and find yourselves interested in these recollections long after our generation is gone.

Along with my wife Dai, we deeply and most affectionately wish all of our children and their descendants for many generations to come, long, happy, prosperous, wonderful and worthwhile lives. May you all be a force of good only, in your lives and may God's Blessing rest upon you and your families as it has in the past upon ours.

Matthew Gaasenbeek III
Toronto, Canada, 2011

My Mother
Mrs. Hendrina Barbara Gaasenbeek Scheeres
May 27, 1907 – March 26, 1994

Matthijs Gaasenbeek II – My Dad
March 3, 1891 – December 14, 1971

Oma - 1965
Martha Johanna Scheeres-Goedheyt
January 3, 1879 – August 10, 1966

Chapter I
1930 – 1939 Childhood in Holland

"A great man is he who has not lost the heart of a child."
Mencius

Mother delivered me, Matthew (Matthijs) Gaasenbeek on February 27, 1930 after a long and difficult birthing. I was her first born and the third eldest son of the eldest son to be named Matthew. Apparently I bypassed baby talk and did not speak much until I was three and then spoke in full sentences. I remember playing with Len who was my first brother, when I was about four years old but not with the others until I was older. In time there were six sons and one daughter, as well as two older half sisters from Dad's first marriage. Sadly, his first wife had died from tuberculosis; a major killer in those days.

Dad had become an elder in his church. Part of his duties was to visit the members of the congregation including my widowed grandmother, Mrs. Martha Johanna Scheeres Schreuder Goedheyt, who had three daughters. The second one was Hendrina Barbara who became his second wife, even though she was 16 years younger. Dad had two daughters, Sophia ("Fieke") and Maria Catharina ("Mieke") who were only about 12/14 years younger than she was. Mother raised these two girls as if they had been her own daughters. Mother had been at teachers' college, but since there were no jobs for teachers during the Depression, she quit and joined a bank. Dad's family was small, consisting of only one younger brother Dick, whom we rarely saw.

Mother had two sisters, Anne and Martha. Aunt Anne married Ubbo Ubbens, a lawyer who went to the Dutch East Indies (now Indonesia) as a legal advisor to the Colonial Dutch Government.

Their family spent the War in a Japanese concentration camp, a story to be told later. Aunt Martha, who was also a bit of a rebel, like myself, spent most of her life in Cape Town, South Africa and her later years in England.

We lived in a middle class house at Kleverlaan 83, in Bloemendaal with polders (land cleared from the sea) on the other side of the road. Dad had been a successful and well-off owner of a small, independent stock brokerage firm in Amsterdam, but had lost most of his fortune in 1932, not the depression of 1929, which he had seen coming. However, he did not think the Dow Jones would go to 40 (!) and that his favourite stock, Royal Dutch Shell, would sell for 10% of net working capital. As a result, in 1932 he had to dispose of the wonderful home he had owned before he moved to the Kleverlaan.

The Depression was in full swing and I remember Mother making a bookcase out of two orange crates and covering it with a hideous greenish blue cloth with black dots. I thought it was terrible looking, even though I could not have been more than 4 or 5 years old. Mother probably wanted to show she could adapt and survive!

In 1936, having financially recovered, Dad purchased a beautiful house at the Amsterdamse Straatweg in Baarn, about 30 kms south east of Amsterdam. It was an imposing red brick patrician home built around the 1880's on a 1½ acre lot (quite large for Holland) with both a lawn in front where we practiced field hockey and a large back garden surrounded by a brick wall about 8-9 feet high. In this garden was a small wooden utility building consisting of three sections and a usable attic. The latter became a large clubhouse for the children. Later the area around this building was fenced in and became my small mini farm, a wonderful place where I could be with animals and escape into my own private world. Our direct neighbours beside us lived in similar homes; the back garden adjoined an orchard and a wood lot. After our parents sold the house when coming to Canada,

it became a school for social workers. Later, it was converted into an office building. I guess these old houses just became too large to be used as a residence.

Palace "Soestdijk" was about 2 kms down the road, and was the summer palace of Queen Wilhelmina, a much adored queen who had been on the throne over 40 years at this time. The palace had extensive grounds which started not very far from where we lived. During the war it became a source of wood for heating at least one room in our house. Baarn dates back to the 11th century and is situated on a fairly narrow belt of a sandbank or old dunes leading in a northwest direction towards Amsterdam. People have lived there since Neolithic times. The population is about 15,000 and resides mainly in the small town in the lower part closest to the polders. Baarn and its surrounding small towns are called "Het Gooi". For the past few hundred years it was one of the favourite places for wealthy Amsterdammers to have their country homes. It is the home for many Amsterdam executives and senior people in the mass media. Today, it is one of the few forested areas of the country, has large areas of heather, and is also favoured by poets and painters.

As kids we loved the house. It was big, had five bedrooms on the second floor and another two on the third floor, as well as a very large attic with a high ceiling, where we played in the winter or when the weather was too wet to be outside. In those days there were no refrigerators, washing machines or dishwashers, but Mother did have two maids and a male house servant, "Gérard", as well as a gardener. Gérard was not really a servant, but more a member of the family. Dad would take the electric train to Amsterdam and then walk to his office on the Heerengracht. He would be home around 6:30-7:00 where the first thing he would do, would be to pour himself a gin and then get ready for dinner.

Dinner was formally served around a large oval mahogany table. Dad would often bring guests or clients to have dinner with us. Prayer was always said at the beginning to bless the food we were about to eat and then again afterwards to thank God for the meal - I guess Dutchmen in those days took nothing for granted! After the meal came the hard part. Dad would read from the Bible for 10 minutes or so, and then we had to discuss the meaning! This was, when we became teenagers, pure agony. We wanted to leave! But we did learn a lot about the Bible, although it was only when I was much older that I realized Dad left out many of the parts not suitable for children!

There was still one more year to go in kindergarten. Apparently I had been expelled from two kindergarten schools in Bloemendaal, which I can only faintly remember. The problem could have been that it might not have occurred to me that one should also follow orders from strangers, i.e. teachers, and not only from parents. Anyway, my parents sent me to a Montessori School in Baarn which worked out well. From there I went to the Nieuwe Baarnse School, which was a fine private school. Classes were small, about 20-25 kids and by Grade III we had our first male teacher. During that period for one year we all had a small garden plot of about one square meter which was for us to plant. Snowdrops, goldflowers and peas were my favourites; plants which we still have at the farm. In art we had to draw the flowers. Loved to draw the snowdrop flower! Still think it has a special charm of being the first flower in the spring, having to fight its way through snow and is one of the most modest, simple, elegant and classic flowers of all.

Dutch history was an important subject and French was the first foreign language taught. I certainly did not like French, did not think I would ever need it and asked my teacher in class why we had to learn it. His reply was hard and definitive; *"Holland is a small country, nobody was going to learn Dutch, we would have to beat the 'perfidious*

English', the 'immoral French' and the 'terrible Germans' at their own game! Any further questions?" And of course there weren't.

During or shortly after Grade VI we had to write an admission exam which determined whether we would go to a high school leading to trades and technical occupations or to a high school which prepared one for university. Both high school systems are pretty good and similar. In both cases you are expected to learn your Dutch as well as English, German and French. In those days we started French in Grade III, German in Grade VII and English in Grade VIII. Public school was six years and high school was five years. Students had to follow a fixed curriculum. Because English is so close to Dutch, despite the late start, at the end we all spoke English the best. After the War we saw a lot of English movies which also helped. Anyway, I passed the exam and went on to the "Baarns Lyceum", which would prepare us for university.

High school was not easy for me. The war had started and food rationing quickly became severe. Looking back I think a major factor could have been that as I was starting the normal growth of a teenager, malnutrition hit me harder. The disruption of war, with classes one year at private homes, one year of virtually no school at all and the subsequent race to catch up after the war and sickness was too much for me. One winter was almost entirely spent in bed due to illness, but I do not remember what year it was, though it could have been the time I failed my school year. There was a great deal of homework and I remember studying French vocabulary secretly in church on Sunday. Our family was large and I generally tried to sit in the back so I could study quietly without fear of detection.

My brothers Len, Dick, Henk and I played a lot of sports. In the fall and winter it was field hockey. We were members of the "***Baarnse Hockey Vereniging***" with games every weekend. In the end

I played in the Junior A league, which was the highest level for boys in my age bracket. In the spring and summer we sailed at our local sailing and rowing club, *"**De Eem Roei en Zeil Vereniging**"*. The Club is located on the river *"Eem"* which leads to the Ijsselmeer. There we were all taught to be fairly good sailors, while knotting skills were mandatory. This was taught by a tough, crusty, no-nonsense retired boatswain from the Dutch Navy, who pounded knot making into us; a skill which has been most useful in the rest of my life.

We sailed single mast 12 foot dinghies with a retractable centre-board. They were tricky boats to sail, but we learned the basics of sailing well, because a small mistake could capsize your boat. And in racing we all took chances such as hauling up the centre-board to take a short cut going over a sandbar, which did not always work out as hoped.

As an aside, years later my son Matthew and I made a trip together to Holland and England. While we were in Holland, we went to see our old sailing club and from there went north to Friesland. The Ijsselmeer had been turned into land after I left Holland. It was a strange experience to drive over land which had been under 20 feet of water that I used to sail on as a teenager! Now there were farms, forests and towns. Of course the removal of all that water uncovered many ancient shipwrecks and even airplanes which had been shot down during WWII. Some of these items are now displayed in a museum at Lelystad, a new city built on the reclaimed land.

Baarn and the environs were on the migratory route for birds from Scandinavia moving south to the Mediterranean and North Africa. I often found injured birds, particularly song and predatory birds which I would try to feed and look after, sometimes with success but most often not. Birds are like high performance engines; it takes little to make them malfunction and a great deal of difficulty

to fix them. In our neighbourhood there were also many huge oak and beech trees; towering old trees with many cavities where crows and pigeons made their nests. Sometimes, when some nestlings had fallen out, I would take them home and try to raise them. Their favourite food was bread soaked in milk which worked out rather well. As the young pigeons learned to fly, they would take off when released. Young crows were different. I remember one which was rescued, force fed and then released. It would fly around the garden then would sometimes land on my shoulder and nibble on my earlobes! Those were really special experiences.

Our geography teacher, Mynheer Eskes, lived nearby, and was a great friend of our parents. He was also an avid bird watcher and would often take me along on his walks. In Holland there was a tradition of looking for plover eggs, which are considered a delicacy. The tradition calls for the first plover eggs found each year in the meadows or polders, to be presented to Her Majesty, the Queen of the Netherlands. Since the Queen had one of her residences nearby, I think Mr. Eskes had the secret hope he would be the one to find the first plover egg to have the honour to present it to Her Majesty. I was not much help the times I went with him, since he was much better at the search than I was. Plover eggs are small and very well camouflaged with a dark green mottled colour making them difficult to spot in the grass. There is no real nest, only a bit of a dip in the grass, with usually four eggs. Today those birds are protected and the collection of eggs is not allowed.

I would also, particularly in the summer, love to go exploring by myself or sometimes with a friend for the greater part of the day in the forests near our home. These were the grounds of estates where the forests were open to the public. One of them was called "Buitenzorg" (Without Care). It had a beautiful mansion and it was always my dream to someday own a place like it. During the War we would always scavenge for food, and among other things, try to find

duck eggs in the spring or collect mushrooms and blueberries by the basket in the fall. On these estates were often canals and ponds with islands. Now in that part of the world because of the mild winters, and better game management there is far more wildlife than in Eastern Canada. That includes birds, deer, rabbits, hares, foxes, minks and similar predators. Ducks nest on islands to avoid nest robbers. Once we found on a piece of land, across from an island, a large wooden wagon box used to haul manure. It was heavy but we were able to get it into the water. It floated and was a perfect raft. We crossed over to the island and found about four or five duck nests. In one, the ducklings were hatching, something we had never seen before. We left the little ducklings alone but took the eggs of the other nests, much to the delight of Mother, since rations had become small at that time during the War.

One time when exploring these forests by myself I was wandering through a plantation of Tamaracks and came across a small clearing. And there, all of a sudden, I was stopped by a strong, vibrating wave of fear and worry. I froze; only letting my eyes move until I found the source. There was a robin in a nest in a tree about eight yards across the clearing. She was staring at me and when I moved, took off. It was the first time in my life I had felt the raw emotion of a fellow living being before I had seen it. There have been other times since and I don't care if my scientific readers call it hogwash. It was an extraordinary emotional experience. I remember it like it was yesterday, and it was very real.

We also had dogs. My first and most beloved dog was a female, smooth haired Fox Terrier inappropriately named "Robbie". Although I grew up in a large family, I was a lonely child and that dog was my best friend. In my biased opinion Fox Terriers have more courage, ounce for ounce, than any other breed. She had puppies each year when there was still enough food. Puppies are a totally unvarnished and complete joy to have and raise! We would sell or

give away the pups when they were 12 to 16 weeks old. Their sire was owned by neighbours (Family Scholvink) whose children were excellent friends. Tries was one of their daughters who bred these dogs and had given me Robbie. She was my mentor in raising dogs. Then tragedy struck one day when Robbie was killed by a German Army staff car passing by. We lived on the main road connecting Amsterdam, Baarn, and Hilversum with a branch to Arnhem and there was a lot of military traffic.

The next three days were without a doubt some of the worst in my life. With all the other horrific things going on around us, I became a great deal more cautious in allowing anyone to get that close to me emotionally from that point on. Early experiences are definitive. My second dog was one I rescued from a farmer who was going to drown it in a sack in a canal. When I told him I would take it and look after it, he still wanted one guilder which I paid and thought to myself, there must be a special place in hell for people like him. Unfortunately, but not surprising, the dog had been abused and had the soul of a slave that could not be cured or liberated, despite a great application of tender loving care. I have always thought that Anatole France said it best, namely that *"Until you have loved an animal, part of your soul will have remained dormant."*

Our family life could perhaps be best described as "tumultuous". With two half sisters, three younger brothers and one younger sister, conflict was regular, rowdy and loud (my two youngest brothers, Peter and Frank came later). In addition, though our parents were very fond of one another, their conflicts were of Trojan dimensions. As the eldest son I invariably took my Mother's side. It is only at a much later, more mature stage that I began to realize that (1) Dad may have had good cause and (2), when married people fight they argue in a coded language an outsider will never understand. One should therefore just stay out of other people's marital spats. Being the eldest is difficult enough. I often felt I was an icebreaker to break

up our parents' at times, old fashioned rules, which was hard emotional work. Secondly, when my siblings quarrelled, which was regularly, I was held responsible by my parents if I happened to be around.

But there was always lots of action. Mother much preferred to have our childhood friends come over to our house rather than the reverse, so at all times there were many young people around. We would also have "class meetings". In the later years of the war we could not meet anymore at school, because it was located near a railway station which was often bombed. Allied air force accuracy was not exactly precise in those days. Often they missed by a kilometre or more. As a result, our high school was closed, since one unfortunate hit could have wiped out 800 students at one time. One day two of us children had a home class meeting at the same time. There must have been sixty children! At the high school there was a system of "Class Guardians". It was an elective office. Duties included discipline, keeping an attendance record, and most importantly, negotiating with teachers if two or more were planning a major exam on the same day. I was regularly elected class guardian partly due to the fact that I learned early if one stood up to the class bully(s), all the girls would vote for you. That, with a good percentage of the boys' vote, made your election easy, that is, if you were willing to suffer a bloody nose now and then.

Father was older than Mother; stern, deeply religious in the Old Testament sense, a true Victorian and formal fearless Calvinist. I can remember two cars he owned. The first was an Isotho Franchini, a large touring car. Today that car would be a priceless collector's item. Dad was a terrible driver and from time to time stalled the car. Once he stalled the car before a railway crossing with the whole family in the back. We sat there for quite awhile until he got the engine going again. Later, we all much preferred the new, non-stalling Ford he purchased!

My mother Hendrina Barbara Gaasenbeek Scheeres was born in Amsterdam on May 27, 1907. She was a smart, gifted and beautiful woman with a real presence; when she entered a room people noticed. Because she was intelligent, if she got annoyed at you, she could and sometimes would cut you down with a few firm well chosen words! She was also a singer, in a number of languages. She played the piano expertly and was a fine poet. Some of her poetry was published in the *United Church Observer*. After her death, with the approval of the family, I collected all her English poetry and had it printed in a small book for everyone in the Gaasenbeek Clan.

Mother was an active member of something called the "Dutch Broken Gun Society". This organization had the naive opinion that standing armies caused wars and therefore if Holland had no army, it would not get into a war. In the First World War, the Netherlands had a strong, tough army and the Germans left us alone. In 1939 however, we did not have a good army; in fact it was a pitiful excuse of an army, partially due to the influence of such organizations as the above society. To compound matters further, the Dutch Government had erred by stocking up on a seven year supply of many strategic materials, making Holland an even more tasty morsel available for the taking by Hitler.

As my sister Marty Goodier said in her introduction to my mother's book of poetry:

"She was a woman of feeling and intuition. She could be very happy or very down. She had strong likes and dislikes and was very sensitive to the atmosphere of a place or situation. My siblings and I found this difficult as we seemed to approach life in a more rational way. As I grew older, I realized that many decisions and opinions may also be based on our own feelings and intuitions, but we tend to rationalize them and convince ourselves that they are based on fact.

"Mam" was a remarkable woman, with many talents. She was intelligent and always maintained an interest in the world around her. She was elegant. She kept current on politics and had a special interest in the stars and the universe.

Above all Mam valued her family. Her sons and daughters and their off-spring were her riches and she was proud of them all. She loved life, embracing it for whatever it had to offer and she expressed this in her poetry. Although she mainly wrote for herself, she would write poems for special occasions".

As an aside Mother participated once in a Canadian contest among the Dutch immigrants called the "Thank You Canada" contest. The referee and jury were the CBC. To her surprise and great pleasure she took first prize, the winning poem reproduced below:

"Thank You, Canada" Song[1]

It was spring in nineteen forty five,
In starving Netherlands.
In suffering and hopeless strive,
We prayed: "God free our hands".
Canadians, they came to save,
And for our lives their lives they gave.

Canadian graves in Holland lay;
This sacrifice will be,
A debt we only can repay,
With love and loyalty.
Together going hand in hand,
We build the future of this land.

The Dutch in Canada, they feel

[1] Poetry and Thoughts, Hendrina Barbara Gaasenbeek-Scheeres 1907-1994, Private printing 1995

A bond that's strong and true,
Proud of their heritage, they seal
The old in the new;
Our Canada, strong and free.
God, give us peace and unity.

Two of her other poems which I liked are as follows:

The Mothers

As it is Mothers' Day today,
Allow me a few words to say.

The men we thank and honour here,
To wife and mother they were dear.

These women had to stay and wait,
In fear for their beloveds fate.

For many years the boys were gone,
Till finally victory was won.

To bear anxiety is hard,
The mothers bravely did their part.

We offer our sincere salute,
To all Canadian womanhood.

Memory

I sing of the land, where a child I have been,
The dikes and the windmills, the polders so green.
The thunder of North Sea, the wind in old trees;
From carpets of tulips, the soft perfumed breeze.

In wide open sky the cloud's changing light,
And canals and lakes are reflecting it bright.
So simple and stubborn, but true to their clan
Are fishers and farmers; town's hardworking men.

Whom I trusted and loved, who were to me so kind;
My relatives and friends, I left all behind.
I came to this land, that received me with grace,
And with thousands of others, I found here my place.

It's a beautiful land, abundant and free.
My children are happy, and so will I be.
Our love for this land makes us forget the past.
And "Canada" will be our "homeland" at last.

But … there's a sore spot in my heart that will stay.
May it be like a pearl in an oyster, I pray.
With layers of song I shall cover this pain,
Only "Memory's" shining pearl will remain!

This third poem "Memory" meant a great deal to me. I once read a poem, which unfortunately I am unable to find again, that compared the soul of an emigrant to one that *"was suspended between two continents, at home at either, at rest at neither"*. There is a great truth in that. There always is a sweet pain of longing and loss. On the other hand, an emigrant had the privilege of being part of two cultures, which enriches one's life immensely, but at a price. Life is often nothing but trade-offs, or as the Spanish like to say, *"Take from life what you wish, but be prepared to pay the price."*

Our only surviving Grandmother (my mother's mother) was also an important fixture in the family. "Oma" was widowed at an early age and had five children, three girls and two boys. The two boys died, one at about one year and the older at about twenty years of age from tuberculosis. Even though she was deeply religious, she told me once she never really got over her loss. Being her eldest grandson, I always suspected she had a soft spot for me, which was great, since an eldest child can have a difficult time in a large family.

Oma lived in the old part of Amsterdam, in a third floor apartment without elevators. It was not very far from the house where Anne Frank and her family were in hiding. Oma would spend most weekends with us in Baarn. She was a tiny slim lady, always in black, with white lace, and simple jewellery. We would have great chats. Once she told me that one of her grandfathers had been a Russian nobleman. The Czar had exiled him because he had killed someone in a duel, at a time when duelling had been strictly prohibited. He had come to Holland and settled in the Province of Limburg. At one time I had to make a long toast/speech to a group of senior Russian executives and politicians in St. Petersburg. I used this bit of personal history in my remarks and it went over very well! Maybe one of my dear descendants can use this story sometime in his or her life!

I visited Oma many times in Amsterdam. Our favourite activities were going to the movies, the Amsterdam Zoo ("Artis") and the Tropen Museum. It is a wonderful museum which deals with Dutch colonial history and one could spend weeks there. I think this may also have ignited in me a strong interest in different cultures and in all matters relating to the Third World.

Several times in my later years when I had to go to London, England for business, I used the weekend to visit Oma. On those trips the first few hours of the following day were always spent fixing the many things that go wrong in the average home, especially light fixtures and switches. She had become too old to look after such matters herself and really appreciated my help. But one evening is most memorable: I had invited Oma and her daughter, aunt Anne Ubbens for dinner at a quite well-known, respected nightclub, where they had never been in their entire lives. The dinner was excellent and then the show started. As some of my readers may know, in Amsterdam many shows begin at the point where they call the cops in Canada! My two ladies were absolutely – what is the word –

fascinated and appalled, but highly interested! Oma's eyes rolled just about out of their sockets and all she could say was *"that brazen hussy"*. I teased her that she did not have to look that hard! She replied that she was very happy I had taken them there. Now she could speak from firsthand experience to her many grand and great-grand children that these places were very bad and they should never go there! In Holland people tolerate many things as long as they do not interfere in the lives of others. However, that does not necessarily mean they approve of it and if you live there, you better conform, because the social mores are strong and tight!

In the summers Dad would book the family into a "pension" for a few weeks in a small village on the Dutch shore of the North Sea. The beaches were wonderful! We all tried to get a beautiful tan but as a result we always got terribly sunburned, which probably caused my melanoma in later years.

In the last few years of the War these vacations were no longer possible. The Germans were building the Atlantic Wall in the coastline dunes and allowed no one near, which was probably not an entirely bad thing. In the year before, a fair amount of war ordnance and debris had washed onto the shore and now, thinking back these many years, some of it was probably highly dangerous. As kids we were fascinated by the debris and always examined it. I do remember one grisly item. It was about a square foot, perhaps a bit bigger, of human belly skin with a fair amount of intestines still attached to it. That sight has haunted me ever since.

In the earlier years, in many ways it was a gentler and more civilized time than today. No one worried about child molesters and crime rates were very low. Every day the vegetable man would pass by with his horse and wagon. Mother would go and pick out the fresh, locally grown vegetables for dinner that night. Similarly, the milk and cheese farmer would come by and Mother bought milk

and/or cheese. Once a week the fishmonger would arrive with fresh fish caught the night before in the North Sea. He would come into the kitchen and butcher and clean still living sole for dinner. I think we had far better quality, less polluted food in those days than we do today.

Every member in the family, except Dad and me, could play the piano, violin or bass. Many evenings Mother would play the piano, others would play a musical instrument and the rest would stand behind Mother and sing Dutch, English, German, French or Italian songs. Mother would have all the song books which we would read looking over her shoulder.

Christmas Eve was also special and the one thing I have missed most. First of all there were no gifts; it was strictly a religious event. On December 5, we had Santa Klaus when gifts are exchanged. These gifts must also be accompanied by a poem written by the giver, teasing the recipient. On Christmas Eve, Father would light the real candles in the evening on a real Christmas tree. There would be of course a pail of water and a sponge in case of fire, but I do not ever remember that they had to be used. Everyone would be assembled, including the household staff and Dad would read about the Birth of Christ from the Bible. The whole mood and ambience was very special. Later, when I came to Canada and saw the electric Christmas lights, which I had never seen before, I thought it was the height of vulgarity and commercialization.

As I said, despite the war, in many ways, it was a more civilized, gentler and humane age. That spirit is now rare, even in the Netherlands, but we have lost something most precious, for which I will forever be nostalgic. This loss deeply saddens me.

Three Generations: Matthew Gaasenbeek II, III & IV
Ottawa, Canada June 1967

Our home at the Amsterdamse Straatweg in Baarn around 1950

Baarns Lyceum – Our High School – Since torn down.

Soestdijk Palace

Mom and Dad sharing a private moment
at their 35th wedding anniversary in 1964

Len, Mother, Dick and me
Dutch Coast - 1935

Mr. & Mrs. Eskes and Mother in front of
their house. Baarn, Holland – 1961

Dad and me - 1933

My parents and me - 1932

Oma, Martha Johanna
Scheeres Schreuder Goedheyt
January 3, 1879 – August 10, 1966

Johannus Leonardus Scheeres,
(Husband of Oma), Our grandfather.
February 13, 1876 - November 28, 1922

Johanna M. Schreuder Goedheyt Larton
Mother of Oma
November 27, 1852 - 1938

Hendrina Barbara Scheeres
Mastenbroek
Grandfather's Mother

Father of Oma, Martinus
Gerardus Schreuder Goedheyt
December 24, 1848 - 1925

Martinus Schreuder Goedheyt,
(Oma's grandfather), Born in 1820
Martinus Gerardus Schreuder
Goedheyt, (Oma's father)

Chapter II
1939 - 1945 The War Years and Liberation

"What deep wounds ever closed without a scar?"[2]

Whitsuntide, May 4, 1940, which is a holiday in the Netherlands, was a beautiful spring day. We all woke up early because there were trucks parked along our road, the main highway from Amsterdam to Utrecht and Arnhem. Dad went out to speak to the drivers and found out that Germany had invaded the Netherlands and the drivers did not know what to do next.

The next few days were a flurry of useless activities. Mom and Dad loaded the car in case we wanted – or were forced to evacuate – but where does one go in a country measuring 150 x 250 km with 12 million people at that time? Police came by the same day to pick up Dad's properly registered, unusable 200 year old antique rifle. Because the rifle was registered, the police were able to pick it up immediately which is the very reason why I am so much opposed to the registry of long guns in case we are ever occupied by foreign forces or experience dictatorship or civil unrest. Mother buried the family silver in the garden just in case. After ten days of fighting and the bombing of Rotterdam, killing 5000 people, the Dutch capitulated.

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[2] From **Childe Harold's Pilgrimage** George Gordon Byron (aka Lord Byron), later Noel, 6th Baron Byron of Rochdale FRS; British poet and a leading figure in Romanticism. **ISBN-13:** 978-1426412233, BiblioBazaar (July 17, 2006)

There had been heavy fighting about 20 to 25 kms from our home in a sandy, old dune terrain (the "Veluwe") to the east of us, near the town of Barneveld. Dad and Mother, in their total ignorance, decided to bicycle over to the battlefield to have a look and took me, as the eldest son, (then 10 years old), with them. When we arrived at a forested area where the fighting had been particularly heavy, German and Dutch soldiers working together were still carrying out the dead bodies. My parents took me away quickly, but not before I had seen the soldiers' shattered and torn bodies. That sight did not particularly bother me as I had already read enough about war to know that in battles soldiers would be killed.

Three other memories did stay with me however. One was seeing a small creek about twenty feet wide being red with blood. Water does not flow fast in Holland and not at all if the pumps are not working, which had been the case. Remember that in Holland a great deal of land is below sea level and water must continually be pumped up and out. German soldiers had tried to cross there and many must have died in doing so. Secondly, in the surrounding farmland thousands of white chickens were wandering about. That area specialized in poultry and dairy farming and clearly their buildings had been blown up allowing the animals to escape. Many cows were also on the loose, bawling in agony, because they had not been milked and their udders were close to bursting. But one last thing has stayed with me ever since. We talked to a totally exhausted Dutch soldier resting against a small haystack in a field. He had been a machine gunner and what really had shattered him was that Fifth Columnists (Saboteurs) had removed the ammunition from the ammo boxes and replaced it with gravel. If that was not enough, his officer(s) had deserted at the first sign of fighting. Right there I swore a solemn oath that if I ever had responsibility for subordinates, family or others, I would look after them with all my might and to the best of my abilities to the very end.

At dusk the next day the German army in their trucks and vehicles came through on their way to Amsterdam and the coast. It was a grey evening; the German soldiers were in grey; grey were their faces, almost as if they knew they were committing a terrible act of aggression. Grey were our moods. The movement of troops lasted a long time. The following morning we as children referred to the Germans as "rot moffen" which is similar in venom to using today's most vulgar racial slurs. We were sternly warned that from here on we could never use these words ever again and that we should not say anything derogatory about the Germans in public, since this could be highly dangerous. It was a lesson our parents only had to give us once.

Food of course was still plentiful. But Dad knew better. He immediately started to buy storable food. In the end our basement had a great food stockpile which augmented particularly in the later years our ever diminishing rations. I still remember him saying: "Well everyone, you better enjoy it; this is the last of the canned meat (or jam) until the War is over."

In retrospect I think that as children we all survived remarkably well, partly due to his foresight. In the weeks following the occupation, we continued to visit families and friends. At that time about 5-10% of the Dutch population admired fascism and Hitler, partly because Germany had seemingly solved the unemployment problems of the 1930's. I remember one visit where the wife seemed not all that displeased that now *"We are going to be part of Germany!"* We were stunned and never visited them again. At that time of course many people thought that Germany had won, or would win the War.

It was not until Germany invaded Russia, which came as a huge shock, and having just studied at school the Napoleonic Wars and Napoleon's defeat in Russia, that I felt certain Hitler would meet a

similar fate and was much relieved, since now Hitler was bound to lose in the end! This had greatly worried me, since I could not be so sure of the final outcome up to that point.

During the next three years things slowly got worse. Food rations were continually cut; factories ran out of raw materials and stopped production, unless they could be converted to German war production. Once the bombing of Germany started in earnest, our factories were robbed of their equipment which was shipped to Germany and the workers were forced to work in labour camps there. Oppression became tighter, starting with the rounding up of Jewish people. First they all had to wear a yellow Star of David, and then they were rounded up for shipment to Germany or Poland for Hitler's "Final Solution". Even though officially we did not know this, somehow we were absolutely certain they would all be massacred in short order. As a result of one of the earlier razzias (round ups) the entire Dutch labour force went on a general strike. After a number of labour leaders were shot, people went back to work.

At about the same time our only living Grandmother, "Oma", started to take in and hide allied air crew who had been shot down. The penalty for doing this was instant execution. I learned about this only many years after the War, because these matters were, of course, never discussed during the War, nor as it turned out, afterwards. Why, I am not certain, it could be for the same reasons veterans did not want to talk about their experiences. Or it could be that it was too painful; we wanted to forget and get on with the future and rebuild our lives and country. In the latter part of the War, for I think the last three years, Oma hid and protected a German Jewish family with two daughters. No one in the family was of course to know but you cannot hide that for three years. During that period the family could never leave the apartment and they could never sit in front of a window without curtains. Oma was given stolen ration cards by the

Underground. However, she could not use them in her own neighbourhood because the people would have known that she was a widow and living alone. Because of this she would go to other parts of the city to do her shopping. Apparently this gave her a reputation for being "*stuck-up"* as one of our cousins found out from a local shop keeper when Oma died. Also, to have a strange family in one's house for three years who could never leave, even once, inspires awe. How did she do it? She was deeply religious and I still think of her as a Saint. Once after the War I tried to discuss this with her, but she really was not interested, did not think it was a big deal, that it was only a Christian thing to do, and it was not worth talking about.

Bombings and strafing of trains by airplanes became much more common. We lived less than a kilometre from a railway line and the railway station was only a few kilometres from our home. Every so often a Spitfire of the Royal Air Force (RAF) would come zooming very low over our house and open up on a train at the railway station. The noise of the engine and the roar of the guns above were terrifyingly loud; I swore our entire house would come apart brick by brick. The guns seemed to go off almost inside your head. Afterwards we would collect the empty shell casings and the belt links and re-assemble them as souvenirs. Once, a train had been loaded with horses. It was a horrifying experience to see all the poor dead animals and to see them bloat in death so quickly! American Lightnings (a fighter plane) also tried to bomb the rail lines. They rarely succeeded and seemed to miss at times by as much as a kilometre. Even when they hit, the Germans repaired the lines in 24 hours. I always thought the Allies should have only taken out the locomotives. These take a long time to replace and meanwhile the leftover railway cars would block the lines.

There was a military airfield, "Soesterberg", about 20 kms from our home. One of the saddest sights was during one of the first bombing runs by the RAF in the early part of the War. They were a

small flock of about 25-30 Blenheims, an obsolete two engine bomber, attacking in broad daylight. With binoculars we were watching them being shot down one by one. You could see the crews parachute out and one chute which caught fire. It was amazing how long it took for a broken up plane to hit earth. Pieces such as wings seemed to tumble down so slowly for the longest time. It was a surreal experience, watching brave men die so high up and so far away. It did not seem real, yet it was.

There was a fair amount of anti-aircraft artillery. Their shells would explode high in the air causing a rain of shrapnel, sometimes breaking a number of roof tiles as a result. In the last few years of the War there was rarely a moment you could not hear either bombs or guns go off somewhere in the distance or at times close by.

Many of the houses in our neighbourhood had been taken over by the Germans. At one point four German officers came to our home to requisition our house. Mother was a "Force One" lady, good with languages and spoke perfect German in an upper class accent. She asked the officers to come in, offered them coffee then proceeded to tell them that because they had started the war, it was their fault she could not offer them real coffee, but only ersatz coffee (substitute coffee). She then called in her four sons who were all blue-eyed and blond (good Aryan stock) and finished telling the officers in no uncertain terms they could not take her house because of the children. One guesses they did not really care that much and at that time they were still trying hard to win over the Dutch population. In any event they did not take our home but went in another direction and took the house across the road which was on a small little street perpendicular to the main highway where we lived. Little did they know that subsequently the other house across the road was to become the home of the regional Underground Commander, as well as the house next door on the north side which housed a similar leader. Our neighbour's house on the south side was owned by an

elderly Jewish lady and it was of course taken. So for most of the War we had Germans next door. Actually, that was not all bad for reasons explained later. The best place to hide is next door to the people who are trying to get you.

By late 1943 things got rapidly worse and the economy ceased to function. All stores were empty. Food rations for all in the end was one pail of thin soup of dubious contents such as sugar beets, flower bulbs and if it was a lucky day some horse meat, per family per day, and that was all. You could with difficulty sometimes trade food for jewellery, Persian rugs or other valuables because money had lost its value. We begged and scrounged food from the local farmers, but they also had little left. Dad once traded a beautiful Persian rug for two bags of potatoes. It turned out that someone must have spilled diesel fuel on them and they were not really edible. We did eat them anyway. I remember once being in a field of turnips. I was so hungry that I dug one up and ate it raw. It gave me a violent stomach ache and I have never liked or eaten turnips since.

We "liberated" (stole) food from the German Army whenever we could. Once around November of 1944 we found next door in the house which had been taken over by the Germans, two large boxes of mouldy Swedish rye biscuits. I do think that saved our lives during the 1944-45 Hunger Winter. Mind you, they were hard and since most of us had scurvy, as well as malnutrition, our gums were tender and often sore. So we had to dip the biscuits in water to soften them. Finally a few weeks before liberation the RAF had strafed a horse and wagon, (which they did whenever they could, since the German Army had little gasoline left and used horses to move equipment). It had happened only a few hours earlier near our home. Gérard, our male servant and I went out with the biggest kitchen knives we could find and severed one of the hind legs of the horse. It was a first for both of us and resulted in a lot of meat. It was the only meat we had

had in months and I remember Mother sharing it with another family.

During the War none of us went to the movies, since they were all German and mostly propaganda. There was no radio allowed and television was not yet available. One could, of course, not travel and school was progressively reduced so we had a fair amount of free time. I had started to seriously read by that time and Dad had a small library of a few hundred good books. For example I read books by the great psychologists including Freud, Adler and Jung, of which the latter I liked the best. But Dad also had books by Dostoyevsky, Huizinga and many history books. I do think I worked my way pretty well through his entire library. I became a voracious reader and have never stopped. In my later years, as my library grew to probably well over 4000 volumes, the storage of books became a major problem, since I could not bear to part with old friends. As a result books are stored at our farm in a few places which may surprise my children when they find them after I have passed on.

We also played a lot of bridge, and invented a new game with the improbable name of "Ruttemetut". This was a sophisticated war game played with tiny homemade tanks, planes and ships made from match boxes and pins. Toys of any kind had not been available for several years so we made our own. Countries in the "Ruttemetut" game were laid out in chalk on the attic floor as were roads, cities and harbours with distances shown. The rules were complicated and battles were decided by the roll of dice, favouring heavy equipment over lighter ones or unprotected troops. If computers had existed, we could have created the first computer war game! These war games would last for days and had many players.

Radios were illegal and we had to turn in all our radios to the Germans. Dad kept a large one, a Phillips, which had a short wave band from which we could get the news from the US and specially

the BBC. We were all starved for news because we could not rely on German propaganda. Dad had his radio cleverly hidden in the floor of his built-in liquor cabinet. At night when he listened to the news we sometimes could hear music and knew he was up to something. But in those days it did not pay to be too inquisitive as it could be hazardous if not to yourself, to others. Dad would then write a summary and share the news with his friends. Near the end of the War, when the front lines were much closer to our homes, the short wave band of that radio would actually pick up Allied tank commanders' commands and other verbal exchanges while action was being fought!

In my brother Dick's recollections he explains why we had some electricity, when no one else had. With his permission his words are quoted below:

"About the hydro: because our block had a German occupied house in it, the Hydro company could not turn off the entire block and a Hydro employee attended at our house to shut off the meter and seal it. My mother accompanied the gentleman into the basement where our meagre food stocks were kept to show him where the main switch was. He eyeballed a small sack of seed potatoes and remarked what lovely potatoes they were. Mother, taking the bait, said words to the effect that he could have them if he left the power on, and he obligingly removed the switch handle, remounted it in the "off" position while the switch was actually still "on", and sealed it with the company's seal and urged my mother not to use more than one circuit at a time. So, all the fuses were removed but one which served the living room in which, under the floor, the radio was kept. The light switches in the room were not used and the bulbs were unscrewed."

For some reason young teenagers seem to have a special talent for electronic gadgets. Two of my friends with only a few simple parts, using no electricity or radio tubes, were able to build little crystal set radios. That, powered by a long antenna and earphones, was enough

to pick up a number of radio stations. When the Dutch guilder still had some value, we built these sets and installed them in old hollowed out books, so no one would know what they really were. With it one could pick up the BBC and not have to use any electricity. I remember distinctly that we sold them for five times the original cost of the materials. Anyway, at the time it seemed fair, but to this day I have never understood how crystal radios worked or how my two friends were able to figure it out. They would have done well during the dot.com craze.

In the last year we still went to school. It must have been during the fall and early winter of 1943-1944, that we regularly saw a poignant but sad sight. Our school was next to two railway stations abutting one another. German Red Cross trains would roll in from the front in southern Belgium and the walking wounded had to walk a few hundred yards to the other station to another train which would take them back to Germany. Hundreds of wounded soldiers would walk or shuffle past our school. There were never any commands, which was unusual for German soldiers; only silence. We, as schoolboys, were also silent. Even though we hated the Germans, we felt sad and sorry for them but no one would ever say one word. There just was - silence. In the end there was nothing. No heat, electricity, food or soap. We tried to wash with sand. Among the population lice and fleas became a problem, though thankfully they never bothered us.

During that winter my three younger brothers Len (13), Dick (11) and Henk (9) and I together with another boy, would go at five or six o'clock in the morning to the forests around us with a small wooden wagon with four wheels, a saw and an axe. We would cut down one spruce tree of about 8-10 inches at the base, and cut it into 4 or 5 foot lengths, load up the wagon and drag it home. Brother Henk, the youngest, would take the tools so we would not lose them and go home by a different way in case we were caught. The branches and

the crown of the tree were left behind. These were soon salvaged by elderly people as fuel for their little home burners made from large tin cans. When we got home, the friend, whose wagon it was, took his share of the wood and went home. Dad would cut the wood to length and split them. The wood was used in an old pot bellied stove rigged up in the living room for warming or cooking food, and to provide some heat in at least one large room. The wood at times was also used to trade for food.

Since there was absolutely not one item for sale in any store, we developed liberating stuff from the Germans to a fine art. The only houses we ransacked were those taken over by Germans and in the neighbourhood. Most of them had belonged to friends of ours so we knew the insides. German soldiers often came and went so the houses would be empty at times. Soldiers always leave useful things behind. We also watched these houses and when we were sure there was no one inside, we would break in. Anything useful to the Underground (Dutch Resistance) went to them, food went to the family, but such things as the odd jar of mouldy jam or condensed sweetened milk was too great a temptation and was consumed on the spot; one spoon per person in rotation, one at a time, using the same spoon. Unfortunately this was not too often. Tools, nails and such other useful items we kept for our own personal use. We became quite accomplished juvenile delinquents and were proud of it. We had many adventures. I was caught once by a German officer who gave me a bit of a beating but otherwise did not really harm me. I thought he was being fair under the circumstances.

In the house across the road from us lived the leader of the local Underground, Jan Langelaan. The Geheimige Staat Polizei - Secret State Police ("Gestapo") would always try to arrest people at night. The solution was therefore quite simple: during the day one could be at home, but always sleep somewhere else at night. Jan would come over after dinner and sleep at our place. I admired him greatly. He

was tall, good looking, quite wealthy, owned the local Ford dealership and prior to the War liked to participate in the Rally Monte Carlo. He never won, but I think he and his buddies had a marvellous time racing to Monte Carlo and a great time partying on the Mediterranean Coast. He was the most cheerful person I have ever met. No matter how bad things were, and in the end they were very bad, he always came into our place each night, greeting us the same way:

"Allez allez, pour les Allies!! (Go Go, for the Allies)."

Jan spoke fluent French. French was to some extent still the polite language used by the old Dutch upper class. After all, the Dutch language did not quite measure up to the French language. This opinion, of course, changed after the War. As an aside, the Dutch attitude towards France is somewhat complicated, partly because for over 250 years Dutch foreign policy could be summed up in two words "contain France", whose aim was to get mastery of the mouths of the Rhein and Meuse rivers in Holland in order to control the European hinterland, i.e. Germany. In general, Dutch people relate more to Germanic and Scandinavian people. Yet they admired French culture, their arts and language a great deal.

One of the more important responsibilities the Dutch Underground had was to rescue shot down Allied air crews and get them back to their side via Spain. Jan Langelaan was active in these operations but was perhaps not as cautious as he should have been, since he kept at least one uniform which he should have burned, of an American Air Force major who actually made it to Spain. The major visited his rescuers after the War, but I never met him since I had already gone to Canada. It turned out he had become the Mayor of a town in Pennsylvania.

Jan gave that major's uniform pants to Mother who gave them to me as they fitted me perfectly. It was the first pair of long pants,

including his officer belt that I had ever worn and Mother was pretty proud showing me off the day after we were liberated wearing those pants.

During that time the Underground had blown up some trains. The Germans responded by taking prominent citizens and holding them hostages for a section of the railway. This meant that if there was sabotage on that section, the hostage would be shot. They came for Dad to make him a railway hostage, but he was "away on business". Later they came back and this time it was around midnight. Dad and Jan were prepared for such an event and high-tailed it upstairs where they hid on the roof. Since there was a complete black-out and it was a large house with many nooks and crannies, the Germans did not find them and left. They probably had a quota and once they reached it, stopped looking for more victims.

All during the War one of the greatest threats was betrayal by a Dutch collaborator who by the way, received double food rations. One could not trust anyone, except old friends and one almost developed an instinctive, intuitive sense of whom you could trust and who not. To some extent this ability has stayed with me all through life and was most useful in corporate finance work. In fact, I do think that if a person lives for a long time under severe stress and is undernourished to boot, extra sensory perceptions, instincts of survival and a sense of potential danger become well developed. In at least three cases during the War these premonitions may have saved my life.

On May 4, 1945 we knew the War was close to an end. It was a beautiful day and my two buddies, Adrian Groeneberg and Ronnie Groeneveld and I had gone to the crossroad of the two major highways, one (N221) leading north to Amsterdam, about 30 kms to the north-west and the other one (N234) going west to Utrecht. It was about 7:00 o'clock in the morning. There was no traffic or people

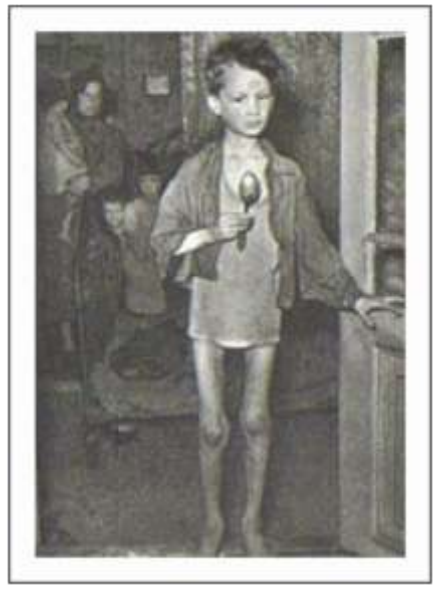
about. The highways were only two lanes with huge oaks and beech trees on each side. The Germans liked to park their equipment there because it sheltered them from air attacks by the Allies.

The three of us were waiting; for what we did not know. Finally a funny looking, smallish armoured car came slowly zigzagging down the road from the west. We did not recognize the car because we were only familiar with German equipment. The vehicle stopped and out came two large and robust Canadian soldiers who were lost and wanted to know the way to Amsterdam. In war soldiers seem to get lost perpetually, including the Germans, partly because at the onset of the War, all road signs had been cut down.

But it was the most dramatic and emotional experience of my entire life, bar none. I felt as if I had been carrying a 75 lb weight on my shoulders and the straps had been cut and fallen off me! I had not known the weight had been there! For the first time in my life it seemed I could stand upright and look a person straight in the eye without fear. We knew we had survived the War and our world had changed very much for the better. Up to now we had learned to survive on a day-to-day basis; now we could start to plan our future and grow up.

Point of Liberation where I met my first Canadian Soldiers

[3]



Rickety youth
Hunger Winter 1944-45

Fearing an invasion from the Zuiderzee, the Germans flooded the prosperous villages of the newly claimed Wieringermeer Polder.

[3] Holland and the Canadians,: With 150 photographs, Norman Charles Phillips, ASIN: B0007J 291W, Contact Pub. Co (1946), also Rickety youth picture on page 47

Chapter III
1945 - 1948 Post War Aftermath

"I have seen enough of one war never to wish to see another."
Thomas Jefferson

At that time I was 15 years old. At 16, had the War dragged on, my career options would have been to join the German army, go as forced labour to Germany or join the Dutch Underground. In each case life expectancy would have been perhaps eight months.

On May 5, 1945, thousands of Canadian soldiers came through with a large number billeted in our town of Baarn. Their reception by the population was overwhelming. The Germans were kicked out of their requisitioned houses and Canadian soldiers took over. Now we had about 50 soldiers living next door. The difference between the Canadian and German armies was striking. The German Army was a highly disciplined, well trained, professional army. Everything was always neat and tidy. The Canadian Army was clearly a citizens' army. They were a boisterous lot, with a great deal of swearing and much familiarity between the ranks and the officers; that is, by German standards. Their trucks were a mess, dirt, spilled ammunition, and gear all over the place. But then, they had been fighting their way north, and cleaning up could not have been high on their list of priorities. We had come to know the German army rather well, since our region was a Rest and Recreation area for German troops from the Russian Front. I especially remember an SS

Division, the "Totenkopf" (Death Head). They were a tough bunch; think of big ugly motorbike types and you get the idea.

One of the immediate, rather amusing things that happened after the arrival of the Canadian troops was that there were thousands of new condom packages scattered around. Apparently the powers that be were concerned about venereal disease and each day must have given the soldiers condoms, which they, of course, threw out. We had never seen things like that and brought them home as we thought they were balloons. Our parents took appropriate action.

There was an instant love affair between the Canadian soldiers and the Dutch. It was more than gratefulness on the part of the Dutch and relief by the soldiers that the war was over. They had survived and would be going home. The Dutch people recognized the Canadian values, culture, call it what you will, almost instantly. It always irritated me in the past when particularly the Canadian "chattering classes" complained that Canada had no culture or identity. The Dutch recognized Canadian culture immediately and liked and admired it very much, partly since in many ways it is similar to theirs. In any event, these are Zen questions. Can you imagine asking a Frenchman or a Dutchman to define their respective cultures? First of all they could not do it and secondly certainly the Frenchman would think: *"If you have to ask the question, then no one can explain it to you!"*

But why was there such a strong affinity between Canada and the Netherlands? At university I would later take a course in Canadian Sociology. My professor had been an officer in the Canadian Army and had fought his way from Africa through to Italy, France, Belgium and into Holland. Since I was the first Dutch immigrant at the University of Western Ontario at the time, some of the professors who had been officers in the Dutch campaigns always wanted to

have a beer with me to talk with them about the War, which after all had only been seven years earlier.

My Sociology Professor told me that when they reached Holland, he had a strong feeling that the Dutch were "his kind of people." As a sociologist he tried to figure out why he felt that way and wanted to discuss this with me. His explanation was that both small countries had survived among major players and that they shared the Presbyterian work ethic. I added the observation that both countries also had a deep sense of humility in that if God or Nature wanted to destroy you, such things could and did happen only too easily and often in both countries. In Canada a blizzard or getting lost in the North could be fatal; in Holland the sea annually used to kill many sailors in both the fisheries and the deep sea merchant navy. For example, the Dutch East India Company would regularly double-crew their ships because of fatalities. Secondly, about ever five years or so, there would be a major dike break, which would drown thousands of people.

Later I came across another reason. After the US War of Independence, thousands of United Empire Loyalists came to Canada with many settling on a belt stretching from Toronto to Cornwall. A little known fact is that about 40% were of Dutch extraction, being the direct descendants of the Dutch who were the original settlers of New Amsterdam, now known as New York. There was also an influx of Mennonites, most of whom were of Dutch descent.

Once my wife Dai and I went by car to Winnipeg right after university; the Trans-Canada Highway had not yet been built, so we had to travel through Michigan to get there. Somewhere north of Detroit we arrived that first evening in a small town where we stayed the night in a little hotel on the main square. The next morning while we were having breakfast and observing people in the square, it

occurred to me that all these people were Dutch. From the way they walked, used their arms, their build and manner, they had to be Dutch. After making inquiries, it turned out I was right; the entire region had been settled by Dutch immigrants about a hundred years earlier. So I am convinced that some of these old Dutch characteristics are baked right into the Canadian cake. Small wonder there was a gut reaction of recognition in the people of both countries when they met! Basic cultures last a long time and throw a long shadow.

The Canadian army still had a formidable task and that was to take care of a starving population. There was no electricity, no food, no telephones and much land had been inundated with salt sea water, which creates peculiar problems as it kills the micro-organisms and dew worms, which must be reintroduced into the soil before plants can grow.

All of our farm animals had been stolen or eaten; there was no energy of any kind; the railways had been destroyed; most of our major (and smaller) bridges had been blown up; 70% of our deep sea merchant marine had been sunk; most factory equipment was destroyed or stolen and taken to Germany; there were no municipal, provincial or state governments because the Dutch Government was still in London and in all the other provincial and municipal governments, the senior people had been removed; often killed and replaced by collaborators who were now being rounded up and put in jail.

Many years later I found out that one of my partners, Jack Cameron, had been a major in the Canadian Army and had served a year in our area. He was 23 years old at the time and was put in charge of looking after more than 250,000 civilians in the region. This must have been a daunting responsibility for one so young! At one point, he and I decided to combine a business trip to England and to

take a few days off to visit Holland and the region where he had been stationed and where we had lived.

At one point during that trip I had a strange and extraordinary experience. It was as if I had gone back to being 16 years old and could look at myself as to what I had become. I did not like what I felt. I had become far too suave, sophisticated and too smart for my own good and had lost too much innocence and purity.

Lack of food was the most urgent problem. The Swedish Red Cross arranged for the dropping of flour by bombers. Bread made from that flour tasted so good I could not understand why it needed butter or something to put on it! It tasted like the finest cake! Many of us were suffering from scurvy as well as severe malnutrition.

The Canadian Army, in our area at least, donated all their canned soup to the civilian population which was deeply appreciated. Personally I was in a very bad state of health. But about a week of the canned soup cured the scurvy like magic! It must have been loaded with vitamins, particularly Vitamin C and minerals. As a result, once we had our own children, I was never particularly worried if our children, when sick, would not want to eat for a few days. I knew they would make up for the few days of not eating in less time than that!

The Germans had banned the Boy Scout movement immediately upon their occupation of Holland. Yet, it must have been no more than two weeks after Liberation that it was re-activated and I joined immediately. It was quite different from the Canadian Boy Scouts. First of all we were somewhat older, between 15 and 17. Secondly, we were organized and trained more like cadets along the lines Lord Baden Powell first visualized the Boy Scouts to be. We all had six foot staffs which we were taught how to use properly, either to build bridges, to fight and, as it turned out, how to assist the police to

control crowds. In the beginning it was not easy to accommodate Canadian military traffic and most importantly, to control the Dutch population, including protecting Dutch collaborators from the wrath of the population. We were therefore used by the police for crowd control. This was done by each boy scout, holding in each hand the end of a staff held by another boy scout, so we could form a long line. On only one occasion did this line collapse when we misinterpreted a hand signal of a police officer, which led to a bit of chaos, although no harm was done.

I stayed with the Boy Scouts until I left for Canada. After a year or so I was made a Patrol Leader in charge of all the kids who were not fitting in well and were real rebels. In other words, my kind of people. Our Scout Master was again a crusty older ex-horse artillery captain, a no-nonsense kind of guy who trained us as if we were raw recruits in his Company. He would never have fit in with the modern teaching methods or agreed with their philosophies. But he was greatly respected and admired. He also taught me my first lesson in leadership. I had been trying to instruct my patrol in some task; what I cannot remember. I was not having much luck in teaching and in the end started doing the task myself, where upon the Scout Master took me aside and growled *"Matthew, I know you can do it. But your task is not to do it, but to teach your scouts how to do it!"*

I have never forgotten that lesson or that superior. In the end our Patrol became, perhaps not the most polished, but by far the best one in the troop in such matters as large field exercises, especially those at night. This was partly because we held our exercises in the forests around us, which I knew better than anyone else.

Years later, when we had purchased the farm, I became again involved with the Boy Scouts. We had some exercises at our farm which were fun and thoroughly enjoyed by the scouts who, however, were much younger than we had been when we were in scouting. In

my opinion, management was far too easy on them and treated them like kindergarten children rather than budding young men. It did not match my expectations of what the Boy Scout Movement should stand for or what boy scouts were capable of doing. And, since I would not be able to change it, I quit.

There had been no school for about six months and then we had a long free summer until early September of 1945. It probably was the most interesting and exciting summer of my life. The Germans had laid down on the ground many phone lines. These were thin wires and were hardly noticeable in the grass along the streets and gardens. Since the telephone system did not yet work, we would cut them and re-lay them if necessary. We had the actual German Army field phones and exchanges (but never hooked up the exchanges) and were therefore able to create our own telephone systems among our friends. It was great fun. The only problem was that it became too popular and since it was really a giant party line, it got confusing and crowded. We needed to install an exchange. We could have engineered this, but as no one was going to manage it, it was not done. It did create some unexpected problems of course. Anyone could tap into these lines and listen in at any time. Teenagers being what they are, will sometimes talk about others in uncomplimentary terms. These subjects of discussion would take great umbrage which in time would result in a few fist fights. It is also noteworthy that teenagers can be incredibly inventive when left to their own devices.

About 2 kms down the road was an old, large country home or estate built in the early 17th century, called "Kasteel Groenenveld" (Castle Greenfield). It had been taken over by the Germans, but had already been badly neglected before the War. The Germans had built temporary warehouses on the grounds for storage of their military equipment, where upon capitulation they assembled a lot of their equipment. This included not only the normal weaponry, but also sewing machines, batteries, rooms full of binoculars, detonators for

mines, automotive parts, signal guns, and a myriad of other items needed by an army. All of this was guarded by a single Canadian soldier on duty. Not many people knew that material was there, but we kids who lived nearby did!

The Canadians could not care less if we helped ourselves to these goodies which we did. At that time there was an unlimited black market for such things as batteries, automotive parts, or virtually anything. During that summer we did not worry about allowances from our parents! And you will have to ask me in person or ask one of my editors, Sarah Cobourn, what we did with mine detonator caps! We certainly would have been able to make Improvised Explosive Devices ("IED") very quickly on our own. The detonators were also dangerous. Several kids in our neighbourhood lost a hand as a result. Very Pistols were great fun. These are special purpose hand guns that send up flares to light up a battlefield at night and some flares made a noise like a falling bomb when slowly drifting down which scared the neighbours badly, adding of course to the attraction. We quickly learned to disassemble the shells, since the flares came down by means of a beautiful little parachute, which we used when dropping toy soldiers from the third floor of the house.

During the war two of my buddies and I had raided these warehouses a few times. The last time however, things did not work out very well. As we were breaking into one of the warehouses, a German soldier came around the corner about 50 yards away and spotted us. He shouted for us to stop and we took off, whereupon he started to shoot. Never in our lives had we run faster! We ran along a lane next to the building where there was a high barbed wire fence that we flew over at Olympic speed and disappeared safely into the forest. Luckily no one was hit, but then maybe the German soldier just wanted to scare us. There are many other stories which come to mind, but I digress.

One might ask "*Where were our parents*?" However our parents had their own problems and there had not been any school for some time. All the children and teenagers had become extremely independent and self-reliant. We must have been almost impossible to control. Certainly it would have been a challenge for our high school teachers to whip our rebellious lot back into shape that September. I remember our first English lesson given by a quite unattractive, prissy kind of teacher. Here we were, 15 to 16 year old teenagers who had survived the War, and at our first lecture we had to memorize some asinine poem starting with, and I still remember that first line:

"Twinkle, twinkle little star, how I wonder what you are?"

The boys rose up in a spontaneous outrage and almost walked out of the class as a reaction to that childish drivel - after all we had gone through!

The next two years of school were very difficult. We had lost a lot of time and we were behind. Catching up was brutal, with many failures and probably at least one student per class of thirty dropping out because of nervous collapse. Having to learn and be able to pass not only written exams in French, German and English but also oral exams was hard and grinding. Once one had chosen what stream you wanted (arts versus science and/or Latin plus Greek) there was no choice in subjects. Failure in any one subject meant repetition of that year. In my case that meant 4-5 hours homework daily and I still managed to fail one year.

The basic attitude our parents and teachers tried to inculcate in us was along the lines of "noblesse oblige". We were told that we were born in a great country, to a good family, with a healthy mind and body. We were also receiving a superior education and therefore God and our country expected more of us, not less. This certainly, under no circumstances, was to be a reason to act arrogantly, but that we

should be grateful and humble, as it was a gift and not due to our own efforts.

That same summer in 1945 two of my friends and I hitchhiked into Belgium via Arnhem, Nymegen, and Maastricht following the Rhein River Valley. It was not your typical sightseeing trip. We hitchhiked mainly on trucks. Everywhere there was still chaos and destruction. There was little food and currencies had not yet been organized. All we had brought to eat during the trip was some flour we carried with us. We baked the flour as bannock and for the rest we ate whatever food we could scrounge. What impressed us most was the war material and ammunition stored under tarpaulins in blocks the size of large rooms along both sides of the highway leading from Nymegen to Maastricht, a distance of about 130 kms! If the Germans would have had any kind of an air force left, it would not have been possible to have so much material in the open. Even worse, the PLUTO gasoline pipeline ran along the right of way. It really brought home to us the enormous amount of supply and equipment a large modern army requires! In Maastricht the destruction was so bad one couldn't determine where the main road had been, so a road was just bulldozed through the pulverized town.

After a few eventful days we found a camping spot in Belgium on a bit of a promontory overlooking the Rhein Valley. It was an absolutely gorgeous camping spot. We pitched our tent under the watchful eye of a badger, who had a hole nearby, and dug a small fire slit in the Loess type soil to bake our bannock. While we were waiting for the bannock to bake, the local mayor of the Flemish community paid us a visit. He stayed for several hours and we had one of the most wonderful, poignant and moving evenings of our lives. He said that seeing students camping here meant to him that the War was now finally over and that normality had returned. When we shared the bannock with him, he told us that he had two sons, both of whom had been killed in the early part of the War. One had

been killed not very far from where we camped. He and his wife were now trying with some success to communicate with the spirits of their sons. We then had a long discussion about the afterlife, spirits, and the many extrasensory and other occult and strange, inexplicable experiences we had all encountered in the past five years. Meanwhile that badger kept watching us from his hole.

That summer we camped a lot. We used discarded Canadian army pup tents, mess kits and similar gear. One week we camped at a public camping ground in the heather near a beach. Close by us camped a great big motorbike kind of a guy with tattoos and a scar on his face who claimed he had been in the German Waffen SS, and had fought on the Russian front. We were appalled, but fascinated. Among other gruesome things he told us how they had raped Ukrainian women. We cut our camping trip short, went home where I called the Koninglijke Marechaussee (the Dutch version of the RCMP). The first question they asked was: *"Did he have a scar?"* When I said yes!, they just wanted to know where to find him as there was a serious search on for him. Guess that was my contribution to the cause for that day.

In the summer of 1947 my parents arranged for me to spend the major part of that summer in London, England through an organization called something like "*Foreign Student Exchange Program.*" Each of the Dutch students spent the time with an English family who showed us London and "the British way". A significant part of London was still destroyed and much to my surprise, rations were worse than in Holland at the time, even though the Netherlands had been much more damaged. But after that wonderful holiday, I developed a lifelong distaste for mutton! The difference in mood among the British versus the Dutch population was also striking. The Brits just wanted to go back to a quiet life. They were not interested in maintaining a colonial empire and seemed tired and exhausted. The Dutch on the other hand had rolled up their sleeves, were all

working full out and wanted to rebuild the country. It is understandable, that the Brits must have been exhausted from winning the War; and the Dutch had really not been able to work for five years and had all that bottled up energy. Still, I had not expected this and was surprised.

My impression of London was that it was the finest and most interesting city in the world. I could not get enough of its museums, churches, palaces, the ambience and, of course, the Windmill Theatre shows! It was the first time I had seen young beautiful women au naturel.

I must have spent at least three days in Westminster Abbey alone, including the catacombs and cellars. I loved the British style of life and it hardened my decision to emigrate when ready, in order of preference either to Australia, South Africa, Canada or New Zealand. Later on, when as an investment banker I visited England, I modified these opinions somewhat after having been exposed to its class structure, which is so alien to the Dutch Republican spirit, which holds that we are all equal in the eyes of God. My dream at the time was to have a huge "sheep station" in Australia or a large ranch in another British colony or country.

This was the time I met my first girlfriend. She was a lovely, kind young lady, a few years older than I and probably much more experienced. She had the improbable name of Gwen Peachey – and a peach she was. She had been in the Women's Auxiliary Corps (the "WAC's") and had served in North Africa during the War. I would meet her at Marble Arch and we would have lunch together on the grass in Hyde Park. We both always brought packed lunches from home. She would tell me what to visit and see next in London and sometimes gave me money to pay for admission. Our relationship was entirely platonic, probably because I was still in awe of girls and totally inexperienced. Upon my return to Holland, and since there

were still strict currency controls and the fact that I had not been able to pay my way, which hurt my pride; I evened the score by sending her a set of antique Dutch sterling silver teaspoons. Each spoon was tightly wrapped inside a Dutch rolled-up magazine and sent to her on a weekly basis until the set was completed.

During these years until 1948 when I left Holland, we had bit by bit built up a mini pet farm in the back half of our garden. At the very back there was a lovely "tuin-huis" (garden house), made of wood with an attic and a tile roof. It was divided into three rooms, each with its own door to the outside. Slowly it was taken over and in the end, one room had become a chicken coop, another one where rabbits were bred and the last one for Robbie, her puppies and later other dogs. There were also fenced in pens and hutches outside. Rabbits bred there as well and made long tunnels, often going underneath their fences and coming up in surprising places. I built a smallish pond, maybe 9 x 12 feet for ducks and added pens for wounded birds. In the end it became quite an elaborate set-up.

At the same time we started collecting interesting treasures we found in the forests and displayed them in a mini "museum" in the basement. There were many types of bird nests, an egg collection, antlers, and such prize exhibits as illegal traps used by poachers as well as big snares used by the poachers to trap deer. It was a mess and looking back, our parents were really quite understanding. It certainly led to my abiding interest in museums of any kind! It also convinced me that the early interests of children, if encouraged and given free reign, will have a major influence on their future lives, the professions they choose and the interests they will pursue. Grandchildren take note!

During those final years I continued to struggle as to whether to stay in Holland or leave. First of all, it had been my earlier intent to find a career in the Dutch colonies. I considered Indonesia, but when

it decided to go on its own, that route closed. At the same time the Cold War had started and we all knew of the disgraceful behaviour of the Russian Army towards the German population. We may have hated the Germans but we would (I hope) never have treated them that way. But then, in a way, as things unfolded, it was not all bad. The German people were certainly inoculated against Russian communism and everything that ideology stood for! Though we had survived the Nazis, I was pretty sure we would not survive communism. The best we could have hoped for would have been exile to Siberia. With a father in the investment business, we would all have been doomed. I was also sick and tired of all the continuous European wars. I had had enough!

Conditions in the Netherlands were hard and grim. There still was rationing, government allocated foreign currency only to pay for the imports of capital goods, but none for tourism outside the country. While it was really all well done, it meant hard work on the part of everyone.

We had experienced an exciting, though difficult time. Things were now pretty dull and the thought of going to a new country, far away from it all, was highly appealing, particularly to the young men. I was once told that about 70% of the boys in our high school class left Holland and seem to have gone to all the corners of the earth for good; never to return. For example, one of them had gone to New Zealand, where apparently he became the superintendent of highways. In addition there were other factors. Holland was a country deeply dominated by Calvinistic principles; that humans are all steeped in sin and can only hope to free themselves in the next life by observing the strictest discipline and obedience to God in this one. These may be great for society and some people, but it was and is suffocating for more free-spirited souls. And unfortunately, I somehow never got along with my father. I respected him greatly but we were never close. This is not uncommon in large families where

the eldest sons often have similar problems. It was probably no one's fault; it's just the way it was.

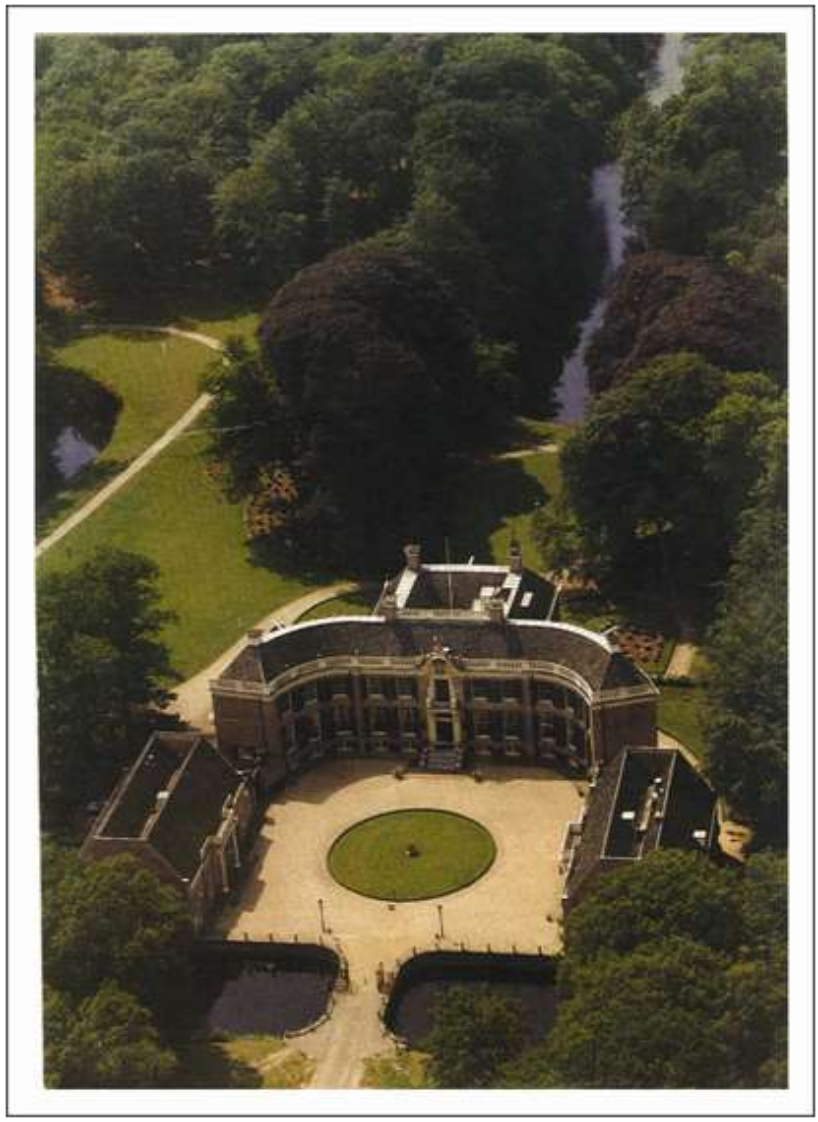
My Dad was a proud Victorian gentleman and a strong Calvinist who took orders only from God. He consulted with God frequently and I think at times he thought he was able to advise God. He was always dressed in a suit and tie and I don't think he even owned any casual wear. When going out he sometimes wore "spats", a piece of grey cloth which covered his ankles and part of the shoe, and he always had a walking stick and wore a hat. He was a formal 19th century gentleman. Yet, he still did have a great influence. Certainly my love for books, good conversation, moral values and a wide interest in all things human, I must have received from him. I guess his influence was indirect, not direct. For example, he once gruffly gave me a box of all the books by Jack London translated into Dutch; that was a great introduction to the Canadian North. I learned how to make a fire in the rain (use birch bark); about the Hudson Bay Company, the Crees and Ojibways and many other things. When I finally entered for the first time a Canadian forest, it felt like coming home!

Dad was an uncompromising man with a temper and a strong sense of duty. Perhaps we clashed so much because we may have been similar in personality and character. The word fear was not part of his make-up, which I admired. For example, he was once in a train that was being strafed by an R.A.F. Spitfire. Everyone was in a panic and bailing out of the train before it had even stopped. But not Dad. Always formally dressed, he looked at the plane, figured it would need some time to turn around for its next run, and WALKED with dignity out of the train and then sat down in the ditch.

Similarly, when Canadian tanks were trying to shell a German artillery battery, which had been firing at them some hours ago from a position directly across from our home but had since left, Dad spent

the entire time in one of the foxholes everyone had been ordered to dig in their lawns abutting the roads. These were for possible use by German personnel when they were being attacked by planes. The reason was that in all that noise, he was afraid the house might get hit and burn down, while his family was hiding in the cellar. I had to go out now and then to see if he was still alright. And there he would be, standing in his hole, which was probably one of the shallowest on the highway, in the open from his waist up, calmly observing the shells dropping all around him! He was totally convinced God would look after him and that his main duty was to look after his family. End of argument!

By the winter of 1947-48 things came to a head between Dad and me. Mom and Dad had a bitter fight and as always, I automatically took my Mother's side. Dad and I got into a physical fight and now being almost fully grown and much to our mutual surprise and shock, I won decisively. Holland was becoming too small for both of us!



Aerial view of Castle Groenenveld, circa 1980. During the war, the German warehouses were in the back.

Backyard of home in Baarn showing the
Garden House – Circa 1952

Dad, Henk, Marty, Len, Matt, Dick, Mother holding photo of baby
Peter

Chapter IV
1948 - 1956 Getting Traction in Canada

"Don't be afraid to take a big step. You can't cross a chasm in two small jumps."
David Lloyd George, British Prime Minister (1863-1945)

But first a flashback: when the Canadian soldiers liberated us in May 1945, they took over the house next door previously occupied by Germans. There must have been at least 50 of them and perhaps more. They were all tired and dirty. Mother, my two half sisters, Fieke and Mieke and what household staff was left, for about a week washed all the clothes of the soldiers including uniforms, underwear, socks and all else. The soldiers supplied the soap, the ladies did the washing. We boys were of course excused, as this was clearly not men's work. As a result Fieke met a "salt of the earth" soldier, nature took over, they were married within a year and off they went to Canada. So you can see what happens when you take in someone else's washing! Life is very serendipitous, like a ball rolling in the strangest and most unexpected ways!

Because I had been to England the previous year, I thought it might be a good idea if I could visit Fieke and her husband, Milford Byers in the coming summer of 1948. It would be a great experience and I could perhaps just stay in Canada and escape from home, schools and Holland. Needless to say, I kept those thoughts to myself except for a private and loving chat with Oma, with whom I shared my hopes.

Milford was a good man, a caring husband and the two had what I think was a happy marriage. He grew up in Omemee, Ontario and

worked for the Canadian National Railway in a maintenance capacity. They had five children, Hendrina Barbara, Walter James, Louise Catherine, Amy Ruth Joanne and Virginia Rebecca. To make a long story short, through the parents of a close school friend, Morris Kool, a free return trip from Holland to Canada was arranged for both of us. It was a freighter with some passenger accommodation from the Danska Line which went via St. John's, NFL to Campbellton, NB to pick up a load of pulp to take back to Holland returning to Campbellton about a month later. We were supposed to be there at that time to go back to Holland.

Foreign exchange was under no circumstances allowed for tourism. So we would have no money of any kind when we arrived and would have to hitchhike to Grafton, a small village just east of Cobourg, Ontario. We, of course, had no idea of the enormous Canadian distances. Clearly our pre-trip planning in Holland had been deficient. Without a doubt, if our parents had known they would never have let us go.

In any event, we were allowed to go and in June of 1948 we left via Rotterdam for Canada. The trip took 11 days. The Atlantic Ocean was fairly quiet, foggy, clammy and cold. We made a stop in St. John's, NFL, but were not allowed to go ashore. When the ship's officers came back they were appalled at the poverty they had just seen. They could not believe this was wealthy North America! They were also critical of Britain to allow such conditions. (At that time Newfoundland was still a British colony).

When we landed in Campbellton, NB we had to stay a few days because my friend was sick with the after effects of a smallpox injection which he had received only at the last moment before leaving Holland. This gave me the opportunity to explore the city and its harbour. It seemed to me that Canada was a strange, primitive

pioneer country. Yet the Canadian people were quite similar in many ways to the Dutch. My impressions could be summarized as follows:

- *A big, wild country, populated by friendly people who were extremely wasteful with everything; dock workers would arrive in either their own cars or by taxis which would be unheard of in Holland. Yet it was not nearly as prosperous as we had expected.*
- *Housing and the appearance of the city was to us at least, shabby, poorly constructed and it lacked European charm and patina. It looked raw.*

The harbour bay in particular fascinated me due to the huge cut logs floating everywhere and abandoned on the shores. I seriously considered coming back later and setting up a little company salvaging these logs. Only much later I learned that logs submerged in salt water may not be very desirable. It was also the first time I saw a forest where the trees were not all in a straight line. We had never seen a natural forest.

Once Morris recovered we started to hitchhike to Grafton near Cobourg, Ontario. Early on that trip we got a ride from a young, intelligent looking Canadian who could not believe we would hitchhike all the way to Cobourg, a distance of almost 2000 kms, without any money at all. He gave us $100 each, which at that time must have been the equivalent of $1000 at least. To my deep regret, I never asked for his name so I could have thanked and repaid him later. It probably was the kindest and most generous thing a non-family member has done for me in my entire life. Talk about being a Good Samaritan!

For some unknown reason I can only recall a few details of that trip. It is quite possible we used some of the money to take a bus, but my mind is blank. I do remember my impressions of the Maritimes and Quebec. I had never experienced or seen such poverty or poor

farming with huge manure piles in front of barns and houses, and shacks with tar paper roofs. Such things we had never seen in the Netherlands, where dairy farms are all spic and span and manure is stored underground in huge cisterns. We stayed two nights or so in Montreal, not at a hotel, but at Café de L'Est. Here we met a strange group of lower level politicians, hangers-on, small business people and numerous other colourful local characters. It became obvious quickly and not only because of reading the local press, that it was a corrupt city. Our French was not bad at that time, but we still had trouble with the Quebecois accent.

Up to that point we felt no urgent desire to emigrate to Canada. We both thought that even Poland would be a more prosperous country than what we had seen of Canada so far. Things changed once we reached Kingston. I remember having a toasted salmon sandwich in the bus station. It was the first salmon sandwich we had eaten in over seven years and it tasted like heaven. I remember looking around me; the city was clearly more prosperous than any we had seen since we arrived in Canada, and I thought - yes, this is pretty good and much more to our liking.

The following morning we arrived in Grafton, a small village just east of Cobourg and met with Fieke and Milford. I was impressed; Milford drove a Buick car. We rested that day and the following morning we applied for a job with a construction company which was working on Highway 2. This was long before the 401 and the Trans-Canada Highways. Our English was still very poor. I remember asking to see the "bus", meaning the "boss". Once that was sorted out we both got a construction job at 60¢ an hour, our first paid job. We worked 10-13 hours a day. Fieke, my sister, would pack us a big lunch. It was very hot that summer and we slept in our clothes, so that when the truck came by at 6:30 a.m. to pick us up, we just jumped from the bed into the truck. Of course, we had thoroughly washed the night before. It was hot, dirty work. My job

was to work in an area where the cement was mixed. We had to move heavy cement bags from a pile, carry it about 30 yards, rip it open, dump the cement in a hopper and repeat the routine for hours on end.

During that summer doing construction work, I was probably in the best physical shape I have ever been in my entire life. My body became V shaped, all shoulders and arms and no waist or stomach. I had not realized how strong I had become. Once, when we were unloading railway cars of cement bags another worker (who I was sure had stolen $5.00 out of my jacket) and I got into a fight. I was so angry that I just picked him up and threw him against the wall of the railway car. After that I never had any more trouble with anyone on that site. Those early months of construction work when my English was still limited, laid a solid foundation of some very bad language which has taken me years to suppress, with at times limited success!

During that period I was sometimes called a "damn D.P." (Displaced Person). It did not particularly bother me since I was proud of my heritage and thus no one could insult me in that fashion. After a while I developed the following response:

> *"Do you know the definition of a Canadian? No? Okay, a Canadian is a D.P. with seniority!"*

Anglo Saxons were sometimes a bit harder to crack. I knew some Brits at that time looked down upon Canadians and so I would just say: *"Oh, you damned colonials."* That would always get them irritated.

At one point I was assigned to the asphalt spreader crew. You often had to wait a bit until the next asphalt truck was in position to dump its load into the spreader. There was a funny looking animal at the side of the road that I had never seen before. I was wearing heavy leather gloves, so I was not too worried. Well, that was a mistake.

When I picked it up, it turned out to be an animal called a "raccoon" and it bit me right through my leather gloves and into the very bones of my hand. There was another student working beside me and his beautiful 200 year old family home happened to be right across the road. He took me inside and there his mother cleaned and bandaged my hand. His name was Morris Goddard and from that point on we became good friends. His father was a retired sea captain of one of the large CPR Empress cruising liners. His ship was the last to leave Singapore when Singapore fell to the Japanese. He was a large, absolutely wonderful old man, while his wife was a tiny woman but a real lady.

The time had now come to decide whether to go back to Holland or stay in Canada. That particular weekend Milford and I drove through the beautiful Shelter Valley, just east of Grafton to buy some Canadian Club whiskey from the local bootlegger. The concept of having bootleggers added to the romance of Canada! The Shelter Valley and the river running through it is or was then probably one of Ontario's best trout streams with cedar forests on both sides. Meanwhile, my mind was hard at work trying to decide whether to stay or return to Holland. I did not want to go back, yet to make that decision; to discard everything I held dear in Holland and start fresh was not an easy one. Then, at one point while driving up, it flowed through my mind that I would rather be a trapper in that valley, than a bank president in Amsterdam. The decision was made. I was staying in Canada.

There was another though less important reason. I had not been that happy with some aspects of my personality (temper!) and wanted to change myself and the image I assumed people had of me. Starting fresh in Canada I could make that change and present a totally different and improved version of Matthew. But whether I was successful in that effort I really cannot tell. It is difficult to be

objective about oneself and the changes we all undergo over the years.

This meant I now had to make many new decisions. Since I had not completed my high school education I thought it might be a good idea to get my final year in Canada to put me at least on an even footing with Canadian high school graduates. It would also help me a lot to learn proper English. I met with the principal of the Cobourg Collegiate Institute and applied for admission to Grade XIII. I had no school documents of any kind. I explained where I was in Algebra, the Sciences, and languages. We did not talk very long; he accepted my verbal credentials and allowed me in as a student in Grade XIII. What I did not tell him, of course, was that I was skipping from Grade X to Grade XIII.

Next I had to apply for immigration papers. The Immigration Officer in Cobourg turned out to be most helpful and understanding. He explained that I really should go back to the Netherlands, apply there and then emigrate to Canada. That did not sound reasonable to me. I explained I was already a Grade XIII student, was living with my sister and her husband, was 18 years old and did not wish to interrupt my Canadian education. (It is noted that in those days a high school diploma had the same value as a BA today). He thought my arguments persuasive and must have pulled some strings. In any event, I was allowed landed immigrant status. It was only later when I had a better understanding of civil service bureaucracies that I properly understood the big favour he had done for me! During that year I stayed with my sister Fieke at her home in Grafton. She and Milford were generous and kind to me and in retrospect I should have shown more appreciation. But then, teenagers are pretty raw stuff.

After about six or eight months in Canada I had a life changing epiphany. In Holland I had been plagued by severe migraine

headaches which sometimes lasted for several days and would almost put me out of action. But I had experienced none, zero, since I had come to Canada. At that point of realization I got seriously annoyed. I told myself:

"You stupid ass! You brought those bloody headaches upon yourself! You let things get to you!"

A few times afterwards my body still tried those old tricks, but I now knew without a doubt that it was self-imposed, and if so, I should be able to control it. I did so by imagining the pain was like a tennis ball of nasty, amorphous, jelly-like matter, which I had to mentally grasp, carefully pull out of my head and throw away! I did and it worked fine. Headaches have rarely bothered me (or much else for that matter) since I had now learned to visualize and to do what I called "body talk". My body had become my partner which I enjoyed and at certain times negotiated with – along the lines of:

> *"I want you to repair this damage as visualized or get me in top shape in the next few days because it is important; in return I will give you more sleep, eat better, drink less, ration your energy supply more efficiently and take vitamin pills."*

Since in farming one gets hurt reasonably often, to be a fast healer is important. It also helps in warding off incoming flus and colds which have rarely been problems since then.

My friend Morris Kool also decided to stay in Canada. He finished his last year of high school the following year and he also stayed at Fieke and Milford's during that time. But our paths rather quickly diverged. He was mainly interested in getting a job which paid the most; I was much more interested in jobs which taught the most.

As background, the Kool and Gaasenbeek families were fairly close in Holland. Dr. Kool was an economist and a senior executive with Elsevier, a major Dutch paper company. His daughter Ruth had followed my brother Len to Canada, graduated with a gold medal as

a nurse in, I think, Niagara Falls, and had married Len when he was still at Queen's University taking mechanical engineering. Tragically, Ruth caught a fatal infection and died in 36 hours working as a nurse at a hospital in Kingston. Len was totally devastated, as were we, since Ruth was loved by us all. Later Len married a loyal and kind-hearted woman, Alma Spain and had two children, Lisa Ruth Elise and Jonathon Leonard.

Mr. & Mrs. Kool came to Canada a number of years later. Mrs. Kool, who was a child psychologist, then started a company importing high quality children's wooden toys which were mainly sold to schools. The company was successful, grew rapidly and Morris became their chief marketing and sales person, a job that he did very well. But slowly we lost contact and upon the demise of his and my parents, the sale of the company and his moving to Vancouver we have lost contact for many years.

The two summers I spent in Grafton exposed me to hunting in the area with two friends. One was Morris Goddard, the other was David whose last name I have forgotten. We hunted with the famous Cooey 22 rifle and later with an old 12 gauge double barrel shotgun. We shot mainly groundhogs but also the odd partridge. At the end of that summer I bought a fine Winchester model 195 30-30 calibre saddle carbine. I was determined never to be without a serious weapon. During the War, although I was too young to be part of the Underground, the fact that we had no weapons to fight back, was intolerable. A carbine was great, because it has a short barrel. I could perhaps carry it in my trousers and act as if I was lame. It gave me a feeling of security and I still own the gun.

Why did I think that way? The Cold War had started and had that resulted in a nuclear war, there might be either total economic and social collapse and/or a communist dictatorship, which could have resulted in civil war. In all these cases I wanted a weapon.

School was a bit of a challenge. It took me until around Christmas before I could really understand the teachers and until March or so before I could understand the replies the students gave to questions posed by teachers. I was the only immigrant in the class and I had a simple rule to learn English. If I made a mistake the students could correct me; if I made the same mistake twice, they could kick or pinch me. It worked fine and the other students always treated me well. Classes were not that hard because most of the material in the sciences and maths had already been covered in Holland. English and history were more difficult.

The school bus would pick me, Morris Goddard and a few other students up in Grafton and drive us to Cobourg. Morris would help me in English and history, I helped him in the other subjects. History I particularly liked. Canadian history was fascinating to me, although it was a surprise to learn that some of the wars between England and the Netherlands, which I had been taught we had won, we apparently had lost. Guess the old adage that there are liars, damn liars and then historians, is only too true!

The difference between the two school systems was also fascinating. The Canadian system seemed to me to be too easy; the Dutch system too difficult. A combination of the best of the two systems would have been perfect. But I liked the Canadian system much better. One of the main differences was that students were asked to stand up and deal with a subject in public much more often than in Holland. As a result, Canadian and American people are much more at ease with public speaking. They are more natural and can speak off the cuff much better than the Dutch. The latter tend to be stiff and formal when addressing a group of people. Secondly, I liked the fact that much more of the material related to the practical world. In Europe there is more stress on theory. And I really liked the biology classes where we all could use our own microscopes and do

dissection on worms and frogs, which was never done in Holland. To sum it up, I loved my only year in a Canadian high school while I had truly hated the Dutch high school system.

I graduated not with the greatest marks, but passed all my subjects, including English. This was not because my teachers had taken pity on me either, since in those days we all had to write standard provincial exams and the examiners would not know who anyone was. It was the beginning of what I think back upon as my "Three Lost Years". There was a bit of a recession going on and jobs were hard to find. I had a few construction jobs that did not last. I hitchhiked from Cobourg to Kingston to the east and to Hamilton in the west to find a job. Finally I found a job as a stacker in a large food supermarket in Hamilton, where I was let go on New Year's Eve. I was really annoyed, particularly since I think I was the only employee in the store that did not steal merchandise.

It was at that time that I reached my lowest point. I was unemployed, was broke, and had major holes in my only pair of shoes which I had patched with cardboard. There was a rumour that Stelco, the major steel company, was hiring so I walked in the middle of the winter from almost downtown Hamilton to the steel works, about 4 – 5 kms away. I did not get a job and had to walk back. By that point the cardboard in my shoes had dissolved so I really walked back on my bare feet over snow and ice. It was then that I started to give some thought to returning back to Holland where at least I would not have to walk on my bare feet in the winter. But sheer pride kept me going. I had tried the unemployment office, but the treatment had been so humiliating that I swore I would never return there.

My next job was as a junior clerk at the International Silver Company for the princely wage of $100 a month. It was truly a dead end job. My boss, Powell Morgan, was the CFO of the Company and

later of Atlantic Acceptance Fame. In less than a year he fired me. This forced me to look for a more promising job. Some years later I sent him a Christmas card from university thanking him for the two best things he ever did for me, namely to hire and then to fire me. During that first year in Hamilton I moved seven times from one rooming house to another, each worse than the other, mainly because either I had no money or for other reasons. All my possessions, of which probably half were books, fit in a suitcase, so I could pack and move in five minutes. In the end I landed up in a tiny room in the slums of Hamilton. There was enough room for a small bed, a wardrobe made of cardboard, a card table and a metal folding chair. The window was broken with the hole fixed by means of a balled up piece of newspaper. When I folded back the blanket on the bed, literally a cloud of fleas came at me. I had $13.00 left and it hurt much to have to go out and spend almost $4.00 to buy a big can of DDT with which I blitzed the room. That fixed the problem but I have often wondered what the levels of DDT are in my body.

Staying in that house was another interesting experience. Everyone was on welfare except the wife, who had a job as a charwoman. Next to my room was a Native Indian couple, the man tall and mean looking, the wife young and beautiful. A few times I found her in my little room looking for something I was much too scared to give her. That experience of living there for a number of months cured me of much sympathy for many of the Canadian poor. In normal times, Canada must be the easiest country in the world to make at least a modest living. If one cannot make it, one better look in the mirror. Spend only one day with some of these people and you know why they are poor.

After International Silver, I was hired as a time and motion study trainee by the Hamilton Cotton Company which was owned by the Young family. They were a fine Canadian family and I admired them greatly. This was my first job which I liked. I learned a lot about

factory management including how to deal with workers and how to get along with the union stewards. The pay was also much better. One thing was stressed: At all times I was to avoid letting a disagreement about time standards or other matters deteriorate into a union grievance. I was to take the respective union steward out for a beer, (which was 10¢ a glass and I had an unlimited beer budget of a whole dollar!), and settle the matter at all costs. This we did and I learned one most important truth taught to me by an older union steward: *"Matt, always remember, we in the unions would not have a chance in hell, if management was only half as good as they think they are!"* That lesson has stayed with me all my life. I do think that poorly run companies get the unions they so richly deserve! I stayed there until I went to university.

During that time I moved to a boarding house with about 6-8 women, four of whom were quite young and from the Maritimes; the others were somewhat older. One of the several reasons why the French Canadian landlady, who was going through a divorce, took me in was that I was to help her with fixing things around the house, which I did. As a result I learned a great deal about women. Up to that time they really had been "terra incognito" to me. I felt sorry for the young girls as I thought they were being exploited. There was a girl (let's call her Jill) who was an instructor at the local dance school and a troubled young woman she was. Once, in the middle of the night, the landlady woke me up to get my help in an emergency. Jill had performed an abortion on herself and was in bad shape. The landlady handed me a bloody package and told me to bury it in the garden somewhere immediately. I did but my heart went out to Jill. Afterwards, I asked her why she got herself into these problems. Her answer was, "I am lonely and cannot say no". From that point on I have always been in favour of women having the option of abortion, even though personally I do not approve of ending a life, particularly as there is still such a shortage of babies for people who desperately want to adopt them. I do think society should make adoption a much

more attractive option versus abortion than is presently the case. Yet as a result of these experiences, once I reached a position of some authority, I tried to promote women where I could. At that time I found that the biggest problem was for the women to accept their promotions!

I had no friends or money and my free time was spent taking extension courses at McMaster University and in going to the Hamilton Public Library. Of course I could not afford a car, nor did I see a way in which I ever could. The odd weekend I would hitchhike to visit my sister Fieke. Highway 401 had not yet been built, and hitch-hiking the old Highway 2 to Grafton was a long trip.

My sister Mieke by that time had also emigrated to Canada. She was the confidential secretary to the Dutch Ambassador, His Excellency Lovinck. She would frequently visit her sister in Grafton and I would see her there a few times. Later, when my sister Marty became a teacher in Ottawa, Mieke would spend many happy times with her family.

During these three years I had one great holiday. I wanted to get an idea of what Canada was all about. So Morris Goddard and I planned a trip to the west where I met Morris in Penticton, BC. The Trans-Canada Highway had not yet been built so I took the train to Sudbury, where I spent Saturday night and on Sunday, planned to take the bus to the west. Sudbury at that time was like a disaster zone. Pollution was so bad that not even grass would grow for miles around. That night, staying in a cheap hotel downtown, I was exposed to "Sudbury Saturday Night" revels. I never saw so many drunks and fights or heard so much screaming. Later, when the bus stopped in Trail, BC I saw the effects of the Cominco smelter. The entire valley for miles had been poisoned by the fumes of that smelter. That was probably the moment I became an environmentalist. I was a believer in free enterprise, but one should

not be a pig about it and destroy the earth. Later on canoeing down river from a paper mill in its stinking effluents only hardened my convictions.

The vastness of Canada left a deep impression upon me. It was majestic and stirring, but still very primitive. Some of the prairie roads had not yet been paved. It had been raining and that Western gumbo is something else! At one point the bus got stuck and we all had to get out and push it out of the mud. Upon our return trip there were major forest fires in southern British Columbia and we came close to being drafted as young men to help fight the fires. We would not have minded that, but we had jobs we had to get back to.

From Penticton we went into the country, found a ranch and rented two quarterback horses, and at the advice of the rancher, took some heavy blankets with us in addition to the sleeping bags we had brought. We then took off and as we were on the eastern side of the coastal mountains we followed the tree line where it meets the prairies. I had been horseback riding before in the east, but these quarterback horses were different. They were not very big or fast, but extremely sturdy, hardy and tireless. I was surprised to see little cacti, in fact you had to be careful when sitting down. Surprisingly, the nights were very cold. Early one morning while still sleeping, there was a soft, tinkling sound that woke me up. When camping, it was our habit to stick a big branch into the ground from which we hung our mess gear to dry and to stay clean. I carefully and slowly opened the tent flaps and there was a fawn licking our pans for the salt! It was a picture right out of heaven. On the one side the coniferous forest along the slope, on the other side the prairies which from that height we could see for miles and then there was that little fawn licking our pots! It was like being in Eden or Paradise! I dreamed that I should make a $100,000 and quickly buy a ranch here and stay for the rest of my life. It was a dream never fulfilled.

Of course I wanted to go to university, but saving money for university was difficult, since I earned barely enough to support myself. In the end I had saved about $320.00. Mieke then gave me I think, $60.00. That made the difference between going to university or not. So in September 1952 I enrolled at the University of Western Ontario to take the undergraduate Business Administration Honours course. I had $380.00, sufficient to pay half my fees, buy my books and have enough left over for a month's rent and food.

The University was most helpful ensuring I could survive financially the first year. I received a small bursary which helped a great deal, but I had to get high marks. They also arranged for me to be a live-in babysitter in a home with two little boys. The husband and the children were fine; the wife was not. But then the rent for the room plus breakfast was only $4.00 a week. It also meant I rarely had a night off. That I did not mind as I had no money anyway and I had to study hard to keep up my marks. The University also gave me a job as a cleaner. For three hours a day, five days a week I had to clean classes and washrooms. I had to wear a funny looking coat as cleaning staff. The hardest part was to be pushing a broom and seeing your classmates going off to some party or social function. But it was bearable.

My major concern and greatest fear was failure. The Dutch high school system was good at instilling a feeling of inferiority and having failed a year made me doubt I had the brain power to be a successful student. As it was, I had been fighting a feeling of inferiority for many years. Surprisingly it all worked out well. I got high marks and liked the system a lot. One of the major reasons was that as a university student I could plan my own studies. Being able to concentrate and focus for several days on one subject only, seemed to work just fine for me. I must have earned a high mark in Economics since the head of the Economics Department put some pressure on me to switch from Business to Economics. I sometimes

wonder how my life would have turned out if I had followed his advice.

By that time I started to feel a lot better about my life. My last boss had been a management consultant at Hamilton Cotton. His name was Douglas Tough, a fine young person. He was the first educated Canadian who expressed interest in helping me sort out my life and future. He was the one who advised me to go to Western. My aim was to earn a university degree and become a management consultant. Life became quite simple; all decisions were based on whether it would help me accomplish this goal. If it did, I would do it; if not, I would not.

The only extra-curricular activity I participated in was fencing. It was fun, not costly and I was not bad at it, having long arms, being fast and left-handed. Our fencing master was a Hungarian policeman who had been chief of police for Budapest before and perhaps during the War, and had been an Olympic fencing medallist for Hungary. I think he also had been a Nazi during the war and somehow had gotten out before the Russians took over Hungary. He was an excellent fencing master, with an interesting personality but still a person with some serious flaws. I was part of the University team and competed against the other universities with some success which was probably due to his superior coaching.

By that time my old boss Douglas Tough had joined Canadian Westinghouse where he was in charge of their Turbine Division. He got me a summer job as a time and motion analyst at the Beach Road Plant in Hamilton where they built fractional electric motors from 2 HP to 50 HP. It was a great job and again I learned a lot. I worked there the following summer as well. In the last summer I was transferred to the President's staff. That year, my work was forecasting future demand for electrical generating equipment; estimating how many future plants would be needed and what

future needs there would be for electrical engineers. My boss was the Executive Assistant and a wonderful person. The work experience proved to be most useful at university.

It was also in that first summer I met my wife to be. Her name was Hilda Mary Smella. She was of Hungarian background though born in Western Canada. I still remember the first time I saw her. There was this lovely young girl, skipping along, trying to fix the sandal on her foot, having the reddest hair I had ever seen (I thought it was real), white shirt, blue skirt and white socks. That was it. During the War I had read Hungarian poetry translated into Dutch. At the time I thought it was magnificent and became interested in Hungarian history which is truly fascinating. So I had a feeling of fate, that my reading of Hungarian poetry at a young age was just Providence's way of preparing me for a future Hungarian wife.

I told her I could not possibly call her Hilda, because of the infamous Nazi Hilda Koch from the German extermination camp Belsen-Belsen, who would take lovers from the prisoners and would have them killed in a gruesome manner the following morning. She told me what in no uncertain terms I could do, and I said "Fine, I'll design a new name for you". So by rearranging the letters of "Hilda", I came up with the name "Dai". The name stuck and even her two sisters quickly called her by the new name. That fall she returned to her home in Lethbridge, Alberta. However, this cooling off period didn't bring our budding romance to an end, much to my delight. In the following year after I had completed my third year, we got married … a story to be told later.

My second year at university was uneventful; I passed with reasonably high marks and was accepted into the third year Business Program. I lived with ten other students in a house. They were a rough, hard drinking bunch and that poor house must have aged 50 years during the eight months we were there. We all had to take

turns cooking. My night was to be Friday night. I rather enjoyed it but did not always cover myself with culinary glory. Once I wanted to make a large steak and kidney pie. I knew you had to do something with the kidneys but did not quite know what; I thought that perhaps soaking them in salt water would take out all the supposedly "bad" stuff. Little did I know that the opposite is the result. The kidneys absorbed all the salt. The pie looked magnificent when baked and the crust could have come out of a magazine. But it was so salty no one could eat it. Out in the garbage it went. I was then told in no uncertain terms that as my spaghetti and meatball dishes were superb, or so they said, I was to limit my menu to that dish only. Once the ultimate compliment was paid to my cooking when two guys got into a serious fight as to who would get the last three meatballs.

Another memorable event, among many others, involved the gas stove in the kitchen. It had an oven which was tricky to light, as gas stoves often are. Someone tried to light it, had great difficulties and when he finally succeeded, there was so much gas in the air that there was a huge explosion. The blast went into a small dining room off the kitchen and weakened the stucco ceiling. Fortunately nobody was hurt, but we were all very much surprised! The railways passed next to our house. One Friday night when I had laid out the table, dishes and cutlery for that evening's dinner, a train went by and the vibrations caused the stucco ceiling to collapse with a horrendous crash on the set-up table, breaking most of the dishes and creating chaos everywhere.

The following year my abode was the cellar of an old home with elderly owners. It was near the Goodholme Estate, where the old Business School was located at that time. Our class was the last to graduate from that building. The two beds were next to the coal furnace and it was not exactly dust free. My friend and I stayed there because it was cheap. We had to keep the furnace going with coal in

the evening and night and cut very long cedar hedges in the garden as part of the deal. In the last year three of us stayed in a different cellar apartment which was quite nice in comparison.

Each year I got slowly more and more into debt. In those years I managed to earn about $1850 a year and had to pay tax on that. Board, tuition or any other university expenses were not tax deductible. In fact, my income taxes about equalled my bursary. I wrote the authorities complaining about this. The reply was that not all students were so lucky to earn that much money and I better pay. As if luck had anything to do with it! One year after I graduated the Massey Report on Education came out and that was all changed. At the time I felt I should claim a refund, but never did. I still think my letter may have helped to change things.

At the end of my last year, matters were pretty grim financially. Dai would send money from time to time, but if it was not for her and the Bank of Montreal who loaned me $2200, I don't think I would have made it. The London bank manager who made me the loan was an old crusty Scotsman and as tough as they come. In our first year he gave our class a lecture on bank credit. *"The rules of credit were the three "C's", namely Collateral, Capability, and Character! And ladies and gentlemen, by far the most important is Character!"* It is the only thing I remember of that lecture and has stuck with me ever since. In any event, in the last year he loaned me $2200 which was slightly more than a high school teacher made in six months at that time. I had no collateral, capability or guarantor and therefore he must have made the loan on perceived character. Yet if I had died, the bank would have been out of the money! Once graduated, Dai and I paid that loan off in less than a year by living strictly on her salary. In future years as an investment banker, I was able to direct a great deal of corporate banking work to the Bank of Montreal as a silent token of appreciation.

The University of Western Ontario at the time had perhaps 2000 students while the Business School had only a few hundred students. At a certain period in my last year I had not eaten very much, and I guess I looked pretty pale. Dean Sipherd of the Business School must have noticed something was not right and called me in. When he found out what the problem was he gave me $50.00, which was a fortune to me at that time, and told me to go out, buy food and eat. Such kindness and sensitivity to the unspoken needs of some students is never forgotten. Again, as a direct result of his compassion, I have tried to more than even the score financially with the Business School by means of donations.

In my third year I was offered a much better job than being a cleaner. I became an exam marker for Professor Waugh who taught us the Production course. It involved marking the Production exams for the third year HBA students (my own fellow students) and for the first year MBA students. Professor Waugh selected me because of my earlier work as a time and motion analyst and the fact that I knew how to read blueprints. It was a great job since I could do it when it suited my schedule. He was a fine and well-loved professor and we got along well. It also had a surprisingly great beneficial side effect. Students' writing is terrible and in too many cases almost unreadable. I often had to guess at meanings. As a result when I wrote exams, and these were four hour exams, I used to put in point form the points to be covered on the left side of the exam book and underline in colour ink the key points in the narrative. I also tried to write legibly and always took the last 20 minutes to review and clean up the text. As a marker, I knew it was important to see certain points to get full marks. If they are already spelled out in short point form, the marker would probably not even bother to read the actual answer and if he did, having the main points underlined by coloured pencil, would make it easy for him to give full marks! As a consequence my marks went up from a B+ to A- to a solid A. I was not any smarter, I

just wrote exams smarter. I think that was one of the main reasons why I earned a silver medal upon graduation.

At the end of the summer after my second year I proposed to Dai while at a Saturday night dance at a famous big band dance hall, the "Brant Inn" in Burlington which no longer exists. She accepted which made me ecstatically happy. These band evenings were broadcast all over Canada. We let the band know that we had become engaged. They broadcast this happy event and that is how her sister, Betty, who had been listening to the same program, learned that evening in Lethbridge, Alberta that Dai was going to get married. The following summer we tied the knot. Between the two of us we had a severe case of pecuniary strangulation, so Dai's Aunt, Mrs. Anna Szarka arranged the wedding to be held at her home in Hamilton. She was generous and even though she had limited means, she went all out to make the wedding a special event at her home. We had about 20 or so guests in total; it was a small and simple wedding but we were all very happy.

For our three day long weekend honeymoon we went by bus to Niagara Falls where for the first night we stayed at the Sheraton Hotel. The next night we transferred to a much cheaper motel. We had a happy time. Upon our return we discovered that we had a shabby suitcase that we both thought belonged to the other person, which was not the case. We opened it and found it must have belonged to an older lady, so we returned it to the bus station. I remember that our combined cash resources amounted to about $50.00, besides a large bank loan. We were rich in many things, but we just did not have any money. There was a bit of champagne left over from the wedding. For good luck and future good fortune we thought it would be a splendid idea to poach our eggs in that champagne for our first breakfast together, which we did. It tasted great!

Dai had a small walk-up apartment on St. Catherine Street where we lived until I went back to university. As her sisters Betty and Anne had moved to Hamilton from the west, the three girls rented a larger apartment together. During that final university year about every second weekend or so, I would hitchhike from London to Hamilton to be with Dai. There still was no Highway 401, so it would normally take about three hours. This was great fun. The three girls spoiled me rotten, fed me to the gills and we enjoyed marital bliss! On Sunday afternoon I would hitchhike back. One of the results of all the hitchhiking I had done was that, in later years when driving by myself, I always picked up hitchhikers on the road as long as they looked more or less clean and honest. Some of them were great characters and on long trips I heard some fascinating life stories!

Some time before I went off to university, Johannes Leonardus (Len) my second brother had finished high school and came to join me in Canada. He learned to be a welder, a skill which was in high demand and paid well. Len may have worked for a year or so and then went off to Queen's University to become a mechanical engineer. He became a welding expert and a research engineer with many patents to his name. Later he became an authority in nuclear power generation and the design of nuclear stations. All his life he was my technical advisor on new technologies. The next brother to join was Dick Frits Ubbo. He found work at Stelco and subsequently went to McMaster University to become a lawyer. Dick joined the URTP (University Reserves Training Plan) and became a navigator with the rank of Flying Officer. In 1981 he married Joan Doreen Marshall, who was a teacher. They had two children, Rebecca Kristina and Robert Allen Matthew. From two earlier marriages he had two children, Richard William and Kimberley Ena Patricia. Besides being a lawyer with a penchant for defending the underdog, he had three hobbies: skiing, model rail-roading and sailing. He was an excellent sailor and was asked a few times to sail as skipper taking large yachts across the Atlantic.

At that point in 1953 Dad's brokerage firm had failed and Mother and Dad with their remaining family, decided to join their children in Canada. Henk was the next in seniority. He also worked at Stelco and attended the University of Western Ontario with graduate studies at the University of Toronto in urban planning. In 1961 he married Donna Evelyn Mitchell, who was a nurse. They had a set of twins Thomas Matthew and Mark Edward. In the end he became the senior town planner for Wentworth County near Hamilton. He retired fairly early to his farm near Hanover. My parents also brought our sister Marty to Canada. In 1957, she married Douglas Goodier, a teacher. Subsequently she also became a teacher. They had three children, Gwendolyn Celia Barbara, Pamela Martha Catherine and Heather Elizabeth Ann. Both Marty and Doug retired as principals and are enjoying their retirement years camping for long periods in many parts of the world since they are dedicated and expert naturalists and bird watchers. There were also my two youngest brothers, Peter and Frank, both of whom were still babies when I left Holland. Peter joined the Air Force Reserve and became a pilot and after a long successful career as a commercial pilot, retired from Air Canada as a senior captain. In 1965, he married Irene Sokol and had three children, Peter Joseph, Paul Alexander and Michelle Lynn. Frank, my youngest brother, became a hospital administrator and joined the militia from which he retired with the rank of a Lt. Colonel. In 1971 he married Barbara Ann Molata, a nurse. They had two children, Michael Paul and Katherine Anne. The marriage ended in 1986. He remarried in 2004 to Dr. Sandra Elizabeth Birch.

In my later years I had the honour of having been appointed an Honorary Lt. Colonel of the Grey and Simcoe Foresters Regiment, resulting in four of us Gaasenbeeks holding the Queen's Commission in the end; not too bad for an immigrant family, and probably a bit of a record.

By the time I had reached my thirties I had matured a great deal and Dad had mellowed. As a result we got along better, but the relationship was always somewhat stiff and formal. It was a difficult time for both my parents. All their lives they had enjoyed an upper class Dutch lifestyle and now they were at the lower ranks of society. Dad had a small sum of money which was used to purchase a home on St. Catharine Street in Hamilton. Mother rented out some rooms to students and later to young people with handicaps. She even took a course in that field at McMaster University which she proudly passed. Dad found a low level clerical job at the National Trust where he worked for the rest of his life. This was very hard on his pride and he identified strongly with Job in the Bible.

Once, when he was very depressed, I tried to cheer him up and said that success can be measured in many ways, not only by money. He had raised three daughters and six sons who all had made successes of their lives. They had given him numerous grandchildren and he still had pretty good health. He appreciated my words which probably gave him some peace, but I don't think it made him any happier.

Dad died in 1971 at the age of 80. I visited him for the last time at St. Joseph's Hospital in Hamilton at 10:00 p.m. in the evening. He could hardly talk and was clearly dying. Tubes were sticking out all over him and there were other indignities. I softly inquired how he was and if there was anything I could do for him. He could only whisper and all he could say was, "I want to join my Maker". I then lost it but found what I needed to do for my Dad. I stormed out to the nurses' station and told them in no uncertain Dutch terms that they were torturing my Dad, that they should stop it, remove all tubes and let him die in peace and dignity. In the end all tubes and other paraphernalia were removed and Dad died peacefully three days later.

I realized much too late that there were strong feelings between the two of us, but I blame the stiff, tough Dutch Calvinism that neither of us were able to make a connection or bridge the chasm. It was a lesson never to let this happen between my son and me.

Mother's death was much more peaceful. She died on March 26, 1994 at the age of 87. About ten days before, Dai and I had visited her at the Dutch Christian Home in Brampton. She was not well; she could barely walk; she had many pains and worst of all, her short term memory was totally gone. That upset her greatly as it was no use reading books anymore, which she dearly loved to do, as she could no longer remember the plot. For a bright person this is totally intolerable. When we left her she asked if it was not time for her to die. She had asked me that same question many times before and I always answered it the same way: *"Oh don't be silly, Mom, Christmas (or your birthday or whatever) is coming up and you must be there!"* This time I did not give her a clear answer as the quality of her life had become awful. Within a week she had a stroke. It was almost as if she wanted to have my permission to go. In the end, the eldest sons in some ways almost play the role of the husband.

The stroke had wiped out all cognitive functions permanently and she was unconscious to the end. It was like the plane was flying but the pilot was dead. She had made a "living will" which had been discussed thoroughly with Mother and her children a number of years earlier. A family council of our one remaining sister (two had passed away) and the six brothers was called and it was decided unanimously to let nature take its course. The doctors were instructed to provide only intravenous fluids with a sedative to give her beautiful dreams, if that was at all possible for her to have. Five days later it was over.

Dick and I were the Executors of her estate. Mom and Dad had brought over from Holland many paintings, objects d'art, furniture

and other items. Over the years some of the paintings had been sold to finance trips back to Holland. Other items had been left to various siblings in her will or had been gifted during her lifetime. But there were still a number of items left. The siblings met as a whole and it was decided to have a family auction. Each item was auctioned off and the proceeds were divided equally at the end. There was no aggressive bidding. Since, in many such cases, the division of the estate can lead to serious dissension among the heirs, this method worked admirably well and as a result there was harmony during the entire process and afterwards, which is the way Mom and Dad would have wanted it.

Coming to Canada, me on right
M.S. Normandie - 1948

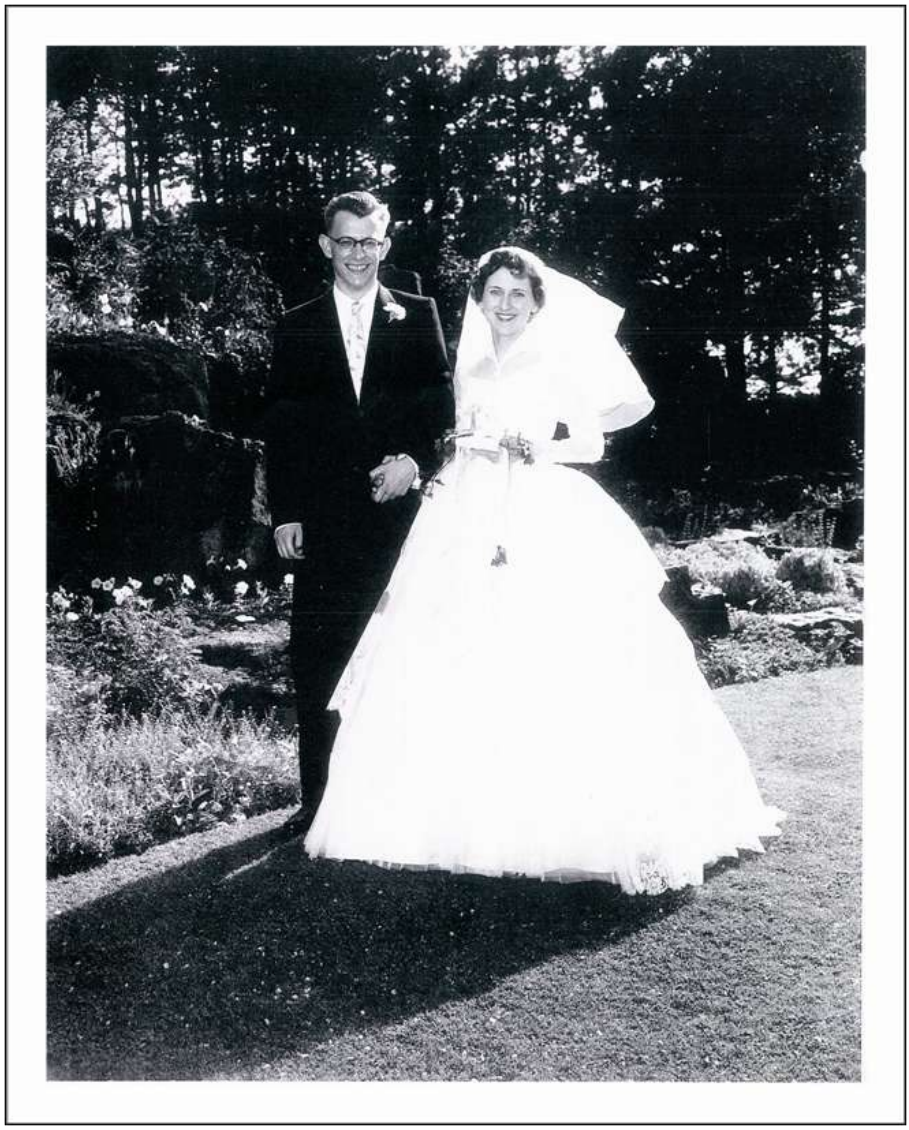
Milford Byers
January 19, 1916 – December 11, 1992

Sophia (Fiek) Byers at her wedding to Milford Byers in 1946
May 24, 1918 – December 19, 1989

My sister Mieke as bridesmaid at the wedding of her sister Fieke
December 25, 1919 – January 6,

Maud "Morris" Kool and me - 1949

Grafton, Ontario - 1949



Wedding of Matt & Dai Gaasenbeek
Hamilton – June 3, 1955

Our wedding party

Our Wedding Dinner at Aunt Anne Szarka's Home

Bill and Betty Hemmings

Anne and Tom McNairn

April 2011: My brothers, sister and me at a reunion
at my sister's place in Ottawa.
Left to right in order of seniority:
Me, Len, Dick, Henk, Marty, Peter and Frank

April 2011: And their wives and husband
Dai, Alma, Joan, Douglas, Irene, Sandra

Graduation Day – 1956
University of Western Ontario

Our first car at 25 Roxborough Ave, our first address in Toronto - 1957

Dick helping me build the "Long Building" - 1965

Douglas Barker helping in selecting and clearing building site.
Two Loon Island – Summer 1994

North side of the Cabin – 1996

Chapter V
1956 – 1983 Professional Years

"The distance doesn't matter; it is only the first step that is difficult."
Marie Anne de Vichy-Chamrond

In 1956, after I graduated from what is now called the Richard Ivey School of Business, University of Western Ontario with an Honours Business Degree, I joined the management consulting firm of Woods Gordon. It was the sister company of Clarkson Gordon, one of the largest Canadian accounting firms. At that time it had the same reputation in Canada as the McKinsey firm has in the USA. To my knowledge I was the first non-British immigrant person they had ever hired. Walter Gordon was the chairman, a truly brilliant man who could dictate a perfect report at the first try. He was a great Canadian patriot who later became Minister of Finance when Lester B. Pearson was Prime Minister.

All of the partners were Anglo Saxon and many had been officers during the Second World War. I admired them all immensely. Their word was their bond. They were not greedy and always had a concern for the welfare of society and Canada. They also exuded class. They were wonderful mentors and examples and I could only hope to be half as good as they were once I reached their age! The senior partners at the time were Walter Gordon, Edward Chown, Jeff Clarkson, Ralph Presgrave, Jim Lowden and David Watson. I owe them a lot.

After all the menial or junior jobs I had had up to that time, the three years I spent at Woods Gordon were probably the happiest years in my business career. The firm was small by modern standards

and consisted of only about forty professionals. Since I was the youngest and most junior I quickly became the person they sent out West, as few of them wanted to go there on assignments. Of course after a few trips I became the western expert and from that point on I was sent to all western clients. Western Canada was only beginning to develop at that time. I learned a great deal about its history, society and the business community, which was of immense help later when I became an investment banker.

It also meant I would spend about seven months of the year in Western Canada. My last assignment was to do a feasibility study for the setting up of a steel mill, Interprovincial Steel and Pipe Corporation (Ipsco) in Regina, Saskatchewan. The study would be the basis upon which the Saskatchewan Government, whose Premier was Thomas Douglas ("Tommy"), would provide a provincial guarantee on a proposed $8 million bond issue of Ipsco. It was one of the most fascinating assignments I have ever worked on. The report supported the concept and the Government provided the guarantee. A small brokerage firm, Annett and Company was to do the bond issue. The president, Douglas Annett then offered me the job as an underwriter at his firm. I mentioned that I knew nothing of corporate finance. He replied: *"Don't worry, you know how to write a feasibility report and we will teach you corporate finance."*

In 1958 Karen was born and poor Dai and I were tired of me being away from home that much. I had also reached the conclusion that I would rather be the person that hired consultants, than the one being hired. At any rate I accepted his offer and began my career as a corporate finance specialist or underwriter. Today it is called investment banking, a term I have never liked. In retrospect I might have made a big mistake. Perhaps I should have joined a major firm, instead of a small one that I thought was an up and coming firm at the time. On the other hand, I think I was the first ethnic who entered the Canadian investment industry. I probably had a subconscious,

but perhaps well founded fear that the major firms might not have accepted me. I certainly knew that if a young Canadian at that time had tried to break into the Dutch financial community, he would have had a tough time.

Once, I was asked if I was ever lonely for my family on these many business trips. It stopped me for a moment because I had never considered that question. I guess I was lucky in that when I was on an assignment I could totally focus on the task at hand and automatically block out everything else. I never thought of whether I was happy or not; that was an irrelevant notion. One just did one's duty. And at night I would fall asleep immediately, though I would always call Dai daily and always have a present for her and each of the children upon my return. Buying dolls from different parts of the world was one of my favourite presents. In the end the girls had quite a doll collection.

I stayed with Annett & Company for about seven years, which was 3-4 years too long for a variety of reasons. Doug Annett was brilliant. At the age of 23, he was one of the youngest persons ever to get a PhD in Economics from Harvard University. He was also a superb salesman and a true visionary. To me for a long time he was like a statue made of stainless steel, towering over lesser mortals. Dai was always much less impressed. But then, I have always thought women were much better judges of men than the reverse. Little did I realize his weakness. His moral foundation was like loose sand and when the hard times came, the tides of fortune washed away the sand and the statue crashed. But I had an interesting career with the firm nevertheless. As a small firm it could only finance the smaller companies and some were quite innovative. Some failed in the end, but those like Ipsco, Harvey's and others became huge successes.

During those years I did learn in spades the basics of investment banking and corporate finance and especially corporate law. The firm

used one law firm only and that was McCarthy & McCarthy. I was extremely lucky that the lawyer assigned to me was Jack Blain whom I considered to have been one of Canada's finest corporate finance lawyers; an opinion shared by most, if not all my peers. Jack was not only learned in law, but was a great negotiator, an excellent teacher and most importantly a wonderful human being. He was my lawyer and taught me all I know about the law as well as how to successfully navigate the intricate regulations of the Ontario Securities Commission, ("OSC"). It is probably due to his coaching that even though in my lifetime I have had numerous differences of opinion with the OSC, I have never had a problem. As his student, I owe Jack a debt of gratitude I shall never be able to repay.

The firm had a serious interest in Jamaica. The connection came about through a strange set of circumstances. One of our partners was Herbert Rowland, one of the best stock brokers I have ever known. He had been the chief administrative officer under Sir William Stephenson, of the "Quiet Canadian" renown, as he had been in charge of British Western Hemisphere Intelligence all during the Second World War. He reported directly to Winston Churchill. One of his operators had been Ian Fleming, who wrote the James Bond 007 series of books and had made a lot of money. British taxes were extraordinarily high at that time and he had left Britain for Jamaica. Ian needed someone to invest his considerable fortune and naturally went to his old war friend Herb Rowland for professional advice. As a result Ian Fleming became a client of Annett & Company.

Sir William was a truly brilliant person who had made several fortunes; one as the inventor of the method to send photographs over telephone wires by means of tiny dots, a method which would later become the basis for television. He was also building a palatial home in Jamaica. He got annoyed at the price of local cement, particularly since Jamaica consists mainly of limestone, the main raw material for

cement. He apparently had also been a cement producer in the UK and thus knew all about making cement. To make a long story short, he set up the Caribbean Cement Corporation which became a huge success. By the time I started working in Jamaica, Sir William and his investors had already made 11 times their original investment.

That year Jamaica had become independent of Great Britain and had just set up its own Central Bank. There was some stock trading on the Island, but there was no stock exchange. Sir William encouraged our firm to set up a small brokerage branch in Kingston, Jamaica, which we did. Just being part of the process of a small country changing from being a colony to an independent state was a fascinating experience. We were also encouraged to help Jamaica set up its own stock exchange. This proved to be an easy task accomplished by one phone call. It was, I think, in January 1964. I called the appropriate person at The Toronto Stock Exchange and said that a sister Commonwealth country needed help on a pro bono basis. The Jamaicans wanted a Canadian system and that is why I called on them for their help. Their response was immediate and positive. They would be happy to come to Jamaica at any time, particularly now, and there would be no charge. It was the last I heard of it and in less than six months Jamaica had its own stock exchange. Initially, if my memory serves me correctly, the brokers met a few times a week at a set time in a room at the Central Bank and would trade across a large boardroom table with a Jamaican Central Banker recording and publishing the actual trades.

Our firm did the first two bond issues for the Jamaican Government which were sold in the USA. The second issue was sold in Boston shortly after the Cuban Crisis, which required a supreme sales effort! For the private sector our firm underwrote about 15 financings for local companies, all of which were successful; a better record than I had in Canada. I have often wondered why that was and came to the following conclusions:

1. There was no big "C". By that I mean there was no competition, as it would be the only company of its kind in Jamaica and the surrounding islands.
2. We would only deal with the senior people on the Island; the most prestigious legal and accounting firms, the Royal Bank and the wealthiest families.
3. We worked closely with the top government officials.

It bears noting that it is a great deal easier in a small country to meet with senior government officials than in a developed country. In two or three days one can personally meet with the Minister and/or the Deputy Minister and in a few days get a decision. Try that in Ottawa or Toronto, where you would be lucky if you could get a decision, if at all, in 12 months! (Of course at that time Jamaica's population was less than 2 million people; today it is 2.8 million).

We financed such companies as Red Stripe Beer, Key Homes, Kingston Industrial Works, Caribbean Steel and Caribbean Cement. The latter was my favourite account. Their General Manager was Sydney Chen See, whose family became great friends of ours.

Sydney was the first non-Caucasian I had ever had as a friend and it was a great experience to learn about Chinese culture. For example, among many other things Sydney taught me a lot about the art of negotiating. Once I asked him what was the "essence" of Chinese reasoning? He smiled and said: *"A white person will try to take a nut from a bolt. Chinese reasoning would be if that would not work, take the bolt out of the nut!"* On another occasion I asked him why the Chinese were so successful no matter what country they would go to and yet why was China (at that time) in such a mess? His face lit up and he responded: *"Ah Matthew that is very simple. We Chinese can beat any system, except the Chinese system, because it was designed by the Chinese!"* You just had to love a guy like that!

Once, while we were chatting I inquired as to where Jamaica got its reinforcing steel bars (Rebars). Rebars are the steel rods which are used in all cement footings, walls and floors. They are also made of low quality steel, which technically is relatively easy to produce. I was told they came from England. Next I inquired as to which country they exported their steel scrap. It was England. Since the work I had done for Ipsco included both the original feasibility study and all their subsequent financings, I considered myself a bit of an expert on making steel from scrap. As a result, we proposed that Caribbean Cement should sponsor a small 60,000 ton mini steel mill and process local scrap and that of the surrounding islands, into simple products such as rebar and angle iron. In the end, they became the major shareholder, while the rest of the shares were sold to Jamaican investors.

This idea was accepted and implemented with great success. Again, it shows the power of a casual speculative discussion by reasonably knowledgeable people. We did a public issue which was about three times over-subscribed. The reasons were simple. Sponsorship of the project was Caribbean Cement which everyone knew had been a great financial success and they were investing. Secondly, the brokerage firm was Canadian and all Jamaicans, for good reasons, trusted Canadians more than their own fellow men. There now was an over subscription problem. We adopted the Canada Savings Bond subscription form and by changing names, made it into a stock subscription form. This allowed us to allot in full all the shares for small orders and scale back the larger ones. It also solved the problem of payment, since a certified cheque had to accompany the subscription order. I was told we had subscriptions from all walks of life including waiters and "ladies of the night". The experience taught me that even in a less developed country there is a great deal of hidden money which will appear if you give people a real opportunity. We really only had one serious problem. In both the

steel and the cement industry labour cost is not that serious a factor, since capital costs are so large. As a result we tried to pay a wage which seemed reasonable and was affordable. Unfortunately, that turned out to be quite a bit higher than local industry could afford to pay. This led, of course, to criticism from those quarters.

Jamaica almost became my second home. I would often go there for a few days to oversee or negotiate an underwriting and then return to Canada, leaving the local Annett & Company staff to implement the financing. It was a wonderful experience. I made many friends and got to know the Island well. The very first time I was sent over I insisted that Dai come with me and that we would have a full week to explore the Island from one end to the other. We dropped in at local industries, plantations and especially the rum distilleries! It turned out to be a good move indeed and I recommend it to all my descendants when going on assignments overseas. Time spent on reconnaissance is never wasted, as they say in the military. During those years I never had any racial or crime problems even though I went everywhere. The Jamaicans I met were well educated with better degrees than I had, namely from Oxford, M.I.T or Harvard. Some of the best, most beautiful and scenic parties I have ever had the pleasure of attending in my life have been at the homes of my friends in the mountains bordering Kingston.

One of the major corporate clients Annett & Company had at the time was Atlantic Acceptance. The president was Mr. Powell Morgan, the one who had hired and fired me at International Silver. In fairly short order Doug Annett had made me a partner and Head of Research and Underwriting. The title was more grandiose than the reality, since I only had a staff of two people. The firm had been selling a lot of Atlantic Acceptance notes and I thought we should do a thorough research and promotional report on the company which had not been done before. I proposed it to Mr. Morgan. Two weeks later we lost the account. Doug Annett and the other partners were

very upset, as it was our most important client. They all wondered whether I had caused us to lose the account. Four months or so later, Atlantic Acceptance declared bankruptcy. This was a serious setback to the Canadian money market and a major shock to the Canadian financial community as it turned out to be the largest bankruptcy of a financial institution in Canada up to that time. Yet, long term it had beneficial effects. Apparently they had been cooking the books for years. I think the very threat of a thorough report frightened them and caused them to fire our Firm. Had we still been their fiscal agent, we no doubt would have had a lot of Atlantic's notes in inventory; the loss of which would likely have cratered our Firm as well.

In 1967 Annett & Company went through hard times. As a result the president did not maintain a standard of business conduct that I could support. At the same time Maurice Strong had been appointed the Director of the External Aid Office ("EAO"), a federal government agency of about 400 employees which administered Canada's $600 million foreign aid budget. Today it is called the Canadian International Development Agency ("CIDA"). Maurice and I had known each other since about 1959 while he was still CFO of Dome Petroleum. We had similar interests and in a strange way similar family backgrounds. He had left home at an early age by riding the rails from his home in Saskatchewan to San Francisco to join the newly formed United Nations. There he was told that he was too young and needed more education. Little did anyone know that during his lifetime universities from all over the world would bestow upon him a total of 54 honorary doctorates, which must be some kind of a record. He was the quickest learner I had ever met and had a unique gift of seeing a pattern in a jumble of puzzle pieces and could make sense out of it. As is so often the case with truly successful Canadians, he is better known and admired outside Canada than in Canada. We have been friends for over 50 years.

In any event, Maurice offered me a contract job as a Special Advisor. I thought of it more as his "back watcher". One of the arguments he used was that I should think of the next few years as taking a special course in senior government. The timing was great; I resigned from Annett & Company, accepted his offer and the job turned out as he described. I learned a great deal, met many ministers of different ministries and even attended a cabinet meeting. (Annett & Company was absorbed by another firm a few years later.)

In any growing organization there are many "loose footballs" and new projects which require detailed staff work before implementation. I collected quite a few. Some of these included the initial feasibility study of the Canadian International Research Centre, studies regarding Canadian initiatives in Palestine and many other smaller projects. During that period the Canadian aid program, for example, shifted from educating young people from developing countries in Canada to supporting local indigenous universities. The problem with educating overseas students was that about 80% decided to stay in Canada and even those that returned home, married tribal girls which meant that the children would still be educated in the old ways. Canada also started a slow shift to paying more attention to women's issues. If you want to change society, women who educate the next generation, are the key factor. It has been said that Christianity was spread by women and slaves and I do believe there is a great deal of truth in that.

In 1967, by far my most interesting assignment was to attend a summit meeting of all religions in Bayreuth, Lebanon and to inspect schools and visit refugee camps in Jordan and Lebanon. This summit meeting was unique. I still remember one of the most brilliant debates I ever heard between a small, ancient grizzled Jesuit priest and the personal representative of the Pope, a large Dominican priest. The Jesuit priest had the face of a dried apple and I think he had three PhD degrees. He had spent his whole life in the Third

World. We all sat on our hands and watched and listened to their debate which was like a tennis match, but none of us said one word. The subject was family planning; the Jesuit was in favour and the Dominican was not. At the end they came up with a wording on the Resolution which both parties could live with, in true Jesuit fashion.

Among the other outstanding experiences of that trip were visiting the refugee camps and especially a school for female public school teachers. It was in crowded quarters in a few buildings in the middle of the desert in Jordan. The director was an outstanding woman with tremendous presence and poise. The first question I asked her was, *"What is your major problem?"* She answered, *"Arab men."* From that point on we got along famously.

The school had about a hundred young girls ranging in age between 16-19 years. The entire staff was female, except the male cook. (Feminists must love that role reversal!). In the basement, where it was cool (after all this is desert country) was the sleeping area. The women all slept in three high stacked bunk beds, which could not have been much wider than 24". Space between the bunk beds was similar. Their "library" was a little room, maybe six feet by eight feet and the only books they had were cheap soft cover books. On one of the balconies the students had a display of their art drawings and sketches which, reflecting their lives in the refugee camp, were very poignant. I bought one sketch that to me encapsulated their lives. It hangs at our farm as a silent reminder of how too many impoverished people still live. The students were really being educated to teach young girls basic reading, writing and some math and science. But considering that at that time and even today in many Islamic countries almost all the women are still illiterate, it was a giant step forward. No wonder the principal had trouble with the males!

The trip was just before the Six Day War. Tension was already in the air. Machine gun nests were at most main highway crossings and there was a heavy mood of waiting. As Canada at that time was the second largest contributor to the United Nations World Relief for Arabs ("UNWRA"), I was delegated to check whether Canadian funds were properly spent. They certainly were well spent in the case of this school!

Another fascinating experience was inspecting a trade school for Palestinian students in Jordan. The school taught trades such as air-conditioning, electricity and auto mechanics. The students' ages were from 16 years and up. I probably spent more time with them than with the administration. They all hated Israel with a passion, mainly because most of them had been expelled from their homes by the Israeli army, some of them six times in a row! Many were strikingly good looking, intelligent, but very naïve. Subsequently, in a long report to Maurice Strong, I strongly recommended that Canada and the West should do much more for these young people, and that if we did not, they would grow up into potentially lethal warriors/terrorists, causing untold future problems.

Unemployment among the Palestinians was staggering. We visited a number of refugee camps where I was deeply impressed at the efforts the refugees were making to build a new life from absolutely nothing. For example, one budding entrepreneur had started a "bus/taxi" business out of a dilapidated van. Transport between a camp and the nearest town, which was often a long way off in the desert, was non-existent but desperately needed. In another example a few families had joined together and had bought a simple small hand-operated machine which formed one cement construction block at a time. This is more important than you might think, because the refugees could not buy desert land which is all owned by the Arab sheiks that refuse to sell even one square inch. The refugees were therefore forced to build a cement home on the original plot

occupied by their tents. As the area was very small, it meant the homes had to be 2-3 stories high and the only way they could do this was to use cement blocks.

North of Amman, while driving between the various refugee camps in a Canadian embassy car with the First Secretary of one of the Canadian embassies, we passed a beautiful tree plantation in the middle of a semi-desert. I asked the driver to stop the car. On one side of the road a Palestinian was ploughing a dry stony field using a bullock and a wooden plough. It was a scene straight from biblical times! On the other side there was a forest, properly fenced to keep out goats and sheep. I asked the driver who owned that forest. He replied that it was owned by the King of Jordan. Since I knew the Israelis had been most successful in replanting forests, this confirmed the fact that the region could be reforested and led me to make the following recommendation to CIDA.

As part of my job I was supposed to come up with grand ideas as to where Canada especially could make a significant contribution. The entire area stretching from Turkey along the coast to Egypt had been forested about 1500-2500 years ago. These forests had been clear cut and especially the presence of sheep and goats ensured that natural reforestation could not occur. I do think goats are an invention of the devil, in that they are the most destructive animal known to mankind. Small wonder they are used as "scapegoats"!

As a result most of the area turned into desert which meant that when it did rain the water flowed through the dry wadies and would run into the Mediterranean, without much water being absorbed, leading to greatly lower water tables. So my recommendation was that whereas Canada had excellent qualifications in forestry, we should sponsor a major program to reforest the entire region. It would not be capital intensive, but would involve a great deal of technical input by Canada and raw labour which would employ

thousands of refugees. Reforestation would actually change the climate, as forests do not reflect the heat, they absorb water and would raise water tables everywhere. Many wadies could also be converted into small or not so small water catchment areas, again raising water tables as well having a significant beneficial effect on wildlife. I called this report "The Greening of Arabia" (Green is the colour of Islam) and finished the report with this last sentence:

> "Would it not be great if wells that have been dry since the days of Abraham, would gush forth again with cool clean water?"

Maurice Strong personally took the report to the Arab League who liked it very much. A few months later the Six Day War broke out and that was the end of it.

When I returned from that trip to Canada I truly felt I had been to a different planet. I found it hard to accept the enormous inequalities that exist among our fellow human beings on this earth.

This government experience was a wonderful interlude in my business career. It taught me that business people too often wear serious blinkers when making a submission to governments. The first advice I received when I came to Ottawa was to never recommend anything to the Minister he could not defend during the Question Period. In government one worries about how any new initiative will affect other parts of society and whether it would be politically acceptable. It certainly helped me later when I had to draft submissions to governments on the part of a number of organizations to make them fair, thoughtful, consider all aspects and especially, to be effective. When the assignment came to an end, I was offered a number of senior positions with the Federal Government and even though I had enjoyed my stay, decided to return to private life. I

joined A.E. Ames which was the most established investment firm in those days, as a senior underwriter where I stayed for four years.

One of the major projects in which I took part was the financing of Falconbridge Dominicana, a large ferro-nickel project in the Dominican Republic. This was a joint financing done with Dillon, Read of New York. At the time this $200 million debt financing was one of the largest of its type done to date in the world. The project took about one and a half years and involved almost a weekly circular trip - Toronto, New York, Washington to the Dominican Republic and return. We had not only to arrange the financing, but negotiate mining concessions, labour, tax and control of funds issues. It was by far the most complicated deal I have worked on in my entire life. In the last half of this process I had the nagging feeling we were all missing a vital point, but I could not put my finger on it. Afterwards, it was plain and clear. The mining project was basically simple: take down hills of dirt, sort out the chips of ferro nickel ore, use a lot of energy from oil and then smelt the ferro-nickel. Energy was therefore a major cost factor. The Texas price of medium crude oil had been stable for decades at about $6.75US a barrel and it was assumed that this price level would continue forever. A few years later when construction of the mine and smelter was completed, the first oil crisis hit and the price of oil went to $40.00US a barrel, making the project uneconomic. Thankfully some time later both the price of oil and nickel adjusted and the project returned to profitability.

Why had I been nervous? Because during my Ipsco studies I had read the Paley Report which forecast that the USA would no longer be self-sufficient in oil and would have to import ever increasing amounts of oil, which should logically lead to higher prices. This led to my discovery of the law and danger of the "Unstated Assumption". In the affairs of men there are often unstated assumptions which are frequently dubious and sometimes false.

Generally it is not the known dangers which will do you in, but the unknown dangers!

I attended numerous conferences and other industry meetings. One of the most fascinating was when A.E. Ames sent me as its representative to an International Monetary Fund ("IMF") meeting in Lima, Peru. The meeting itself was fairly dull but one of their parties was not. We were taken by taxis to the home of one of Peru's most senior bankers. It was pitch dark and on the street in which he lived there were no street lights. There was a long, about 20 foot high stone wall, with a huge oak door. This opened into a substantial Roman type of a U-shaped square mansion with a broad path leading to a well lit circular fountain with white tame egrets in the centre. There was a row of stone pillars and palm trees on each side of the path and beautiful native girls in their Peruvian costumes handing us flowers and dainties. The spectacular setting was all lit up by many small lights. At the fountain were our host and hostess who looked as if they had just stepped out of *Vogue* magazine. The husband was tall, debonair, dressed in a grey banker's Saville Row suit and looked stunning. So did his wife. It was quite a grand party! There was also the largest flower centrepiece I had ever seen which must have been 21 feet by seven feet in size.

The following day we had lunch at "The Railway Club of Peru", a splendid building which would make our Toronto clubs look at best third class. So much for Peru being a poor country.

During that trip I was offered the job of being the Executive Director of the Adella Corporation, which was a development bank set up by Senator Javitts of the USA. For a variety of reasons I did not accept the offer, but the main one was that we would have had to live in Lima. It would mean our two beautiful daughters would be the target of upper class young men as they grew up and both would probably marry Peruvians. I did not want my family to end up in

Peru and become Spaniards. Dutch people still have not forgotten the dreadful 80 year total war Holland fought with Spain, which ended in 1648. The Dutch may never forget or even forgive Spain for what they did at that time.

While in Lima, I met one of Canada's finest investment bankers. His name was David Stanley, a senior partner at Wood Gundy. We got along well and he suggested we take a few days off and go together to Cusco and Machu Picchu. This we did and these two places are everything the guide and travel books say they are.

In Cusco I needed some repairs on one of my shoes. While I was waiting in a little shoe repair shop, a small, very frightened and shy young 16 year old native girl came in and tried to sell some tropical fruits in a hand woven basket. She only spoke Mayan which none of the idle men slouching in the shop spoke. She clearly had just come in from the jungle and was trying to make a bit of money. Over her shoulder she had a home-made Peruvian shawl with something in it. When I indicated that I would like to see what was in the shawl, she opened it and showed me a tiny baby. The men treated her rudely. My heart went out to her and I gave her all the Peruvian money I had with me. She would not have known what dollars were. I will always remember her eyes. They were so totally pure and innocent, almost like those of a deer. To have come out of the jungle to what to her would be a frightening city, for which she had no defences whatsoever, must have taken extraordinary courage. I cannot but wonder where that courage may have led her.

The evening of that same day I stayed in a hotel, which had been built on the foundation of an old Inca building made of huge stone blocks, where I met two fascinating characters. One was a British journalist who worked for some newspaper in Lima and the other was a young man who was going to go into the Amazon jungle to look for a lost buddy. As we sat on two benches built inside an

enormous stone fireplace with a fire burning in the centre, he was telling us that he had spent that day getting a permit to take a Lee Enfield 303 rifle into the jungle as protection. Apparently this had not been easy. The journalist was a walking encyclopaedia on the politics and the inner workings of the ruling families in Peru. We sat there quietly talking and drinking brandy until about 3:00 a.m. that night. The brandies were about 50¢ for a fairly large glass, so naturally, I coming from rich Canada, was expected to pay for the brandy which I happily did. Besides, I was getting the best inside briefing on Peru that anyone could have possibly received. These are evenings which stay with you all your life. Ernest Hemingway would have fit right in and would have garnered enough material for two new books!.

* * *

But after four years I became disillusioned with Ames as it appeared to have lost its way and was slowly drifting into oblivion. One of the main reasons was succession. During the 1930's and 1940's few young people had entered the Canadian investment business, including A.E. Ames. As a result there was a twenty year gap between senior management and the people who should take over. This was difficult for the seniors to accept causing huge problems of succession. As has been so often the case in my life, I was right in the forecast, but wrong in timing. A.E. Ames took not two years, but six years to go under. In the end it was taken over by Dominion Securities.

From there I joined the firm of Doherty McCuaig, a large retail mining house where I was to set up a corporate finance department. The firm was known as a "racy" junior mining house, but it had the second largest retail sales distribution in Canada. In my view, one could always develop product to sell, but the ability to place issues was far more important, particularly in those days. Yet it was not an

easy decision, as it was a bit like leaving the NHL to join a minor league team.

We subsequently merged with Midland Osler, changed the name to Midland Doherty which in the next 12 years became a great success. Accomplishing the merger between the two firms was a major challenge. On the one hand they were an old blue-blooded Anglo Saxon investment house, with a wealthier clientele than Doherty McCuaig. Midland Osler had underwriting, syndication, money market and bond trading departments and their investment advisors were experienced in all these products. We had none of these assets. Syndication, money market and bond trading are difficult and expensive departments to create. The lack of those became a serious problem as I needed them to create a market presence for the firm in corporate finance. But they did not have the size and clout of their major competitors and had not made any real money for years. The partners were all fine people, but were not really aggressive business types. On the other hand, Doherty McCuaig had been highly profitable for decades, averaging a 60% rate of return on capital, had a high morale, had more fun, but many of their investment advisors had never traded debt securities like bonds.

The merger had been instigated by me, since I knew David Weldon, the Chairman of Midland Osler, reasonably well and liked him very much, even though at times he gave me the impression he did not necessarily approve of "ethnics" like me getting into the Canadian investment business. As a result, I was put in charge of the Corporate Finance and Underwriting departments of the new combined firm. My opposites were on the whole, with perhaps one exception, well trained professionals, but lacked courage, conviction and good leadership. The merger was accomplished and in the end the results far exceeded our expectations. In Corporate Finance we specialized in upcoming, second tier companies, such as the smaller

trust companies. We were the first to do preferred share issues for them and later came up with the concept of "terminal preferreds". This became hugely successful especially for the smaller Western oil and gas, real estate and industrial companies.

From my A.E. Ames experience I learned that an over-reliance on a relatively small number of huge triple A accounts, was highly dangerous, nerve racking and in the end not that profitable. I would much rather have four smaller accounts than a single large one. For one, you sleep better, since if you lose a smaller account, it is not the end of the world - or worse, the end of your career, that the loss of a major client could be. Secondly, the prospect of high growth for a large company is relatively limited whereas smaller companies tend to be much more rewarding investments for your clients.

Our philosophy was to pick our battlefields where our firm would have the advantage; and avoid competing with the much larger firms, where they would have the upper hand. Over the years this strategy worked extremely well and our firm became a powerhouse in its own right. We were among others, particularly proud to have initiated the formation of Alberta Energy, later called Encana. This concept had been originated by our Alberta partners. They conceived the creation of an oil and gas company jointly owned by Alberta investors and the Alberta Government, which would be based on some of the better oil and gas properties owned by the Alberta Government.

At that time Don Getty was the Minister of Energy. Don was also a University of Western Ontario business graduate and had been one year ahead of me. Since he had been a football hero and I a poor immigrant, there had not been much of a relationship. Still, we knew one another. Later, before he became a politician, he was for a number of years a casual advisor to our firm. He is also one of the kindest and nicest people I have ever had the pleasure of knowing.

It was a hot summer evening and Don and I had a lengthy two hour telephone conversation discussing the merits of a new kind of oil and gas company, partly created and owned by the Government and partly owned by Alberta citizens. Don liked the concept and supported it; he must have thought it would be highly attractive to Alberta voters. Some months later we had a discussion as to what assets the Government should put in the new company, to be called "Alberta Energy" in return for common shares in the company. He wanted to put in the Suffield gas fields, which was also a military exercise ground for tanks. As a result all the gas wells had about a 6 foot thick concrete apron over them. The Minister's advisors and oil experts had placed a value of $125 million on them.

In my experience as an underwriter of oil and gas companies, I always had a healthy degree of scepticism as to the values of properties. For example, are we talking a hoped for selling price, or a much lower wholesale price for large properties? I was not a technical oil person so, when the Minister mentioned $125 million, I responded with a suggestion of $75 million. After all, I pointed out, the Government really wanted a successful share issue and the people of Alberta already owned the properties; all we were doing was transforming it to another entity they would also own. It is an argument with a few holes in it, but he accepted it. As a result, since the main assets were perhaps somewhat undervalued, the subsequent issue of common shares to the Alberta people was very successful.

This led to another problem. Alberta is a large province. It is rural and has many small towns and villages which have no brokerage offices. The Government was insistent that every Albertan should have an opportunity to buy shares. This meant we had to include all the banks and credit unions in the selling operation, and provide them with a share of the commissions. The system worked very well.

(I applied some of the lessons learned in Jamaica re: the financing of Caribbean Steel). The only problem was when I returned to Toronto after some hectic weeks in Calgary and Edmonton, I received a series of nasty phone calls from some of the senior partners of the larger brokerage firms accusing me of breaking the rules of the game; namely only brokerage firms should be allowed to sell shares! My answer was it was not my doing; the Alberta Government had insisted upon it and they should call the Premier of Alberta if they had a problem. That settled that. In any event, Alberta Energy became a great success. It later combined with the CPR oil division and the name was changed to Encana. In summary, it is truly amazing that a few inchoate ideas of some partners and an informal telephone conversation with a government minister would result in the creation of a major Canadian oil and gas company!

There are many more interesting stories about corporate clients that I could share with you. But this will be the last one.

Each corporate client is unique but a few are more memorable than others. André Wines is one of them. I had known Joseph Peller M.D. for some time and we liked each other. Joe had quit his successful medical practice in Hamilton to take over as President of André Wines. His father had turned the reins over to him when the Company was having some problems. Joe did an excellent job in making the Company grow but there was still a serious problem with the financial balance sheet. André Wines had expanded rapidly but its financing had been ad hoc, with many mortgages on different wineries and a variety of bank loans and other forms of corporate indebtedness. I suggested to him that he should pay off all these obligations and consolidate them all into one large long term bond issue, secured by all the assets of the Company. He replied that he agreed and had asked Dominion Securities to do such an issue for him. Their advice had been that it could not be done because the

Company was too small and did not have a credit rating high enough to be of interest to institutions.

My reply was that the name André Wines was well known and that our firm's individual clients would buy the bonds. As we were the largest retail investment house in Canada, I thought we could place the issue. He accepted our financial proposal and we did a bond issue of around $15 million (I cannot remember the actual amount) at an interest rate of 11%. We had the strong opinion that interest rates would go much higher in the coming months though we did not think they would actually go well over 20%. Anyway, Joe believed that this financing saved his Company as they could not have survived such high rates. As a result, to this day Dai and I receive a present of two bottles of their best wine from the Company for Christmas each year!

He then asked me to go with him to Paris, to visit the head office of a company that owned a large brewing operation in Canada he wanted to buy. This turned out to be impossible. There was a major fashion show on in Paris; we could not stay in our hotel and there were no other hotel rooms available within a radius of 50 kms of Paris. We both wanted to take a few days of holiday while we were in Europe and Joe suggested we visit Hungary, the country of his birth.

So off we went and landed in Budapest on a Sunday afternoon where we stayed at the Hilton Hotel. The hotel was built within the remaining ancient walls of a destroyed monastery next to the Mátyás Church, the most holy church in Hungary. It is built on the high point of Budapest on the western side of the Danube. At seven o'clock a church service began and we thought we should attend the service. Before we went in, we walked on the old fortifications overlooking the Danube where we could hear the church bells peal from all over Budapest, which I found deeply moving. I remarked to

Joe that as a long as these church bells rang, there would be hope for Hungary to be free from communism some day. The church service was impressive as well; in fact there were no seats and the whole congregation stood during the entire service.

Early in the morning of the next day we visited the Speaker of the Hungarian Legislature, who was an old family friend of the Pellers. His office was enormous, almost an entire floor and he had two ladies to look after him, one to make him coffee and the other was his secretary - so much for a democratic, egalitarian communist society! The old Hungarian House of Parliament makes ours in Ottawa look less than second rate. It is truly magnificent!

Joe had arranged for a car and a driver to take us on a few hours' drive to the village where he was born. On the way over we passed a Russian Army Camp where, from a small entrance a Russian army truck came barrelling out without stopping and almost broadsided us. The driver let go of some choice Hungarian words which unfortunately I could not understand. We came to Joe's village which was tiny, little more than a widening in the road with maybe 20 old farmhouses. Joe took a few photographs whereupon an army truck with a platoon of young soldiers armed with AK47s came roaring by and stopped. The soldiers jumped out and arrested us.

Frankly, it makes me nervous when a 19 year old soldier digs a barrel of a submachine gun into my ribs. Joe didn't like it either. We guessed we were being arrested for having taken a few photographs of some old buildings and some neighbour must have reported us. We were then taken to their base.

On the way I told Joe, who was worried because he had been born in Hungary that he could still be considered a citizen of Hungary and could be in a lot more trouble than I being a Canadian citizen. I said that if they let me go but not him, I would stay in Hungary and create

the biggest international incident that anyone could imagine! We had that brief discussion then, because we could not be certain they would not separate us when we arrived at the base. Anyway, we were there for a few hours and then they let us go.

While we were there we saw an unusual sight. We were not that far from the Yugoslav border. We watched a few soldiers leave, with a long coiled rope over their shoulders, a pack, including a sleeping bag, an AK47 and a German Shepherd dog. Clearly they were going to a place where they would put out that line, attach a sliding line to the dog, hide somewhere near the line and arrest or shoot whatever the dog could bring down. But who would be their targets? We never found out, except there seemed to be a bit of a border war going on between the two countries that had never been reported in the Western press.

After being released in mid afternoon we both had the same idea: *"We need a drink!"* Nearby was a small, but beautiful villa that must have belonged to a minor Hungarian noble family. It was truly an example of exquisite taste and architecture. The doors alone I would have gratefully bought if I could have taken them back to Canada. Inside was a large reception area with a magnificent parquet floor and two circular staircases that joined at the top. One could just visualize the ladies coming down these stairs in their beautiful Vienna ball gowns! Unfortunately, it had been converted into a bar for the local farmers and soldiers who came stomping in with their dirty boots on those wonderful floors!

Maybe, in the past, Hungary had too much aristocracy and too much injustice. But did the communist regime have to destroy what at one time was considered to be one of the most brilliant, cultured and civilized societies in the world? Few people may know that Hungary in its history has had more Nobel Prize winners per million

people than any other country in the world. We had a few local brandies and went on our way.

That evening we had dinner at the hotel and after dinner we chatted with an older lady from East Germany. She was on holidays in Budapest, since that city had the same allure at the time to the East Bloc countries as Paris does to the West. Her family had owned a toy factory which had been confiscated by the Communists. As a great favour she had been allowed to keep her job as the senior toy designer. It was suggested we all go together to the top floor where there was a large bar with a good band which played Western music.

We went up and the band was excellent. They played Western music as if it was a patriotic act, which in a way it was. Quickly there was a large group of young people who joined our table. Languages spoken loudly, heatedly and mostly at the same time, were English, Hungarian, German and some French. At one point, before the party really got going, we all had to show our passports. We were fine, but Hungarians whose passports showed stamps of a number of (or certain?) countries, were kicked out because they were considered to be communists. We partied late, left and decided it was no use going to bed since we had an early flight back to Canada. It had been a fascinating evening. Revolution and change seem to be always started by young people. My overall impression and judgement at the time was that communism was on its last legs, at least in that part of the world.

But to return to the restructuring of our firm after the merger: a difficult problem was the re-focussing and training of our sales force. We quickly came to the conclusion that to change the habits of a lifetime of most of our sales force, whether they came from the Midland or the Doherty side was next to impossible. We just had to work around them and recruit and train new staff. This we did on a large scale for at least 5-7 years. We had a special training

department, headed by a senior partner, with an annual budget of several million dollars, if my memory serves me correctly. The new recruits were young, all had university degrees and we trained them the way we wanted. In the end their numbers submerged the old timers. We also trained new area and branch managers with great success. Our model for years was Merrill Lynch, the large US retail and investment banking house. It was therefore not surprising that later they took us over.

I have always been able to control my enthusiasm for "vision" and "mission" statements. Companies which pay a lot of attention to these each year are generally the ones which have lost their way and are well on the road to the dustbin of failed companies. Ours was quite simple, taken for granted, and rarely, if ever discussed. It was as follows: we would continue to strengthen our position as the largest retail broker in Canada, even though for a number of years it was a losing proposition. Secondly, we would concentrate on the second tier companies in investment banking, especially in the oil, mining, financials, real estate and manufacturing sectors. Thirdly, we would expand only in Ontario, the West, especially Alberta and British Columbia and a bit in the Maritimes. Quebec was to be strictly left to the Quebec firms unless they were English firms. We would also concentrate on money market operations and dealing in government debt.

We agreed there would be no freebies for executives in such matters as club fees, automobile or parking expenses. We would at all times run a lean operation, offset by high pay-outs and bonuses. It would be up to each executive as to how they wanted to spend it. And any properly educated, motivated and hard working person could become a shareholder and partner. Everyone to the lowest level of our employees understood these rules and lived by them. They also liked the fact the senior staff did not get special privileges. It proved to be a great formula for success and it was simple. During

all my years at Midland Doherty, I cannot remember ever getting into any deep discussion about these matters. In addition, internal communications among partners were highly stressed. As an example, only the Chairman, corporate finance staff and the head of Human Resources had doors in their offices. It was a "no doors on offices" policy for everyone else.

On Friday afternoons visiting staff from our 57 branches that might be in town were always invited to our hospitality suite, just beside our large boardroom for drinks and socializing. Any partner was encouraged to join in. Afterwards, some would have dinner with the visitors. I can truly say that I learned more about our operations at those sessions than I ever did at board or committee meetings. It also encouraged strong bonding among at least the more senior staff. At the time the firm had about 1700 employees. Two other things come to mind. Once a year we would invite the area and branch managers to three day meetings in Toronto. That worked out great. What worked out even better was that we, every so often, did the same for the office administrators of all our branches. The first time we did this I remember well. The administrators were wonderful, in some cases somewhat older women, who were mainly from the West. They had never been to Toronto. They had never been on a normal, expense account funded business trip and they really thought it was the biggest thing they had ever experienced in their working lives. Each one felt she was now someone special. It all reminded me of what Laurens van der Post said about his experiences with the Bushmen in the Kalahari Desert in his wonderful book "The Heart of the Hunter", that *"one of the great hungers of the human spirit from the earliest to the most contemporary level is the hunger for honour"*.[4]

[4] The Heart of the Hunter, Laurens van der Post, Penguin Books, ISBN-13: 978-0156400039

We treated them well. We arranged for tickets to the best show in town, put them up at the Royal York Hotel, offered them meals, refresher courses, and informed them of all the new things coming down the pipe. Most importantly, we introduced them to the people at Head Office they had been working with for many years, but had never met. At the final cocktail party, attendance which was mandatory for all senior partners and department heads, one dear senior lady I met was so embarrassed. She told me she finally had met Mr. X. and she said *"He was such a dear man and I felt so ashamed for all the nasty faxes I had sent to him in the past! I certainly would never do that again!"* I told the President afterwards that as a result of bringing all these people together, the efficiency of our firm had probably been raised by 2-3%. At that time, that would have been an annual saving of about ten times the cost of arranging the event! And everybody was happier!

Another productive event we did annually was to invite the ten most successful retail sales personnel to Toronto for meetings. The high point was the Saturday morning where we would meet in a suite at the Royal York Hotel. The attendants were the Chairman, the President, Heads of Administration, Compliance, Research, Retail and Institutional Sales, and Corporate Finance. Each salesperson had to explain to all present the secret of his success and most importantly, what bothered or frustrated him the most about working at our firm. Any one of these people could get a job with any of our competitors, so they were not shy in telling us what we were doing wrong! We would have a general discussion on the matter, and if their comments made good sense, the Chairman would look to whoever's area it fell under, and would say, *"Well I guess you will fix that right away!"* And we all certainly learned a great deal more about life in the front line!

I had joined Doherty McCuaig to start their underwriting operations. Within a week one of the young staffers of A.E. Ames

called me and said he would like to join me, since he was also fed up and worried about Ames. I felt flattered, could certainly use him and took him on. He came from a fine family, was very presentable, highly intelligent, well educated with several degrees and clients liked him. It worked out very well in the first few years. Even the Midland merger did not bother him too much. However, when the staff expanded to something like 12 people, he became unhappy and started to get symptoms like stomach ulcers. The problem was I could not any longer spend as much time with him as he seemed to need. At one session I tried to help him and said something along the following lines: *"You are a fine, young investment banker. Clients love you and you are good at your work. Stop worrying about yourself. Think of it this way: We all generate energy. You can use it positively or negatively (pun intended). You can take the two wires and plug it into life and energize the people around you, or you can take these same two wires and turn them against yourself, draw a huge spark in your gut and burn a hole in your stomach! It is your choice; no one is making you do it!"* He liked the analogy a lot, but said: *"I know Matt, but it is still very hard."*

For my descendants who may well be in positions where they have to recruit staff, my criteria for hiring professional staff (for investment banking at least) were as follows: They must of course have degrees, the more the better. Always try to hire the brightest people. I did not really care that much, within reason, what they had studied. In corporate finance one can use all kinds of skill sets and having variety creates strength. They must have a record of growth and success. They must, if at all possible, have played sports, especially team sports. They must have known early what they wanted to do in life. They should also show some evidence of past entrepreneurship. Finally, when I had passed them, I then asked the candidate to spend a day with our staff. Afterwards we would discuss the person and if in the staff's opinion, s/he would not fit in, that would be the end of the matter. On the other hand, if collectively they approved, that person would be hired. This system had two

major advantages; one, collective judgement is better than a single one and two, the staff now has shouldered some responsibility to ensure the new recruit will be successful. And, staff also likes to be consulted in these matters.

By that time I had also learned to my surprise that a high IQ did not always mean that someone had good judgement, if any at all. At one time we had a professional client who had been a Rhodes Scholar and had graduated from university Summa Cum Laude. He had no judgement or common sense, but enough brains to become highly dangerous to our firm if something went wrong. We decided to get rid of him as a client but we were not sure how to do it elegantly. We finally decided to tell him that whereas his investment requirements were so sophisticated that we felt we were obliged to tell him we did not feel competent to look after his needs and therefore would like to recommend him to go to a much larger firm. He was surprised but followed our suggestion. We then introduced him to a major firm whom we disliked the most!

By 1980 it had become clear to me that the firm had become too large to be owned by the employees only and that we should go public. There was not even a discussion; all my partners agreed. This meant something like 36 different regulations, laws and other government policies had to be changed to allow brokerage houses to go public. This was accomplished by about 1982. Midland went public in 1983 and I resigned from the firm shortly after. The reasons were many. One of them was that our firm during that period had grown 10 fold, we were all 10 years older, we had made a fair amount of money and personally I was totally exhausted. The firm also had now reached a stage which required a whole new set of policies and business plans, which the president at the time was not willing to consider. In fact, he seemed to want to go back in time. In retrospect, perhaps I should have taken a six month sabbatical instead. I was 53 years old at the time.

At the same time I sold all my shares in Midland Doherty since the shares were selling at unrealistically high prices. Short term, this turned out to have been a good call since the shares in the next few years went down by about 75%. Later the price of the shares recovered. A number of years afterwards the Company was purchased at a high price by Merrill Lynch. In any event I was now financially independent and free, though not particularly well-off by modern standards.

For the next six years I was the President of Camreco Resources, a small mining company which will be mentioned later. Then in 1991 I set up a small firm called Northern Crown Capital Incorporated which was active in financing smaller companies until about 2009.

Northern Crown at one time had six partners. In its earlier days the firm was reasonably successful. We financed and placed the securities of smaller companies with institutions. We avoided competing with the larger investment houses and tried to stay underneath their radar screens. Due to other commitments I did not devote as much time to it as I could have and my partners might have wished. Over the years attrition and a slow wind down of operations left just two of us, Robert De Jong and me. Bob and I are good friends and we share many interests together including history, military affairs and farming. He owns a fine farm near Walters Falls, about 30 kms north of our farm.

To sum up: running a small business is much more difficult than managing a large firm. When one has very little staff or fellow executives, one small bump in the road can put you under. Medium or large businesses are much easier to manage. The main thing in a large firm is to get the basic philosophy or policy straight, have the right senior people and keep your goals in sharp focus. The rest will follow.

INSERT Eastern Provincial Airlines Photo

Chapter VI
Family Life

"The father is the head of the house."
The mother is the heart of the house."[5]

Born in 1958, Karen Barbara was our first child. At the time we were still living at 21 Roxborough St. East in a third story apartment of an old house in Rosedale. I saw Karen directly after her birth. In those days fathers were not allowed to be at the birthing. She had not yet been washed and was covered with blood. In addition, all the blood had somehow been pressed into her head, or so at least it looked to me. I had an emotional tsunami wash over me. First an overwhelming wave of relief my wife and baby were well and one of love, wonder and awe that Dai and I had been responsible for the creation of a new human being. This was immediately offset by an equally powerful wave of responsibility and a fear for their future welfare and whether or not I would be able to look after them and keep them safe and out of harm's way. After all, I had been born in 1930 and remembered only too well the Depression and most of my early years which had been under wartime conditions. Troubles and war were really normal to me - normal times were abnormal. Up to now our marriage had just been fun and games and had not really been that serious. Now life had become quite serious and I thought I had better work hard and become as successful as possible. I would have given my life to save them, should that have been necessary. I had really no idea that 7-1/2 lbs of

[5] Apples of Gold, Compiled by Jo Petty, Published by C.R. Gibson Company, Norwalk Connecticut Copyright MCMLXII (1962)

human protoplasm could change my life so drastically, and this was only the beginning!

There was another problem, for me at least. I had grown up in a masculine household with five younger brothers and only one younger sister. It is true we had two older half sisters, but they seemed so much more mature. I therefore felt confident that I could raise boys, but girls? That was an entirely different matter. I had told Dai that if she had girls, she better take the lead role in raising them, because I would not have a clue. In addition, a girl better look like her, since I did not think my looks were that great and certainly not suitable for a girl! But genetics play a funny role. Most of the time when I look at my two beautiful girls I see Dai and yet sometimes I see a bit of myself as well! But having girls is great. As my Mom had often said: *"Boys you raise for someone else, girls you have forever."*

About a month before the birth of Karen, Dai had quit her job to become a full-time mother. The matter was not discussed much, as we both thought this was only natural. We were, after all, of the 1950's generation. Family income took a bit of a hit, but my career was coming along reasonably well which made up for the loss of her income in short order. At one time she had been an assistant in a professional photography studio which led to her becoming the photographer in the family.

Within weeks of the arrival of Karen, we bought our first house. I still did not have that many established friends who could have given us some sound real estate advice. Anyway, we bought a small bungalow on Homewood Avenue in Willowdale for $15,500. In retrospect, I think we could have done better nearer downtown, since it meant a long commute. The down payment of $2,500 in large part we acquired by living modestly, saving hard and by not using all of my allowable per diem expenses when I was on the road as a young

consultant. I dined frugally, on mainly hamburgers, and saved the rest.

We bought our first car the same way. I was posted to Winnipeg for three months and Dai was supposed to go with me. That meant two flights to and from Toronto and Winnipeg. I went to my boss and asked if I could have the cash for the flights and with that could I buy a second hand car to drive to Winnipeg and back. In addition, I mentioned that while being in Winnipeg I would need a car anyway. He saw my point; and in 1957 we bought our first car, a second hand VW Beetle, which served us well for a number of years. We took our first holiday together in that little car the next year and went to Nova Scotia to go camping. It was rough camping because we were still using war surplus equipment, but we had a great time. We especially liked the "tailgate" luncheons of freshly boiled lobster wrapped in newspaper we bought from little stalls beside the road, crusty bread and a bottle of white wine. Tailgate luncheons also became a custom for almost all of our European holidays when travelling by car.

Joanna Elizabeth was born in 1962. She bears the name of her paternal great-grandmother (Oma). The second one is always easier, or so it seems. Mom and Dad now feel like pros! The girls grew up into totally adorable little blondes who got along very well. Dai was the "Super Mom" who was totally devoted to their well-being. No one could have done a better job. This was a great relief to me since in those days I spent about seven months a year away from home, so I never had to worry about the home front. Subsequently, in 1966 Matthew IV was born on Mother's Day and a great present he was.

At the same time we had bought a larger house at 7 Harrowby Court in Etobicoke which was being built and was almost completed. It became a fairly busy time, visiting the hospital to see Dai and Junior, and then making two trips daily to check out the final completion of the house. We moved in a few days later and Betty,

Dai's sister, spent some time with us to help Dai get through this interesting period of moving into a brand new house with two little girls and a newborn baby. We greatly appreciated Betty's help; especially Dai. During that time, Betty was like a second mother to our children.

One of the reasons we bought the house where we did was that Etobicoke at that time was reputed to have some of the best schools in Toronto. Secondly, Henk, one of my brothers was a senior planner of the Etobicoke Planning Board and had recommended the location. Thirdly, I was a director of Homesmith Properties, the company which developed most of Etobicoke since the beginning and still owned the lots. Fourthly, there was a public, a junior high school and a high school within walking distance of our home; and finally, because it was close to the airport and closer to the farm. This meant that our home was also a drop-in centre for the school friends of our children. The other advantage was that Dai could, from time to time, invite one of the children's teachers over for lunch, which was always appreciated by them, giving Dai the opportunity to get to know them better.

The family was now complete. Dai and I had wanted and planned each child and now my life revolved mainly around my family, their care, safety and education. It certainly gave my life focus, purpose and meaning. Had I not had a wife and children, my life would not have been bathed in such love and affection. It would have been totally different – and poorer. With my background of the Depression, the War and the awful early years, I was petrified of not being a financial success and not being able to look after my family. Work became therefore even more important.

Having come from a large family, I always knew that each child is totally different and unique. Each requires its own way of raising and caring. One does it by instinct; reading books is confusing. Karen in

many ways resembles me the most, but is a much improved version of me. I stressed the sciences with her since these are the only courses in which the material is difficult to learn on one's own. In retrospect, the arts might have suited her more, but her life would have been quite different. Taking a dose of the sciences had an interesting side effect: when she was having difficulties with a tough course in organic chemistry, a young veterinary student helped her get through the course. He turned out to be her future husband, Dr. Chris Cobourn. Karen became a successful stockbroker and active in charitable work. Later, when Chris and his partner, Dr. Frank Lista set up the Surgical Weight Loss Centre, she sold her business at RBC Dominion Securities, and joined the clinic to help with business development. Karen graduated with a BA in 1979 from the University of Western Ontario. Many years afterwards, Chris and Karen bought a lovely Mediterranean styled home in a golf community near Fort Myers, Florida. Mom and Dad have already spent several weeks there for the past two winters for a wonderful break. They are the most gracious host and hostess who would put professionals to shame. Other members of the family and some of their many friends have enjoyed their hospitality as well.

Joanna, our second daughter, has the rare and wonderful gift of lighting up the room just by entering it. She is a ray of sunshine that can make people happy just by being around her. Once, when she was four or five years old, I watched her skipping through the tall grass at the farm, which we had bought by that time. She was a vision of the purity and loveliness of a little nymph or elf. A strong feeling came over me to just treasure her, and not under any circumstances to be a heavy handed father, but just let her grow up by herself in a cocoon of protective caring and love. According to Dai, she was the easiest child to raise. She went to UWO as well and graduated with a BA in 1984. Subsequently, she received a BA in Education at Queen's University in 1986. She became a wonderful

primary school teacher. Some of her students love her so much that even when sick they do not want to stay at home and miss class!

Later, Dai and I had Sunday dinner with Scott and Joanna sometimes three times a month on our way home from our farm, which must be rather special and rare in most families. Joanna is an ambitious gourmet cook and certainly takes after her mother in that regard. Many other times, of course, we would have Sunday dinner with Karen and Chris or Matt and Francine. We were very lucky that the three children all lived near the way to the farm.

Matthew is totally different again. He has a strong competitive alpha personality, but what is rather unusual is that he does not show it at all. Most alphas do. He is a unique combination of Dutch stubbornness and daring, with the special Hungarian charm and scepticism. Why he is more sceptical than I am, is baffling, since I had a much more difficult upbringing. He also went to UWO and graduated with a B.A. in Resource Management and returned for an MBA later, graduating in 1992. He entered the investment business at a relatively young age and has become a successful investment banker. In later years he built a magnificent log home in the Lake of Bays district near Dorset called *"Frannie Point."* It provides a wonderful relief for him since he regularly works 60 – 80 hours a week. His family loves it and spend their entire summers there. I am also most happy to report he and I have a warm and loving relationship; different from the conflicts I had with my Dad.

Dai, of course, was responsible for our children's day-to-day care and education, a job in which she excelled and no one could have been a better mother. I often felt my role was that of a swat team or the heavy artillery, always standing by to provide protection or whatever was needed and to do some of the heavy lifting. They certainly gave meaning to my life and were the centre of it.

During those early years, my brother Henk and I had bought a 14 foot plywood boat with a 10 HP Johnson outboard motor and trailer. A number of weekends we used it to go boating and camping on Georgian Bay. Our favourite area was from Honey Harbour to the French River, but our jumping off point was usually Snug Harbour, just north of Parry Sound. We also went camping with our wives, but those trips were not as rugged. A small boat has many advantages. We could cruise for hours on one tank of gas; go where bigger boats cannot go, and pull the boat up on the shore of any of the outlying islands to go camping. As no one likes mosquitoes very much, outlying islands are great because there are few mosquitoes. They have a lonely enchanting scenic beauty with lots of water all around making you feel as if you are in the middle of the Pacific Ocean. The area truly has to be one of the most beautiful places in the entire world and I have visited many.

The Thirty Thousand Islands area of Georgian Bay has a special mystique and allure which is why so many of the Group of Seven painters liked to go there. We had some magnificent trips. Once, when we landed on a forgotten island in the Mink Group, west of Parry Sound, we found the remains of an old commercial fishing cabin. It had broken windows and the main door was left open and wedged in by dirt. As the story goes, it had been abandoned when the Welland Canal was built, letting in the lampreys, which destroyed the lake trout fisheries. As we entered the room, in front of the main window there was a large cast iron wood cooking stove where from out of the firebox rose an indignant Merganser duck that had made a nest while at the same time, a Mallard female duck took off from behind the door where she had her nest! I shall never forget those two ducks flying out of the cabin through that large broken window! I guess they were nesting there to be safe from the gulls that could raid their eggs.

As a result of my interest in Georgian Bay, I discovered that one of my friends in the investment business had an equal passion for that area. His name was Martin Lindsay, a wealthy, brilliant young man from South Africa with an Oxford law degree and an MBA from Harvard. He had been for a number of years with McLeod, Young & Weir, a major brokerage firm and then had set up his own investment consulting firm, "Lindsay McKelvey". He owned a cottage and a number of islands and Dai and I went to his cottage several times. He had been buying islands in the Georgian Bay and wanted to buy a parcel of two islands in the Minks. I gently objected and said, *"If you buy these islands, then I won't feel free to camp there any longer"*. He saw my point and said, *"Why don't we buy them together*?" This we did and my 50% share was $2400. Forty odd years later I sold my half for about 120 times more than what we had paid. I have always thought that one of the best investments a young person can make is to buy vacation or raw lands far away from major centres and just hold it for decades. You can enjoy your investment over the years and in the end you may be able to cash in at an astonishing price. Martin was a good friend but unfortunately died in an avalanche while skiing in New Zealand some years later.

Dai and I have many friends too numerous to mention and in several countries. But two special friendships stand out. Among the oldest ones were Robert Farrelly and his wonderful wife Ellen. We first met when we returned from Ottawa back to Toronto. We were both members of the Canadian International Institute Association (CIIA) and that is where we met as members of its foreign aid study committee. Robert was working on his PhD in Social Studies, while Ellen was a teacher. They had a baby, (also named Robert) and Robert would take the baby at times to his classes when Ellen was teaching. This is an early illustration that he was always an original, totally free spirited person with a great deal of charm. Our two families became good friends. Robert and I did a real estate venture together, which worked out well. As I explain later, I recruited him to

join the Royal Canadian Military Institute ("RCMI") where we worked hard together to publish military papers with some success. Subsequently, he became the Executive Director of the RCMI. Ellen and Dai also became the best of friends. It was therefore a sad day to learn that Robert had incurable cancer and died after only a few months of illness on April 3, 2004; he was only 65.

The next family friendship happened in a more serendipitous manner. We were driving to the farm one Friday evening in October 1968 at the time the Russians had invaded Czechoslovakia. Thousands of refugees were being admitted to Canada. It was a week before Thanksgiving, the radio was on and the Canadian Government was asking people to welcome our new Canadians by inviting them to their homes that weekend. Well, this struck a deep chord in me. I remembered only too well what it was like to be a newcomer to Canada, I hated communism and really wanted to help. So Dai, as well as the children discussed the matter and we all agreed we would invite one family to be with us at the farm the following week for Thanksgiving.

I called the local Refugee Centre of the Government and was given the name of a family, namely Peter (who was a professional engineer) and Jana Urban with their young daughter Andrea. We were given the address of a flea bitten, "hot pillow trade" hotel on Jarvis Street. It was awful. Yet, when I knocked on that hotel room door, what did I see? There was Jana, on the floor with old newspapers and scissors, designing and making a pattern for a winter coat for her daughter which she would then sew herself. My immediate reaction was that these are the kind of people Canada could use. I asked them to pack everything and invited them to come with us to our farm.

That weekend we had quite a crowd. Peter's English was pretty good, but Jana's and Andrea's English was still non-existent. Dai and

Jana hit if off immediately and conversed splendidly by means of dictionaries and hand signals. With great pride and pleasure I showed Peter rural Grey County and the Beaver Valley in all its magnificent autumn colours and glory.

The Urbans were a hit with everyone at the farm. So when the long weekend came to an end, we could not bear to take them back to that horrible hotel, but invited them to stay with us at our Toronto home. In short order Peter got a job with Canadian Westinghouse and rented an apartment in Hamilton. But they did not have any money for furnishings, or other household goods, so we called all our friends, explained the situation, asked them to donate any spare radios, kitchen appliances or utensils, forks and knives, furniture, blankets, towels and anything else useful to a couple with a young child who had absolutely nothing. It is amazing how much excess "stuff" we all have. We rented a truck, made the rounds and picked it all up and delivered it to their apartment. Problem solved.

Subsequently, Peter and Jana then designed and made their own beautiful furniture and even their own art. They were talented and industrious people. Peter was a unique and rare combination of an intellectual, professor type and an industrial manager. Jana is talented gardener, designer, carpenter and one of the hardest working people we have ever met.

Peter was also a bit of a practical joker. Once, when we had a party at our farm, Jana had made a beautiful meat tray as a contribution. It was packaged in a flat, large carton box. Peter brought in a similar box and as he came in, he stumbled and dropped the box – on purpose. Jana went ballistic. He then brought in Jana's box. We all thought it was hilarious but somehow Jana failed to see the humour of it all.

Within six months or so they had bought their own handyman's special house, fixed it up, sold it at a good profit within a year and bought a much better place. I once asked Peter why he and Jana worked so ferociously hard. His answer was simple: *"Oh, Matthew, you have been a capitalist all your life; Jana and I have to make up for 35 years of lost time."* His career progressed quickly and, ultimately, he landed up working for the World Bank ("WB") in their International Finance Corp ("IFC") in Washington, DC, from which he retired in September 1999. He and Jana bought a 50 acre rural holding, a few kilometres north of our farm on the same road where Jana continues to live to this day.

Here is an interesting tid-bit I would like to share: while Peter was at the World Bank, Communism fell including the Communist government in Czechoslovakia. At that time, Peter was the only senior professional Czech working for the WB who spoke and wrote the Czech language. When Czechoslovakia applied for membership to the WB, Peter became part of the Bank's negotiating team only to find out that a number of members of the Czech opposite negotiating team were all old university classmates and friends. That certainly must have facilitated the negotiating process in a big way!

A few years after their arrival a second daughter Michelle ("Michi") joined them and Dai and I were promoted to the rank of "honorary Aunt and Uncle", which made us proud. Unfortunately tragedy struck the family and in April 2004, the same month and year that Bob Farrelly left us, Peter died from pancreatic cancer. It was a very sad time for us all, leaving two devastated families in its wake and we had lost two of our best friends.

I am writing this the day following a Thanksgiving Dinner in 2010 where we had 30 people for dinner, including our clan, the Hemmings, the McNairns and all the Urbans, including Jana, Andrea and Michelle, her husband Kevin and their daughters Hannah and

Ella, as has been the custom for 42 years. As we always do, we remembered Peter on the occasion.

There are so many other dear friends I should like to mention, but I will finish with only one more, and that is Frank and Sheila Chen. Frank and I first met when he was a commodity broker at Midland Doherty. He left the firm some years later and we then met up again when I was on a CESO assignment in Estonia. From that point on our families became friends and we joined a number of organizations together, such as the Atlantic Council and the RCMI. Frank and Sheila then bought a place in Nassau, the Bahamas to which the Chens invited us many times over the years during the winters.

When Frank's father died, he invited Dai and me to his Dad's funeral. We had never been to a Chinese funeral and experienced the traditions Frank's family strictly followed, even though he is a devout Lutheran. During the fairly lengthy funeral proceeding with some waiting periods in between at the Mount Pleasant Cemetery near Brampton, I wandered around the cemetery. It was a poignant experience. This Cemetery is a new one, catering to the many immigrants living in that area. And here they were; Germans, Croatians, Italians, English, Dutch, Pakistanis and Indians, whites and blacks, all serenely and peacefully buried side by side, some from countries who may have been sworn enemies during their lifetimes. Each grave reflected their own special nationalities. Clearly there were no ancient hatreds, animosities, religious intolerances or racism. It came to me that Canada is a special place where in the end we are all united and at peace with one another, even though while alive there may have been conflicts.

When ancient enemies do not mind being buried together, there is hope for all mankind and one can be so proud of Canada.

From about 1968 to 1983 the stock markets were doing very poorly, with the Dow Jones ranging from about 650 - 850. This 15 year period was supposedly to be my top earning years. Clearly they were not. At the height of that malaise our firm, Midland Doherty, was losing $250,000 a month and our salaries were cut by 25%. During that period we were more than a little bit worried, since the firm's capital was only about $6 million and we all had large bank loans incurred to buy Midland Doherty shares, the loss of which would have bankrupted all of us. As a senior partner, I felt it was my duty each day to cheer up the troops. I would walk once a day through the trading and retail sales areas, exude confidence and just joke. My favourite line was, *"Ok guys, everything is on sale at bargain prices. It will never be cheaper, make your clients buy!"* In 1983, the year I resigned, the market turned and the Dow Jones went from about 800 to 11,000 over the next decade. This is just to show how smart I really was!

During that difficult period, inflation was rampant and real estate did extremely well. At one point one of my partners offered me a parcel of bush land north of Kingston, I think it was about 400 acres for $4 an acre. I bought it and started to invest in real estate. I set up a little company called "Terra Perma" (land is forever) and began to buy more rural properties. My brothers and Marty were invited in as shareholders. We did well but it was a lot of work and then the Ontario Government put in a special land speculation tax. This was for me a clear sign the market had or was going to top out (Governments tend to take these actions when the worst is over and the cycle goes into reverse).

We sold everything and the market did crater. Now we were sitting on cash. We as shareholders had a meeting and I proposed we should buy a large undeveloped land parcel somewhere up north, say 1000 acres, with lake access and small lakes and perhaps a small river going through it. We could then subdivide it if necessary and

each family could get its own parcel of land. This concept was accepted but not implemented. Instead, an old fishing camp on Georgian Bay was bought, mainly because Dick and my cousin, Len Ubbens, who both owned fairly large sailboats, wanted a sailing and docking base in Georgian Bay. As a result the Britt River property was bought. Terra Perma was changed into a non-profit incorporated entity and renamed the *"Britt Island Club Inc."* This would not have been my first choice, since we already owned islands in the Minks, as well as having the farm. But it probably was a good opportunity for the family and so I went along. Our family enjoyed the membership, however, having to restore our farm in addition to spending time and effort rehabilitating a sadly neglected fishing club operation, made us resign after perhaps ten years.

But we loved the area and have many fond and sometimes amusing memories. The Club is located near Britt, a tiny French Canadian fishing village on the coast, north of Parry Sound. There we met "Rosie", a French Canadian woman who had worked as a cook at the Club, when it was still a commercial tourist fishing operation. She told us in her wonderfully charming French accent that she had worked there, but had quit! She said one morning she came out of her cabin and that *"there were two big rattle snakes on the boardwalk path to the kitchen. And then when I came into the kitchen, there was a big black bear already there messing up my kitchen. And since I did not like bears in my kitchen, I quit on the spot!"* Only in Canada! Is it not wonderful?

After Terra Perma I continued to buy, fix-up and sell farms in Grey County with some success.

During the mid 1970's my regular income was static, if not declining, so we did not have much money to buy new furniture. But Dai and I got interested in old, what we called for some time, pioneer furniture. At that time this furniture was not appreciated by the public and literally went for say $5.00 for a table, 10¢ for a chair and

$10-50 for a china cabinet, while much went to the dump. It was only later that my brother Len said, *"Matthew I see you are collecting Canadiana!"* Dai and I did not even know that word! So, for the next 3 or 4 years we would buy old Canadiana furniture, strip and refinish it. I would do the stripping and the carpentry repairs. Dai would do the final finishing. This worked well for us. Women are much better at doing the fine work while men have more strength needed for the rough stuff. We really found a lot of satisfaction in doing this work. Often, when working on a particularly fine piece of furniture, I could literally feel the presence of the original craftsman who had made the unit. I always felt I should do a good job, if for no other reason than to pay respect to the person who had made the piece. By that time the farm had a fairly good workshop. As a result of our efforts, the family now has a fair collection of Canadiana furniture.

When Matthew was a little older, we started taking proper holidays as a family together. For two weeks each year we went to such places as the Maritimes, Northern Ontario, the Canadian West, Washington, Florida, the Mink Islands, Jamaica, California and others. Dai and I in the earlier years went by ourselves to Europe several times. On our first trip we went first to Holland to show her my home grounds. We rented a car to go down the Rhein River to Bingen Am Rhein to visit castles on the way, then east to pick up the Romantische Strasse, an old Roman highway leading to Austria. That area was beyond the range of the American Bombers and as a result, the ancient cities there were not destroyed. From there we visited Austria and Liechtenstein, where we walked for a few days in the mountains to recover from information overload, then to Switzerland where we caught a flight back home. Dai at the end said something which rather pleased me; *"Matt, I felt I had my own personal chauffeur and guide."*

At that time my Dutch, French and German language skills were still pretty good. But as one knows "*use it or lose it*!" and I have since lost a lot of my linguistic abilities.

On a later trip to Europe we went again to Amsterdam, Paris, and then to Chartres, the Loire Valley, Normandy and Brittany and back to Holland. Just south of Brussels is a small town called Halle, in a district called "Gaasbeek" where there is a large, publicly owned castle dating back to the 12th century, named "Gaasbeek", which we visited. It was fun to visit the village and drink beer in the Gaasbeek Herberg (ancient inn). Our clan apparently is related to the family who owned the castle around 1400. One of the knights Gaasbeek was a man who did not limit his interests in the female sex to that of his wife only and left numerous illegitimate children in the land north of the Rhein and the Meusse i.e. Holland.

Our branch of the family appears to have come from that northern illegitimate offspring. Reference is made to the "Genealogy of Gaasbeek" which is still available. It would provide a good start. Most of it is fairly boring but there are some interesting tid-bits which are worthwhile reading. For example, in 1400 one of our knightly Gaasbeek ancestors lost his temper when his son, after many admonitions, continued to ride his horse as a peasant. He struck him with his sword, knocking him out of the saddle he fell, broke his neck and died. Even in those days that kind of behaviour was frowned upon. The father also owned large estates north of the Rhein in what are now the Netherlands near the old, but small town of Soest, which is about 7 kms south of our town Baarn, where the accident happened. There he gave certain lands to the Monastery of Mariënburg where apparently in return they had to say prayers for father and son in perpetuity. When we lived in Baarn we had no knowledge of this custom and whether it was still being observed.

My brother Dick and I rectified that situation in July of 2011. Matt Jr. and Francine had asked Dai and me to join them on a holiday to visit old relatives in Hungary in a small village north-east of the country in the middle of the Tokay wine district near the Carpathian Mountains. This turned out to be a wonderful and idyllic trip. Upon our return to Budapest, all went back to Canada except me. I carried on to Amsterdam to meet brother Dick and his wife Joan.

One of the main reasons was to investigate whether there was truth in the story of our ancestor killing his son by accident. It turned out there certainly was. The accident had occurred in 1400, around the ancient village of Soest, where there was a reasonably large church, just south of our home in Baarn.

Apparently in return for prayers our ancestor had deeded lands to the community which in time became the property of the "Groot Gaesbeeker Gilde of Sint Aechten Schutters Gilde van Soest". In former days all professions and trades were organized in guilds or gilden, which almost all have disappeared. The above one was more like a company of militia riflemen (Schutters = Shooters). Because they had land, it survived the centuries and it is still an active gild with 450 members.

The story of the accident is the basis of the Gild and is known to all. It maintains all the old traditions including flags and a band which still performs. We met one of the senior officials, Mynheer Renée van Dorresteijn, on Saturday evening at 6:00 p.m. on July 2, 2011 at the local zoo, where they were helping to entertain a crowd of 3300 parents with handicapped and terminally ill children. The following day we met Renée for lunch and that afternoon he graciously showed us where the Gild still owned its land, the church "De Oude Kerk" which was built around 1250, where the prayers were to be made and the local museum where an entire room is dedicated to the accident and the subsequent formation and history

of the Gild. In case someone wanted to know whether they are still saying prayers for the two souls, the answer was that today they pray for all lost souls.

* * *

During all these years our farm was really the focal point on weekends for entertaining friends and family. Forty years before it became fashionable, Dai started growing our own food organically. We also composted everything. Since we had a cow-calf operation for at least 25 years, we had our own home-grown, only grass fed steers for meat that never would have had injections of any kind unless for medical reasons. Dai and I both firmly believe that the good health and high energy level, with which we were all blessed, could be due to these factors.

Winter sports were also important. We joined the Beaver Valley Ski Club as members and did a lot of skiing and snow shoeing. Our children became excellent skiers while Matthew Jr. became a racer. This bothered and scared Mom and Dad a lot, and neither of us liked to watch him race. The deal with the children, and Junior especially, was simple when it came to sports. We would pay for whatever equipment or fees were necessary, but we (I at least) would not often go out and watch them. One reason was that I did not want to be like some parents, who put tremendous pressure on their kids to excel in their sports. Sports should be fun, a place to make friends and a way to develop and exercise your body. In my younger days my brothers and I had played a few sports, but we neither expected nor would have wanted our parents to watch. My ideal of amateur sports is that of the English, who invented the modern concept of sports. One should always be a gentleman or lady and winning is not the most important thing, but good sportsmanship and fellowship are.

Sports and team sports are especially important to learn life's lessons. It teaches you to lose, recover and try again. Everyone knows

how to win. And in life one loses more often than wins, so you must learn to pick yourself up and not give up. Another reason is that if one has some rough spots in his/her personality, your team mates will grind them off! It also teaches you to be a team player. Just for the record, I would like to note I must be the only person in Canada who has zero interest in professional sports. I feel reasonably certain one team will win; I just don't care which one it is.

Our children were always encouraged to invite their friends over to the farm for weekends while they were children, teenagers and later when they were going to university. Particularly in the winter the farm was often a busy place. After a day of skiing it was great to sit in the evening, around the fire place with, at times, as many as 8-14 of their peers and discuss life, careers, politics or how to cure the problems of the world. Sometimes we would not retire until one or two o'clock in the morning. Our children's friends always impressed Dai and me; particularly when many were going through university getting MBAs, law, medicine or other professional degrees. I always had the feeling that this generation was better educated, had a greater social conscience and in general were superior to the best of our generation. Perhaps their worst were worse than our worst, but we never met them. One of the ways I judged their friends was whether Dai and I would like them as a potential son or daughter-in-law, and almost invariably the answer would be yes.

Karen was the first to choose a husband. His name was Chris Cobourn. He had been coming to the farm for a number of years and had originally started out as a veterinarian student. One early spring day at the farm, when there was still a lot of snow, he helped me inject young calves who had scours, which is a form of diarrhea, and can be fatal. The barn had not yet been cleaned out and had about 2-3 feet of compacted manure. There we were, trying to lasso about six young calves with a rope so we could vaccinate them. Well, manure was flying everywhere and catching these feisty creatures is like

trying to catch scalded quarterbacks. When it was all over, it is perhaps possible that Chris considered that looking after babies might have some charm that chasing calves in deep manure in cold weather lacked. Anyway, later he changed over to medicine which decision Karen would not have opposed. After completing his medical degree at UWO Chris formally asked me for the hand of my daughter. It felt good, but quite Victorian. He then did his internship and residency at the University of Toronto to become a general surgeon which took another five years.

Joanna was next. Dai and I were, I think, in Australia on holidays when one excited daughter called us to say she had become engaged to Scott Barker. To this day, their favorite time of year is Halloween because they met at a Halloween party which Joanna and friends had hosted. One year later, Scott surprised Joanna with an engagement ring hidden inside a pumpkin. We knew they would make a wonderful pair! Scott, for a number of years was in the car leasing business but later became an investment advisor at Canaccord Wealth Management, an occupation which seemed to suit him much better. Scott is also an outdoor's kind of person and helps me from time to time in farming work.

Matthew as the youngest was the last to make the big decision. He asked a charming young lady by the name of Francine Horvath to become his bride. Francine was a good friend of Joanna's who had originally introduced them. Before having children Francine was a Department Head of Fine Arts with the Catholic Board of Education.

When the children were younger I explained in jest that they had all the advantages of hybrid vigour, namely they were half Dutch and half Hungarian, two small but resilient and tough nations who managed to survive for centuries surrounded by much larger countries who were always after their territories. According to the rules of genetics, they now had to marry back to either Dutch or

Germanic partners, or Hungarian. Dai of course is from full blooded Hungarian stock, although, since in her family they are all blond, I do think there must have been some Austrian Germanic content there as well. Anyway, the children actually did what I suggested. Matt chose a Hungarian, while my two daughters married Germanic types.

Subsequently our grandchildren appeared. First Adam Christopher Cobourn who at three or four years of age would ask me more questions than a talk show host when going with me doing farm or forestry work. Adam graduated in 2007 with an HBA from the Richard Ivey School of Business at UWO. He became an investment banker and married his high school sweetheart, Jaclyn Aberg, in 2009.

Next was Sarah Dai Cobourn. She completed her BSc in Neuroscience and Psychology at UWO where she was also Captain of the Women's Field Hockey team. Sarah recently completed her Master's in Sports Management at Bond University, where she is now working on a PhD in Corporate Social Responsibility.

She was followed by Jeffrey Ross Cobourn, an athletic young man who is also studying at the UWO Richard Ivey School of Business. In 2008, the two of us had a wonderful trip driving to Nebraska to visit Jim Barta, a wealthy entrepreneur and rancher with over 100,000 acres and from there went north to Atikokan to stay a few days at Two Loon Island. We both will remember this trip all our lives. During that trip he was introduced to "mountain oysters" which he rather liked. Afterwards, we told him what they really were, namely testicles of young bulls.

Leah Melissa Barker was the next grandchild. She is a bright, beautiful girl with natural leadership qualities and is an excellent student. Leah is finishing high school where she has been playing on her school volleyball team. She has been spending her summers as a

camp counsellor and in the winter she loves to snowboard. She was joined by her brother Douglas Scott Barker who has the makings of a quarterback. He is a great sportsman and enjoys playing hockey, baseball and skiing. He is also competing with his older sister for good marks at school.

Matthew and Francine contributed to the ratio of female to male grandchildren with a set of twin girls, Victoria Faith ("Tori") and Madeline Faith ("Maddie"), who are the pride and joy of their parents. They are both excelling at school and are involved with a variety of activities including horseback riding, competitive dance and ski racing.

The first two Canadian generations are now complete and it is humbling but very gratifying to see how our family has grown and matured. When Dai and I started upon this voyage, we had absolutely no idea we would be so blessed. We are both so grateful to God and to all the many other friends, relatives and people who have helped us so much over the years.

Once we had become empty nesters, a house and garden to maintain with a farm and other properties, made less sense. Toronto traffic also had become increasingly worse. Commuting times had gone from about 30 minutes portal to portal to over an hour each way. As a result, our house was traded in for a condominium in downtown Toronto next to the King Edward Hotel and the farm became even more the centre of our family life. Easter, Thanksgiving and Victoria Day celebrations are always held at the farm.

These became the highlights of the year involving generally about 20-30 people for dinner. Christmas was always celebrated in Toronto on Christmas Eve. Dai and I felt that an evening dinner was always more special than one held earlier in the day; we could open presents that night and it would leave the children free to have Christmas Day

dinner with their in-laws. Mom and Dad could sleep in on Christmas Day, and then we would drive leisurely to the farm, where the family would join us until after New Year's Day and we would all go skiing together, conditions permitting.

At the farm, dinner was the high point of the day with Dai totally in charge. I am certain that some of the best meals in Grey County and far beyond were served on our long (14 foot) dinner table! It is Dai's and my fondest hope that these traditions can somehow be maintained by our descendants long after we are gone. We now are going to have to wait for a few years before we meet our great grandchildren, if God spares us for that time.

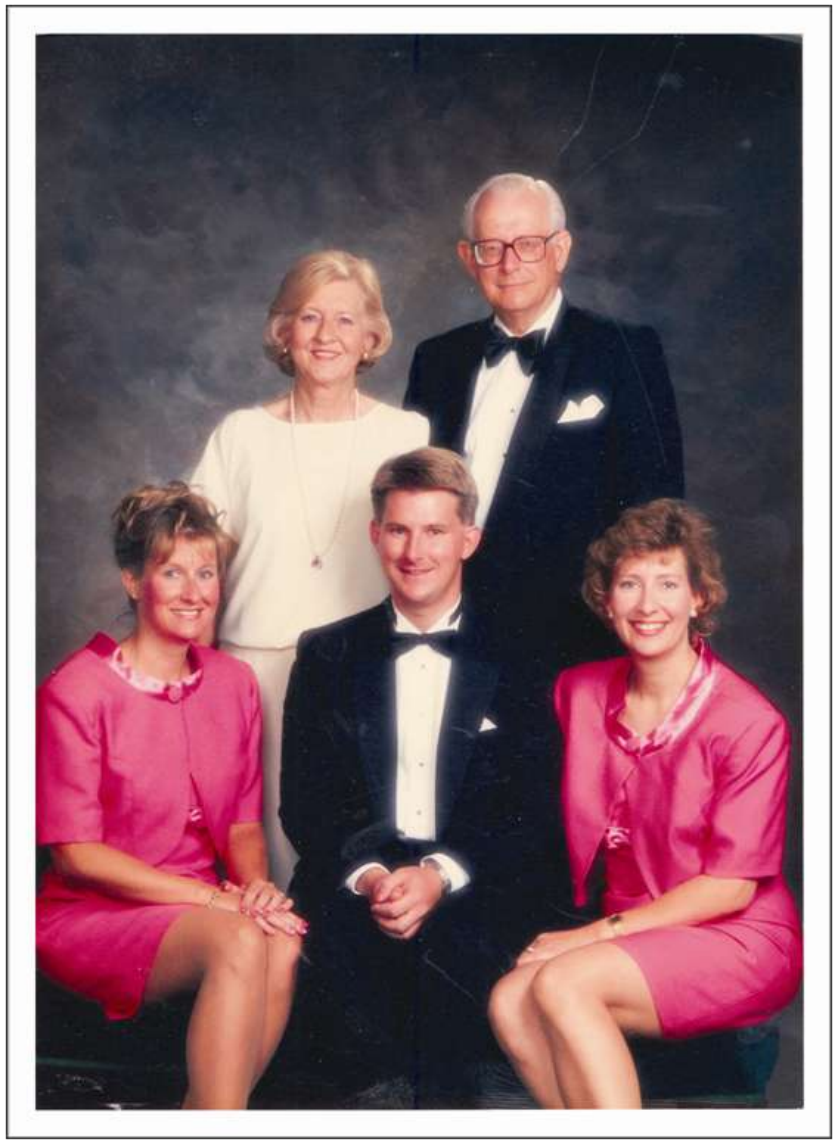
One of the recent highlights in my life was the party our children held for me on my 80th birthday at the National Club. It was a special and at times emotional event for the recipient to be surrounded by his wife, children, grandchildren, siblings and their offspring and old friends, some going back over 50 years. The children and grandchildren gave a short speech, as did some of my siblings. It made me feel extremely thankful and humble. With a sense of perfect objectivity of a proud father and grandfather, seeing all our beautiful children and grandchildren who are all doing well in their careers or at school, the future of the Clan is in good hands!

Dai and I have now been married for 54 years. It certainly has not been a boring marriage with a wide range of love and happiness, tranquillity, conflict, sharp differences of opinion partly due to coming from different cultures and upbringings; but, there was always much more to bind us together than to separate us. I cannot speak for Dai, but the thought of separating, I, at least, never considered. Deep down I knew she was the wife I was meant to have, and that I had made a vow to love and protect her for better or worse. We still have much to look forward to.

I once read the biography of an artistic couple, each famous in their own right, the names of whom have escaped me. In it the wife was interviewed for a book about them and she was asked if she ever considered divorcing her husband, who was a real character. Her reply was classic: *"Divorce him? Never! But kill him, many times!"* I think Dai could identify with that position.

I married a trophy wife to begin with and she has been the best mother and chatelaine of our family and home that any man could ever wish for. Knowing that the home front was in safe and capable hands, allowed me to do the many outside things I did without having to worry about the family. For this alone I shall be forever grateful to her.

Life, marriage, work and old age are not for sissies. Complaining about life is utterly counter-productive and wastes precious energy and time. It is much better to keep a positive attitude and to deal forcefully with all the exigencies of life which face every human being on this earth.



Dai, me, Joanna, Matthew IV,
Karen Gaasenbeek – 1993

Cobourn Family
Jeffrey, Karen, Chris, Sarah, Jaclyn, and Adam

Douglas, Joanna, Leah, and Scott Barker

Matthew Gaasenbeek IV Family
Maddie , Francine , Matthew , Zoe and Tori Gaasenbeek

Early photograph Britt Island Club, 1949

Last Britt Club Meeting at the Farm in 1995.
Last Row: Doug and Marty Goodier, Donna and Henk Gaasenbeek, Bill Ubbens, Dai Gaasenbeek, Wendy and Barbara Ubbens, Joan and Dick Gaasenbeek, Robert Gaasenbeek, Irene and Peter Gaasenbeek, Betty and Bill Hemmings **Front Row:** Len Ubbens, Tineke Massaar, Richard Ubbens surrounded by his 3 children

Peter, Michi, Jana and Andrea Urban

Castle "Gaasbeek"

"Oud Gaasbeek"
Old Gaasbeek Inn, near the castle with Joan and Dick Gaasenbeek, 2011

Groot Gaesbeeker Gilde of Sint Aechten Schutters
Gilde van Soest .
Ready to perform at Dierpark (Zoo) Soest - July 2011

Mom and Dad's 35th Wedding Anniversary at the Farm in 1964
Back Row: Me holding Joanna, Doug and Marty Goodier,
Fieke Byers, Frank Gaasenbeek, Dad, Peter, Mother, Len.
Centre: Alma Gaasenbeek, Mieke Gaasenbeek, Richard Gaasenbeek,
Pamela Goodier, a friend, Dick Gaasenbeek.
Front Row: Henk and Donna Gaasenbeek, Virginia Byers, Gwen Goodier,
Karen Gaasenbeek, Louise Byers, Dai Gaasenbeek

Adam and Jaclyn's Wedding – 2009 at the King Edward Hotel
Francine, Matthew IV, Tori Gaasenbeek, Scott Barker, Maddie Gaasenbeek,
Joanna, Douglas, Leah Barker, me, Dai Gaasenbeek, Jaclyn, Adam,
Karen, Chris, Sarah, Jeffrey Cobourn

Family Reunion held in Picton, Ontario - 2001
Back Row: Francine, Dai Gaasenbeek, Sarah, Karen,
Adam Cobourn, Joanna Barker
Front Row: Tori, Matthew, Maddie Gaasenbeek, me, Leah Barker,
Chris and Jeffrey Cobourn, Scott and Douglas Barker.

Grand reunion – Picton, Ontario - 2001

Chapter VII
Jokama Farm

"The proper caretaking of the earth lies not alone in maintaining its fertility or in safeguarding its products. The lines of beauty that appeal to the eye and the charm that satisfied the five senses are in our keeping … To put the best expression of any landscape the consciousness of one's day work is more to be desired than much riches … The Farmer does not have full command of his situation until the landscape is part of his farming."[6]

During my "Three Lost Years" (see page 75) I read a lot. One of the authors who profoundly influenced my life was Louis Bromfield ("L.B."). Some of his books like "Pleasant Valley,"[7] "Malabar Farm"[8] and "Out of the Earth"[9] I must have read over and over again. In those days these books in soft cover edition sold for a hefty 35¢!

Louis Bromfield was a born story teller. He was not only a writer of books, but also a script writer for Hollywood films. One of his films was "When the Rains Came". For many years he lived in India and then moved to France. He soaked up the cultures of both countries very well and loved both. In 1938 he saw the war coming in Europe and returned to his native America. There he bought 3-4 contiguous farms in rural Ohio. These were properties which had been badly farmed with the soils mined out and little productivity left. He restored them all, made them into highly productive farms and healed that earth.

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[6] *The Holy Earth* Liberty Halle Bailey, ISBN-13**:** 978-0960531462 Cornell University New York State College (December 1980)

[7] Pleasant Valley, Louis Bromfield Wooster Book Co., ISBN-13: 978-1888683561

[8] Malabar Farm, Wooster Book Co. ISBN-13: 978-1888683844

[9] Out of the Earth, Wooster Book Co.ISBN-13: 978-1590989517

His books tell the story as to how he did it. L.B. was at least 50 years ahead of his time. I had become a naturalist/environmentalist but I did not know it then. He provided the "welt anschau" (paradigm), the philosophy, technical background and understanding which I did not have. For example, he talked about the fact that bad, worn-out soils provide bad food which results in poor, lethargic, unproductive people. He wrote about the virtues of organically grown food decades before it became fashionable, yet was pragmatic enough to understand that artificial fertilizers had their place when soils were devoid of basic nutrients. He believed in reforestation and in working with nature, rather than fighting it. He was concerned about both water and wind soil erosion. He thought hay and similar crops should never be sold, since that was a form of mining, but should always be fed to animals so that their manure could be recycled and returned to the earth. He believed as much as possible that a product of a farm should only leave if it could walk or fly.

Bromfield strongly believed in working with and training the youth of a country. He always had many young people working with him at a time when there was still a lot of unemployment. In fact, I called him once to see if I could spend a few months with him. He offered me a job over the phone but in the end the bureaucratic hassles and lack of money prevented me from going.

His operation "Malabar Farm" became a centre of likeminded people and influenced in a fundamental way much of the future development of the protection of the environment. It provided a philosophical basis for the entire future environmental movement; how we should farm, produce food and really how we should live. For example, he was against corporate farming, in favour of farmers operating and living on their own land; and was even sceptical about the virtues of ploughing because of its erosive effect on soils. He was

a true pioneer and the entire environmental movement owes him a great debt.

Years later, Dai and I made a pilgrimage to Malabar Farm in Ohio. We visited his home which was built in the French style and of which he was very proud. Humphrey Bogart was a friend of his and Bogart married Lauren Bacall there. L.B.'s grave is on the property where of course we went to pay our respects. The property now belongs to the State of Ohio. The only thing that really bothered us was that none of his books were available in the little gift shop. We had to go to the local community to find a second hand book store where I was able to buy some of his books which I did not already own.

When writing this I wanted to refresh my memory and thought I would check out Louis Bromfield and Malabar Farm. I was therefore most surprised and gratified to learn there is now an extensive website about them with a great deal of information. As a result, I contacted the chairman, Major David Greer, of the Malabar Foundation, had a great chat by phone, learned that the Foundation is now reprinting LB's books and furthermore he was making a holiday trip along the shores of Lake Huron and the Georgian Bay and would be passing by not very far from our farm. Naturally I invited him for lunch that Sunday and we had a wonderful day chatting about LB's books, Malabar Farm and his Foundation and then I showed him our Farm, the Beaver Valley, Eugenia Falls and the Beaver Valley Ski Club. We had a truly great day and it is nice to know that the State of Ohio is now recognizing and honouring one of its finest citizens!

During those past 14 years when the idea of owning a farm was just a dream; Bromfield's books made me decide that that was exactly what I wanted to do. There were many other reasons for my wanting a farm. For one, the Cold War had started and it was entirely possible that we might have to go through another world war, except this one

could be much more terrible. I would never forget in 1944 digging up that turnip in a farmer's field, eating it and being very sick. One has a better chance of surviving in a rural area, provided it is at least 100 kms from a major centre, since cities are death traps in these circumstances.

Secondly, farmland values were ridiculously low, particularly when compared to postage stamp cottage properties. In the Netherlands for probably over 150 years it really has been virtually impossible to buy any farmland. One of the reasons being that ancient rental laws still in effect slowly expropriated the ownership of the land to that of the families renting the land. These rights were inherited by the descendants of the renters. It stays in the families and is NEVER sold. This was therefore a unique window in the history of Canada that land could be bought at extremely low prices as compared to other parts of the world.

Another basic reason was that I was very much aware that I was the first male Gaasenbeek to come to Canada. Whatever I would do, would throw a long shadow upon our descendants. As a result, I wanted to set a standard and build a springboard from which our children could spring to greater heights. The farm is a strong unifying force in our family today, while the success of our children, and now that of our grandchildren, is far exceeding Dai's and my expectations and hopes. Knowing all this and having gone through a war, I felt a special responsibility to take action and protect our family and clan at large by creating a safe haven in case the worst i.e. a Third World War (Nuclear) happened. This feeling was much re-enforced as the result of a Government decision to send me for a week long course in nuclear war at the Hudson Institute in the USA. Why the Government sent me on that course to this day I do not know. From 9:00 a.m. to 10:00 p.m. Herman Kahn and Anthony Wiener made us sit down, shut up and just listen. There were about 25 students, mostly generals and senior diplomats from the U.S.,

Canada and European countries. As you may remember, Mr. Kahn was the one who originated the concept of MAD – (Mutually Assured Destruction). I was mentally ill for weeks afterwards. One of the examples he gave I can still remember: "the results of even an average size nuclear device would cause more burn casualties than all the burn units in all of the hospitals in both the U.S. and Canada could accommodate.

The use of even one atom bomb, now that we know their effects, must be the ultimate act of evil. Nothing, but nothing can justify the killing of tens, if not hundreds of millions of people because of some political differences which probably would not even be relevant or remembered a hundred years from now. But the killings would be remembered – and the resulting hatreds – forever, if the human race could even survive.

In any event, Canadians may be excused for not knowing how quickly things can go bad; I did and there would be no excuses if I wasn't prepared. Finally, I admired the large estates near our home in Baarn, such as "Buitenzorg", including the wonderful architecture of the estate houses. I always had the hope of some day owning something similar.

As part of being prepared for such eventualities early on and once we had purchased the Farm, we started to collect "pioneer" tools and equipment which would not require electricity. We also planted about 40 odd apple trees of different varieties, particularly those which had been popular in the 18th and 19th century. Apple trees take a long time to grow, especially the standard varieties, which grow into large trees and can live for over a hundred years, as opposed to the dwarf varieties which are shallow rooted, prone to blow over during storms and are generally short lived. In times of need apples are an important source of food and can be used for trading

purposes. Apple trees are also a joy to behold at blossom time in the spring.

During the summer of 1962 I started to explore Southern Ontario to check out real estate, even though we did not yet have any money. Sometimes I would take Karen who was four years old at the time, with me for the day.

Picking an area was the first major decision. After many exploratory trips we decided on Grey County; the reasons were manifold. First of all there were many roads to that area and we did not have to travel Highway 401. Secondly, it was not far from Sauble Beach. It's wonderful beaches reminded me of the strands and coastlines of Holland and thirdly, it provided a jumping off point to the two islands we owned at the time in the Mink Islands of Georgian Bay, west of Parry Sound. I also thought the only way to get through a Canadian winter was to enjoy and embrace it; we therefore had to be near a ski area. Finally, since Grey County was terra incognito for most Torontonians, values were quite low. Thus, Grey County it was.

But there were a few conditions. The farm house should be reasonably large, must be made of stone and the land should be a minimum of 100 acres and have some water. In 1963, after a false start involving a beautiful farm in the Beaver Valley, the real estate agent showed us the farm we bought. This was a challenge since I was away most of that time in Jamaica and had to negotiate long distance. It was a stone house built in 1892, with about 167 acres with Lake Wilcox at the back, separated by a CPR Railroad which later was torn up. The lake was named after one of its original owners, a Mr. Wilcox. The price was $12,750 with a $4000 cash down payment and the rest in a vendor take back mortgage. (Subsequently, we bought two smaller adjoining pieces of land, including shoreline on Lake Wilcox, which had been part of the original farm, making the present acreage about 183 acres). Walking the farm I remember

sitting by the creek at the back of the farm, looking at an old pine tree and I knew I had to buy this property. The problem was that our net worth was maybe $4000. Where would I get the $4000 cash? However, the vendor wanted a closing six months later. That suited me perfectly, since it would give me time to come up with the money.

A few weeks later fate took mercy on this poor young Dutchman. Royal Dutch Shell had made an offer for Canadian Oil at $24.50 a share. I took a calculated gamble that the take-over would succeed. The market price was $20.00, I bought a 1000 shares and since settlement was in three days, I did nothing else but watch the tape during that time.

The day I bought the shares I went home and took Dai for a drive and parked in a quiet spot. I told her what I had done and said *"Since we have no money, if I am wrong, we might be bankrupt, I could lose my job, probably will never get another one in the investment industry and we will lose our new house."* Dai was quiet, but extremely loyal and said no matter what happened, she would stick by me. (I like to settle things like that in a car, because it is totally private and no one can walk out if things go wrong).

My firm of course should never have accepted the order, as it was way beyond my financial capability to pay for any serious losses if the shares had gone down in price. Anyway, the stock moved up to $24.50 in three days. I sold the shares with a profit of a bit more than $4000, which was banked for closing and which doubled our net worth. I therefore never had to put up any cash and better yet, at that time there were no capital gain taxes. I have always had the feeling I had two (female) guardian angels looking after me, now I was totally convinced. Again, thanks ladies! Subsequently I did a few more trades and made another $800 or so, which later paid for the heating

and plumbing at the farm house after we took possession. Prices were a little different then, as compared to now.

Closing was on March 22, 1963. But what had we bought? It was a Louis Bromfield type of farm with a large stone house, and a small creek running through the back. It was mined out and had not seen fertilizer for many a year. Cattle had been allowed in the forests, destroying the undergrowth and all the flowers, especially the Trilliums which even now after almost 50 years, are still relatively rare. Fences were a mess. The house was worse. There was no water or heating, many windows were broken and the roof had many holes, one big enough for a person to crawl through. The place really was derelict.

So why did we buy a place in such awful shape? Quite simple: it made for a cheaper price, it met our fundamental criteria and the essential investments in buildings, roads, fences and electricity had been made. We could use the place immediately and we could use the future to improve and repair the place by sweat equity. We had considered buying just raw land, then saving money and build new but decided against it. We also liked the karma and the feeling of continuity of living in a house which had been built in 1892 by the Scottish pioneer, after whom the adjoining lake was named.

There was a wood shed attached to the house. During that winter the former owner and his wife had thrown all their garbage in it. Even worse, they had raised their own chickens and butchered them, themselves. Feathers and other waste were all dumped in that building or outside. When the snow cleared there were feathers everywhere while the garbage in the shed stayed frozen because the sun could not get at it, making it hard to remove. It was so bad I told Dai she could not come until all that was cleaned up. There was also garbage, junk and remnants of old equipment everywhere. I called my brothers Henk and Dick and over one long weekend, for three

days, we did nothing else but work like Trojans, and ran a car plus trailer loaded with garbage back and forth to the dump, and had massive fires to burn the rest. I probably never thanked them enough for that help which was so much appreciated at that time.

The following weekend the entire family came up, Dai, Karen and our latest arrival, Joanna who was still a baby. There was a heavy frost and the house was not warm. That night we camped in the living room, because we did not yet have any furniture and there was a space heater. That heater at bed time decided to quit and we had no heat at all. To keep her warm, I took little Joanna with me into my sleeping bag, laid down flat on my back on the floor and put her on my stomach, since I was very worried I might turn over and do her harm. It was one of my most uncomfortable nights ever. Joanna moved continually keeping me awake and I was quite wet in the morning.

Sometime afterwards, when the grass was green and it was spring, I took Karen who was five years old at the time, for a long walk. As we walked through a field she asked if it was part of the farm. I said *"yes."* Then she asked if the forest and the next field were part of the farm as well. I replied "*yes.*" She then looked up at me and said in surprise, *"Daddy, did you buy the whole world?"*

The next five years we worked hard. We would get to the farm around 8:30 on Friday night. Dai would look after the children and I would have a hammer in my hand. When Dai had settled the kids, she would join me and we would often work until 2:00 a.m., be up early and work the entire weekend. During that period in 1966, Dai and I were very happy that Matthew Jr. decided to join our family. We called the farm *"Jokama Farm."* This stood for the first two letters of our children's names (JOanna, KAren, MAtthew).

In those early days the effects of Global Warming had not yet become apparent. There was a great deal more snow; for example we could ski over most of our fences which has not been possible to do for decades. Snowdrifts in our 1,000 feet driveway were up to three to four feet high. We did not yet have a proper large tractor or snow blower and therefore we had to park our cars on the road. On a Friday night when we arrived, my first job was to take the baby, first Joanna and later Matthew Jr., wrap the baby in a blanket and struggle my way to the house to turn on the lights and turn up the heat. This was not easy; being the first to make the trail. The baby would cuddle up close to my chest, but every so often would stick his little head up to take a peek at a cold, snowy, dark and windy night, get a blast of winter air and often snow in his face and quickly cuddle back into my arms. It felt like a scene from *Dr. Zhivago*. But I really enjoyed it. Later, of course, much milder winters, planted trees which forced the wind to scour the driveway and blow off the snow and a larger tractor with a big snow blower, made it easy to drive in.

In those early days I was the first among my siblings to have a country place. They and particularly my brothers Henk, Dick and their wives Donna and Nancy, Dai's sister Anne and her husband Tom McNairn, as well as my cousin Len Ubbens and his wife Hanneke would also visit with us and help us out for a number of years, which was much appreciated. Saturday night we would play, shall we say, spirited bridge and since the children's bedroom was directly above the play area, for some reason none of them became interested in learning how to play bridge! We seemed to have had unlimited energy. We might have been skiing all day, doing some construction work while the ladies were making dinner, play cards afterwards than go cross country skiing by moonlight at midnight.

As an aside, my two Ubbens cousins, Bill and Len, had come to Canada from Holland a year or so after me. Len had graduated as a merchant marine officer engineer, had grown tired of being at sea for

months on end and became a high school teacher. Bill became interested in real estate and insurance and fairly quickly set up, with his wife Wendy, their own agency which was very successful. Bill played an active role in doing charitable work in the Dutch emigrant community and in charitable fundraising. He was also one of the founders of Redeemer College in Ancaster.

Their father had been a lawyer with the Dutch East Indian Government (now Indonesia). When they were invaded by the Japanese army, all of the Dutch population were separated by sex and interned in Japanese concentration camps. Women and young children were in their camps, men and older male children in theirs. Conditions were indescribably bad and death rates were high. Then the adult males were separated from the boys and perhaps for over a year the boys did not know whether their parents were still alive or not, as there was no mail of any kind, placing a dreadful burden upon them.

It was a deeply searing experience for them all. Thankfully and miraculously the Ubbens family survived. Afterwards my uncle became a judge in the Province of Friesland where he specialized in cases involving lease, rental and property rights in farming communities.

Back at the farm and before we had a dishwasher, it was the custom that the men cleaned up and washed the dishes after dinner. We were expected to sing loud, ribald rugby songs while the ladies sat around the large dining room table sipping tea or cognac and watching the men wash dishes. It was great fun. Later, when a dishwasher appeared this custom came to an end. Again, technology made life easier, but at a social cost of fun and laughter.

Dai was the control centre for family life. She was and is a natural hostess and chatelaine and has become a culinary legend in her own

time. The first test of the reputation of a champion cook is that when the grandchildren see a new food and ask: "Grandma, did you really cook this?", and she said "Yes!", they would eat it and like it! Dai was also in charge of a large vegetable garden. Dai grew a lot of food, far more than we could possibly eat. About one-third we consumed, one-third was given away and one-third was for wildlife.

Until our children were 16 or 17, every weekend, with few exceptions, was spent at the farm and thus the children were rarely exposed to shopping mall life. They had the advantage of exposure to both city and rural life. Being in the country allows you lots of private time to discover yourself, to become part of nature and to learn a special set of skills which will be useful the rest of your life. One of the greatest pleasures in my life has been walking or even when working on the farm with our children when they were young and later with our seven grandchildren. To see the world through their eyes, to listen to their myriad of questions and hear "Did you see that Grandpa?" is sheer, pure, unalloyed bliss. Having to explain why bluebirds and tree swallows fight over a nest box and having to go back to get another one so both bird couples could have a home, is a true privilege. It also helped that the tree swallows already were landing on the new nest box, before we even had finished putting it up.

About 10 years ago (2000±), I bought a Gator. A Gator is a small ATV originally designed for armies to take ammunition from trucks to the soldiers in the front line. It has a low profile, has four or six wheels (ours has six), a low centre of gravity, making it very difficult to overturn and has only a top speed of perhaps 24 km/hr. Though it only has an 18 HP engine, it has lots of torque and can pull quite a load. It is quite safe for children, and the grandchildren all learned to drive on it. In fact, the grandchildren always thought it was really bought for them and therefore they had first claim on its use. They always wanted to go "gatoring", even though it was one of the most

practical implements for me to do yard and forestry work. They often came along and I would let them do the driving. It certainly raised my standing with the grandchildren big time!

Matthew Jr. very early helped me with farm work. I did not think that rough farm or construction work was suitable for young girls, who did help their mother of course. However, I did try to teach all three to shoot a rifle. That did not take too well with the girls, but Matthew became a good shot. At the early age of 11 or 12 Matthew learned to drive a tractor and use power tools and was driving our Ford ¾ ton pickup truck when he was, I think, 14 years old. At times he even drove it on the highway. Oh well, things were more relaxed in those days! He also became a pretty good carpenter and some of his handiwork is still part of one of our buildings. I look upon his work with deep pleasure every time I pass it, even after all these years.

For 25 years we ran a small Hereford cow-calf operation. To me Hereford cattle are the prettiest cattle among the breeds with their white socks and white coloured tail ends. They are gentle, can survive on rough pasture, take cold weather well and generally have little trouble calving, which was important to me since I could not often be there when they were calving. Our first calf was named "Billy". When Billy was slaughtered for home consumption, the children looked at the meat and asked: *"Are we eating Billy?"* That was the last and only time we named an animal. We never made any real money but it was very satisfying. And there is no greater thrill than finding a newborn calf in the fields. It might only be worth maybe $200 but the experience beats it by a mile as compared to making say $10,000 in the market!

The farm also had a dog for many years. It was a lost beagle, who had lived for a few days on the discarded food remains from the kitchen that had been dumped on our compost heap. Dai made

friends with him first and later we all did. He had access to the barn where we left food for him when we were not there. We called him "Robbie" in memory of our first dog in Holland. Robbie was a lovely animal, protected the farm from deer and killed the groundhogs around the buildings that he buried sometimes in the manure. Later an equally lost black spaniel, which we named "Phyllis", joined him. She was blind in one eye and some years later we think she had a terminal encounter with a wandering male black bear, that had left bear tree scratches in the forest. Her blind eye would have put her at a fatal disadvantage. Robbie refused to go into the forest with us for a number of weeks afterwards.

About 25 years ago, Betty, who is one of Dai's two sisters, and her husband Bill Hemmings, had bought the 100 acre farm across the road from us. Subsequently, we jointly bought the next farm to the east of Bill's farm, making for a joint ownership of almost 400 acres stretching from Highway 10 to Lake Wilcox, a distance of about 4 kms. Bill then became quite interested in beekeeping and I gave him some help in getting started.

My brother Henk had originally introduced me to that ancient craft and it is great fun and most satisfying. It is an occupation where haste is a no-no, tranquillity, gentleness and sensitivity are requisites. One cannot hurry bees; movements should be quiet and soft and one must develop a feeling for the mood of each individual colony. Bees do not like rainy cold weather. They especially dislike threatening thunderstorms and become VERY irritable. One Sunday afternoon, when a thunderstorm was threatening, Bill and I decided we had to do some work on a few hives which could not really wait for another week. We had a hive apart and as I was bending over to pick something up, a bee landed on my bum, while my jeans were stretched tight, and with unerring accuracy it selected the most strategic part of my anatomy and stung me there. It felt as if someone had stuck a red hot poker up my rear!! I took off like a rocket but

even upon landing a hundred yards away there were still some bees which came after me. Apparently the smell of a bee stinging something gets other bees excited and they will attack the same object in blind fury. The moral of this story is, that if entities are in a foul mood, give them a very wide berth indeed!

I have often thought that if I had to live under a brutal dictatorship which I could not change I would become a beekeeper. No one would bother me; I would not really need any staff; I could be free to go as I liked, with little to do in the winter except clean and maintain hives and combs, and I would have a product which everyone would like to have and which probably would be scarce. But I digress. Bill and I had together about 14 hives. This produced about 500-600 lbs of honey annually, which we sold to the organic food stores at double the wholesale price. We would extract the honey in one evening and during the night with the help of all the family. We would first extract the honey, then filter it for wax particles, put it in cleaned and sterilized bottles, wash the filled bottles of any spilt honey, put a "Jokama Farm Honey" label on each bottle and pack it in cardboard boxes. It was a lot of work for relatively little money. But it was great fun while it lasted. We finally gave it up as we became busier with other priorities. But we still have all the equipment in case of future need.

One of the smarter things we did early on was to hire a bulldozer and create a basic pattern of roads throughout the farm. We are in terminal moraine country, where glaciers had come to a stop. The land is hilly, made up of sand and gravel with a thin layer of top soil. Roads are therefore easy to make. Next was reforestation which we started in 1964 and continued for many years. I knew nothing about it at the time so contacted the Ontario Ministry of Natural Resources ("MNR") for advice and tree seedlings which they provided at the time for pennies a tree. MNR was old fashioned, only believed in planting coniferous trees and that the only good tree was a horizontal

one. In my entire life I have fought more battles with the MNR people than all other government agencies combined. We only reforested land unsuitable for modern agriculture. In the beginning MNR seemed to be the only font of knowledge. After two years of planting only white and red pines I became uncomfortable. I did not yet know about the evils of mono-culture, but started to realize their objectives and mine were quite different. I really wanted to recreate maple forests, in a park-like setting, restore the original woodlands, but not coniferous forests which are prone to fires and are ecological deserts.

I was advised my concerns were more than valid and that I should contact the Federation of Ontario Naturalists, of which I had never heard. I did so, was on the phone for about an hour with the Executive Director, Jim Woodford and when we finished I now had become the new Treasurer and a director of that organization. It seems I was probably one of the first, if not the first, business type that had joined the FON. Since the membership at that time consisted mainly of academics, civil servants and teachers, they were starved for business people. I was treasurer for a long time, and in the end became its President. As a result, I really started my education as a naturalist, as we were known at the time. Today we are called "environmentalists".

Being treasurer of a reasonably sized volunteer organization, taught me some important lessons. The first one is that a surprisingly large percentage of people are financial and accounting illiterates. They are not really able to read and interpret financial statements. Secondly, that in a volunteer organization everyone has pet projects and wants to spend money. They would come to me as treasurer first and try to sell me on their ideas. If I did not like it, I would point to the financial statements and say something like *"a great idea, but just look at our balance sheet, there is no money!"*

But when something was proposed that I liked, I would say something like: *"It is going to be tough, but leave it with me; I will try to sell the president from my end."* Once we had his approval, the odds of it going through were pretty high. I learned that in a way I often had more real influence than even the president because the treasurer signed all the cheques and gained an excellent understanding of the operations. Since the treasurer also signed all the payroll cheques the staff would relate more to him than to any other person on the board. The lesson learned was that to have a real influence on the policies and operations of a volunteer organization, try to become the treasurer; a job to which few people aspire. At the same time it is also wonderful training for becoming a president, should that be your ambition.

While being Treasurer and later the President we worked and implemented many projects, three of which are worth mentioning. Sometime in the mid 1960's the FON had pushed the Ontario Government into updating their Sand & Gravel Act. Driving north to the Beaver Valley Ski Club Road 13 leading into the village of Eugenia, just before the village, on both sides of the road were two abandoned sand and gravel pits, which irritated me no end, every time I passed them. They had not been rehabilitated, no contouring had been done, topsoil put back or tree screens been planted. In addition, trucks carrying gravel did not have to cover their loads, spraying loose gravel at times on following cars and cracking their windshields. After some hard "discussions" with the Government a modern gravel act was passed which met all our objectives.

The second one was the pleasure I had in supporting and later signing a Federation of Ontario Naturalists ("FON") cheque for $2000 to fund the start-up of the Bruce Trail, which became a huge success, as we all know. The Bruce Trail is an 885 km walking trail along the Escarpment, running from the US border to Tobermory.

The third one was perhaps the most instructive. We all knew and admired Dr. Keith Reynolds, who in his career had been a past president of the FON, as well as a Deputy Minister of Lands and Forests until he became Secretary of the Cabinet of the Government of Ontario, which is the top civil service job. He told me at the time that to his knowledge I was the only person he knew, who had created new legislation by means of a single letter written to him in my capacity as President of the FON.

This is the story. Ontario farmers had become vociferous in their complaints about the lack of an effective trespass law in Ontario. I, as a land owner, was equally upset about slob hunters coming onto our farm, which was really a nature reserve, and breaking every game law and fence without me being able to do anything about it.

As an aside, up to that time I had been a lukewarm hunter. Hunting was more an exercise to see whether I could really do it. The last time I hunted was in Southern Saskatchewan, where I was part of a group of invited hunters as guests of Ipsco, the local steel company. One late afternoon, while we were standing around, I shot a single high flying beautiful male mallard duck that dropped within ten yards from where we stood. It was a great shot. I looked at the large magnificent bird and asked myself, "*Why did you kill it? You don't even like to eat duck!"* It was the last time I went hunting. Since then I have still killed wild animals from time to time, but only if I had reason to think they had rabies; or were groundhogs or porcupines that are so destructive in pine plantations. Much later I came across the following quotation:

> *"The day will come when people like me will view the murder of an animal the very same way they view that of a man today."*
>
> *Leonardo Da Vinci*

This about sums up my private attitude towards hunting today; but I digress.

We proposed that having to put up signs every so many feet on all four sides of a property in a country like Canada was unrealistic and unsightly, and would often be destroyed by porcupines. Instead we proposed that where there was a road only, that a red ball or circle be painted of say 6" on each fence post indicating no hunting allowed, a yellow ball meaning ask for permission first and a green ball which would indicate hunting would be allowed. We knew of course that only red balls would be painted, but it was a politically correct thing to do. In addition, we recommended the trespass fine be increased from $50 to $1,000 and to allow a form of citizens' arrest. Within a year these recommendations were implemented into law without a single change.

The moral of this story is that one CAN affect society and governments by means of a well thought proposal dealing with a clear cut social problem. But you must do thorough homework, be clinical in your appraisal and never be emotional about it.

This was later reinforced by my government experience working in Ottawa. One of my responsibilities was to prepare answers to letters written to the Minister of External Affairs, as it was called in those days, or to the Prime Minister, dealing with Canadian foreign aid projects. If the letters were simply a rant, they would get back some generic form letter; if however they had merit or disclosed, for example some defects in an aid project they had seen overseas, they might still get a somewhat innocuous reply back, but internally it would be taken most seriously and action would normally follow.

So remember my gentle readers, don't just complain about something, if you feel really qualified and strongly about it, do your homework carefully and write letters to the appropriate parties. You might be surprised how often you could be successful!

A number of FON annual weekend planning sessions were held during those years at the farm. There was only one problem. Attending botany professors discovered that 10-15 or so acres of old swamp at the southern part of the farm had been undisturbed for perhaps 80-100 years. Once they got in there, they would not want to leave and would tell us to go ahead and have our sessions; they had better things to do! I spent many happy years with the FON, in fact far more years than with all the other many volunteer organizations I joined later, combined.

Over the years and up to about the year 2000, we planted over 60,000 trees and many shrubs and plants. Our approach became one of trying to create a natural park very much along the lines of "Capability Brown", the famous English landscape designer in England during the mid 19th century. My internal motto became: *"paint the landscape with trees."* Try to visualize as to how it would look 50 years from now, long after you are gone. We also constructed six small ponds in various parts of the farm for both pleasure and wildlife purposes. Hopefully they will not have been infected by small fish, because we want to encourage the salamanders and frogs which are badly stressed these days. Fish love their spawn and the tadpoles and give them little chance to survive.

Years later I was honoured as the third private person in Canada to receive the "Sanctuary Award" from the Audubon Sanctuary Society. Few people know about this Society and its awards, but it was appreciated by me.

Finally, I have to confess there is one part of farming I dislike very much. And that is that one has to play God from time to time. One has to decide which cattle goes to slaughter and which will be used for breeding, what trees should come down or what other form of life should be terminated. This is not a pleasant job, particularly if one has a basic reverence for life (See Chapter IX). It makes one a great

deal more sympathetic for God. He has a tough job. I often think He would not want sycophantic adoration from slaves, but would rather like sympathetic appreciation from somewhat intelligent believers for the difficult work He has to do, even though they will never be able to truly understand it.

I really believe that modern corporate farming, particularly in regard the raising of chickens or pigs, is based on a policy of treating these animals as a raw commodity for a factory product. There is absolutely no reverence for life, it is robotic and must be an offence in the eyes of all Gods; past, present and future and every philosopher who has ever lived or will live in the history of man. Some day God will demand and enforce a most terrible retribution on mankind for the horrors we continue to inflict upon the earth's other living things. As the philosopher Arthur Schopenhauer said: *"Man has turned Earth into Hell for Animals."*

Henri Beston, author of the book "The Outermost House"[10], said it best as follows: *"We patronize the animals for their incompleteness, for their tragic fate of having taken form so far below ourselves. And therein we err, and err greatly, for the animal shall not be measured by man. In a world older and more complete than ours they are more finished and complete, gifted with extensions of the senses we have lost or never attained, living by voices we shall never hear. They are not brethren, they are not underlings, they are other Nations, caught with ourselves in the net of life and time, fellow prisoners of the splendour and travail of the earth."*

Farming had other benefits for me. Many of us do too much of the same thing and we need a regular break from it. As a business person all we do is go to meetings, take phone calls, spend time on a computer or write memos and reports. None of that is the real world and is far removed from nature. We certainly do not work with our

10 The Outermost House, Henri Beston, G.K. Hall & Co., ISBN: 10-0783884494, June 1998.

hands. The only thing that Mao Tse Tung said with which I totally agree was, *"all intellectuals should spend time with the peasants."* To fix a fence, bring a tractor engine back to life, plant trees or look after a sick calf, provides a deep satisfaction never experienced doing office work. It is also excellent exercise. It brings your whole being back in sync and in harmony with oneself and with nature. Personally, anytime I was not able to go to the farm on a weekend, the following week I would feel uneasy, irritable and not myself.

The excellent health and energy level that both Dai and I still seem to have at our age, I attribute directly to the fact that for at least two days in the week we lived the lives of small farmers.

Louis Bromfield with one of his Boxers
Photo Credit: Tom Root Air Photos

Malabar Farm, Ohio – Main Building
Photo Credit to Tom Root Air Photos

The Farm as it was when we bought it in 1963

As restored by 1994

Old Gaasbeek Coat of Arms at our farm entrance gates

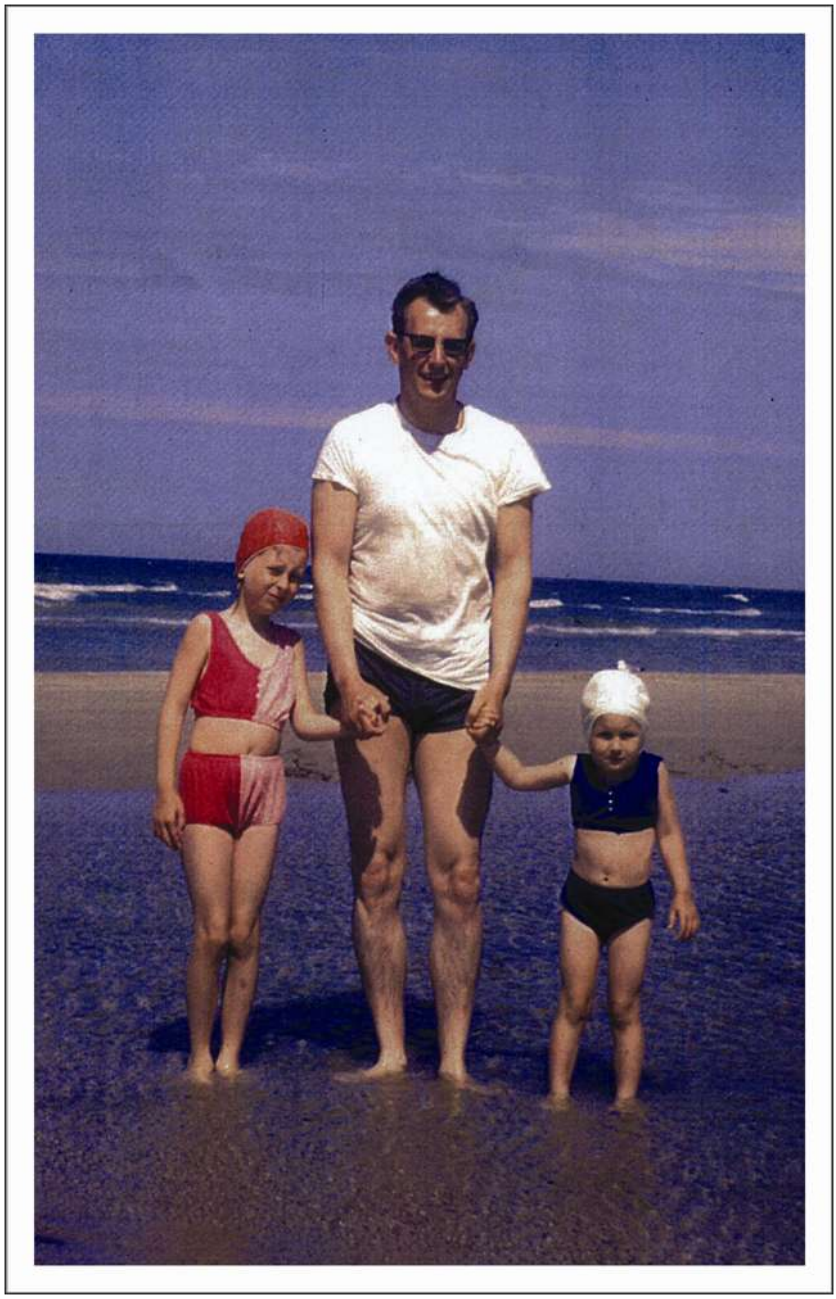
Me lifting Oma onto the trailer
for a trip around the farm.
Peter is in the background.

Taking Oma for a trip around the farm with
Peter watching over her.
Girls are Joanna and Karen – Circa 1964

Our cows

And their master!

Henk Gaasenbeek and I installing new bee colonies



At Sauble Beach – Karen, me and Joanna
Circa 1964

Chapter VIII
1983 – Independence

"A man is too apt to forget that in this world he cannot have everything. A choice is all that is left to him."
H. Matthews

Having left Midland Doherty in 1983 I was now financially free to pursue other interests. First I set up a private deal making company named Northern Crown Capital Corporation ("NCCC"). At that time this had certain tax advantages but they really do not apply any longer. Dai and I also wanted a real break. We had never taken more than a two week vacation, except for one, when I took a month. That particular month we were doing major farm reconstruction work and I acted as the low man on the job which was to get the lumber and other building materials with our ¾ ton yellow Ford pickup truck and in general do all the menial tasks.

In the summer of 1983 we went to China under the auspices of the Canadian International Institute Association ("CIIA"). It was a fairly large group (about 35) of senior Canadians including several senators and senior civil servants. We were away for about a month travelling extensively in China. We even had our own soldiers to look after us. We went first to Beijing, then to Xiam, various other places and all the way to Turpan and Urumchi in the west of the Gobi Desert. We were probably some of the first western tourists that area had ever seen. We seemed to tower over them as they were quite short and we were so much taller. Two things were notable: It was the beginning of the famous Silk Route to Europe, with one of the main terminals being Baalbeck in Lebanon which I had visited earlier. Secondly, the Uzbek population was open in showing their complete dislike and

unhappiness of being part of China. The area is totally Muslim and the markets could have come straight out of the Middle East. From there we worked our way south to the Kweilin district and river. This is the well known mountainous Karst landscape of China, so beloved by its painters and poets. We met a number of senior Chinese officials, including a governor of one of their provinces who apologized for representing such a small province of 35 million people. We were told at the time China's foreign policy was quite simple and we believed them. It was to prevent a Third World War and to be left alone to industrialize. Issues were Taiwan with the US, some problems with Russia in the West, and some border difficulties with India.

Afterwards we spent a few days in Hong Kong where our first meal was good, old fashioned, juicy hamburgers. The food in China had been terrible and I had lost ten pounds, which was a first since I normally gain weight on holidays. The food may have been so bad, since everything was fried in the same oil, so that in the end, the food tasted the same, whether it was fish, chicken or meat. The only good food we had was when it was prepared fresh while we were going down the Kweilin River. Massive industrialization was still in its infancy while the phrase "industrial safety" was not in their vocabulary. The factories we visited were the worst I had ever inspected. China has come a long way since, at least in the efficiency and modernity of their plants.

Shortly thereafter I was asked to become president of and to rescue a small gold mining company, "Camreco Resources", which had been in production with a mine near Sioux Lookout, Ontario. It was a learning experience. I did some things right, enjoyed it, but in the end the collapse in the gold price to $250 an ounce forced us to sell the company. In retrospect I should not have gone out of my sphere of expertise, which was finance.

The Ontario Provincial Government asked me to become a director of the Ontario Share and Deposit Insurance Corporation ("OSDIC"), which guaranteed credit union deposits in Ontario. This was an interesting appointment. The previous board and management had been fired by the Government, since annual losses were now exceeding $80 million a year. I stayed on that Board for over six years. We reduced the number of credit unions from about 1200 to 800 and reversed the losses to a substantial annual surplus. Why did so many credit unions get into so much trouble? The reasons were part corruption, part incompetence, concentration of loans into too small a geographic area, rising interest rates, and not matching maturities of deposits and loans (lend long, finance with short term deposits), a true recipe for financial disaster.

During those years I also was asked to join the Board of the Ontario Council of University Affairs. Dr. Betty Stephenson was at that time the Minister of Education. She had delivered our baby Joanna and her husband was my old friend Dr. Allan Pengelly. This Board had to approve the budgets and all new programs of the Ontario universities. I learned a great deal about education, the university system and other matters. One was that board members do not always act as expected. Business types tend to act in a generous, left wing manner, almost as if to show they can be just as socially sensitive as any left winger, particularly when it is not their money! Conversely, we had a wonderful Scottish tool and die maker who worked for Stelco and was a union representative. He was far tougher and more right wing than anyone else on that board. He was also smart. When he spoke, we all kept quiet.

As with all of these jobs, there are a thousand stories and things learned. One of the most illuminating was a discussion I had at the time with the Dean of the Medical School of the University of Western Ontario. I asked him who among his students, were the ones who most advanced the state of medicine. He answered with a smile,

it was never the gold medallist, but the ones who may have been perhaps in the top one third, but he was not even sure of that. But all, without exception, had been doctors with excellent people skills who could mobilize and motivate people around them, including research donors.

Accessibility to university was always a subject of discussion at board meetings. What could we do to make a university education available to even the poorest students? At one point we had a Swedish professor visit us. We had a long session with him and quizzed him as to how Sweden handles this problem. He told us that in Sweden, university is free and that the government pays a salary to each student that goes to university. We then asked him who does attend college. His reply was that it was the children of the middle and upper class. In effect the cost of a free university education turned out to be a tax on everyone for the benefit of people who really did not need it! Asked what the reason was that in general children from the blue collar class did not attend, he stated that in his view it was not a matter of resources, but of the kind of home and values the children were raised in. If there was an expectation that they are all going to university, the odds would be high they would do so. It would also help a great deal if the parents read a lot; there were many books and good magazines around and there were family discussions about politics, arts and science and a serious focus on the importance of education. Parents would also take an active interest in and help their children in their education. Children from these homes would go to university regardless of economic standing. As always, real life is not what you often think it is!

* * * *

For many years I had been a trustee and director of the Quetico Park Foundation, an organization consisting of senior, mainly Torontonians, who had a special interest in canoeing and the

preservation and protection of one of Canada's premier wilderness areas, namely Quetico Park, just outside of Atikokan, which is about 2 hours driving west of Thunder Bay. When something serious threatened the Park, we would spring into action. We also raised money to pay for the collection of all written material, books and thousands of photographs all relating to the Park. This took years to complete at a total cost probably exceeding $600,000. But in the end the Foundation stagnated and was ready to collapse. A few of us started a process of rejuvenation by retiring a lot of the old directors and bringing in new blood. In 1992 I was asked to take over as Chairman. In the next two years I probably spent a third of my working time on that job. The Foundation recovered and my successor, George Fells, subsequently put the organization back into high gear.

When the Quetico Park Foundation finished the job of collecting all the written material on the Park, we finally were able to start a new project that some of us had been pushing for about ten years. That was to make base line studies of all the flora and fauna of the Park. The interesting thing about the Park is that it is located at about the exact centre of North America. And why are base line studies so important? Because it is difficult to analyse the effects of Global Warming and such things as Acid Rain if one does not have base line studies to prove subsequent changes. But when we started, life took an interesting turn. That same year there had been a series of forest fires which burned down about 10% of the Park. Because of past suppression of fire, a lot of dead brush had been accumulated, causing a very hot fire which totally burned everything in its path. As a result, the earth and the rocks were bare and disclosed many ancient Indian campsites. So in the first few years students under proper guidance, carefully mapped and identified all these sites and the stone age tools that were discovered. These were then left exactly where they were found.

This program had an interesting side effect on the community of Atikokan. Each summer we hired interested high school students, paid them a salary, paid for their food, camping needs such as tents and canoes and put them to work collecting data in the Park under the supervision of Professor Roger Suffling of Guelph University and a few MSc or PhD candidates. These jobs became the most sought after summer jobs in Atikokan. One of the unexpected benefits was that almost all of these students afterwards went on to university to take biological or environmental studies. We not only collected important data, but also changed the lives of dozens of students in a positive way forever.

I got to know the local people well and made a number of friends. When I finished as Chairman of the Foundation, Gary McKinnon, who was the Economic Development officer of the region and a member of the Council, wanted me to stay involved in Atikokan. I replied *"Give me a reason."* When he replied, *"What might that be?"*, I told him our farm was really getting too civilized and that I always had wanted to own a real wilderness property. His face lit up and he said *"We have just the property for you! It is about 300 acres of wilderness, with several kilometres of shoreline including a part of a lake and a small island on Steep Rock Lake. There are old patented mining claims and you can purchase the lot on a tax sale from the City for $5,700."* So we tried to go out to see it in his boat but the engine refused to start. We then paddled out in his canoe. It was early November. It was sleeting, cold and miserable. The shores were steep rock faces and very slippery. I had seen enough and said I would buy it. There are no facilities of any kind. It is totally lonely and wild. We called the island "Two Loon". It is one of the finest wilderness properties one can imagine.

In the first summer we owned Two Loon, Douglas Barker Sr., the father of Scott who had married our daughter Joanna and a man with much northern experience, went with me to check out the property and assist me to select a suitable place to build a small camp. We had

a great trip together and on his advice selected a place on the island which was part of the property, and he then helped me clear the heavy brush for a cabin, which was much appreciated. In the following summer a contractor built us a 24 x 16 foot cabin or camp, as it is called in the North. There is no running water, electricity or heating except for an airtight stove. It is primitive and pristine with lots of wildlife including beavers, black bears, and bald eagles.

As an aside, just outside Atikokan during the War there was a German prisoners' of war camp. The prisoners were employed to cut lumber in the local forests. They must have enjoyed their stay since many after the War, when repatriated back to Germany, returned to Canada as emigrants! Canada must be one of the few countries where prisoners of war preferred the land of their imprisonment to that of their own home country!

I also joined the Canadian Executive Service Organization ("CESO") as a volunteer, where I was asked to go on four missions. The way the system worked was that the Federal Government through CESO Headquarters arranged the assignments, paid for the airfare, while the recipient country would pay for local costs such as hotel and meals. The volunteer would donate his time, normally a minimum of a month, but sometimes much longer.

My first mission was to go to Estonia shortly after it became independent from Russia, to help the Estonians set up a stock market, develop financial markets and advise them on new security laws. Language was a bit of a problem, particularly when I was quoted extensively in the press in long articles which no one wanted to translate. All they told me: *"Ah Matthew, it is very good!"* I also met some interesting people from Finland who subsequently asked me to go on their venture capital company board which meant a number of trips to Helsinki and the Baltics later. It was my first reality check with communist industrialism and it was far worse than I had

expected. The quality of consumer products such as wood stoves was indescribably bad; they made better stoves a 100 years ago. But the thing that really hit me was the waste of capital. There was no concept of rate of return, never mind the cost of maintenance. Large industrial complexes would at times build a factory at the cost of say $30 million, but only use it for perhaps 10% of the time, just to make certain they would have some part for a product they made in some of their other factories. There was also no concept of the cost of transport, because that was provided at no cost by another ministry.

Other CESO assignments were to Costa Rica, Panama and Barbados. As an aside, one night in Barbados while we were asleep Dai and I were robbed of everything. But we did not allow this to ruin our stay. These trips were really fun and satisfying. In each case, the assignments involved development banks. The work was not that difficult, because their stages of development were normally 20-50 years behind the practices of North America. The joy is working with the local people, going to their restaurants, meeting their families and especially on weekends, going places with them. I really got to know - and like - the people; many of whom became friends. I also learned a lot, but not always what I expected. In any event, as is so often the case in volunteer work, I always gained and learned far more than I gave.

One of those weekend CESO trips was particularly fascinating. In Panama I hired a guide to take me to an isolated local Indian village. We drove by car for about 1-1/2 hours and then went upriver in a dugout canoe with a small outboard motor for about one hour to our destination. It was a small village made strictly from local forest material. No nails or modern building materials were used and the huts were all on stilts. No one had any modern artefacts of any kind, except machetes, and the village was basically out of the stone age. The place was immaculate without any junk lying around. The

poorest Canadian Native Indian village would to them have been an opulent place of wealth and splendour!

There was no evidence of men or male teenagers except for the chief and a few elders. One of the first things I noticed were chickens running around. They were all Salmon Falverolas, an old French breed. For a moment I could not understand where they would have come from and then it dawned on me; they must have been brought in by the French a hundred years ago when they were trying to build the Panama Canal! So, except for their contribution to the construction of the Canal, the only evidence of their stay in Panama were the chickens in a remote and forgotten Indian village!

I spent the better part of the day in the village. Some of the natives were carving wood birds and other small tourist items, but their wood carving tools were abysmally poor and primitive. The children, as always in these places, were well behaved. I never heard any screaming, crying or saw fighting, with the older girls always the consolers and in charge. I was also surprised to see a seriously handicapped little boy of about five or six years old being cared for in a native hammock. This is rare because such children are often neglected and are allowed to die young.

When leaving I complimented the Chief on the wonderful way he ran his village. Conversation took some doing since it had to go from English to Spanish to Indian. He smiled and his answer was classic, *"Well, thank you very much. But it is only because I have such wonderful people helping me!"* I just about choked. It was an answer a modern politician would have given! I guess politicians or good leaders are born and there is really no difference in being the mayor of Toronto or the chief of a small Indian village, except size! As we parted I gave him my Swiss army knife as I was so impressed and could really do nothing to help him and his people. He liked the knife very much.

For a number of years I had been a director of the Amherst Wildlife Foundation, an environmental group which had as one of its projects the reintroduction of Trumpeter Swans in Ontario. The Foundation was a major donor to this effort and we raised well over $60,000 for that cause. Harry Lumsden, one of the finest people and naturalists/scientists I have ever had the pleasure and privilege of knowing, was the champion and leader. Earlier he had been in charge of the reintroduction of the Wild Turkey into Ontario which was a major success. He was also successful with the swans. To give you an idea of the man, he had been a Mosquito Bomber pilot with the RAF in WWII and had been with the Ministry of Natural Resources for many years as a scientist. While doing the swan project in his early 80's, he had accepted an invitation by the Russian Government to spend a number of weeks in Northern Siberia to help them out with their swans!

In any event, Harry asked Dai and me if he could release six swans at our farm property at the Boyne River, which starts at our place. This was done and it was quite a job. Their wing span is almost 6 feet and they are powerful birds. Their wings are likely strong enough to break your arm. But they did not stay very long, perhaps because there was a pair of Ospreys nesting in the river valley. They then WALKED on their own, 6 to 7 kms to two lakes south of our farm since their wings had been clipped. How the swans knew there were lakes there, is a total mystery to me.

During that time the Premier of Ontario, the Honourable Bob Rae asked me to become Chairman of the Ontario Development Corporation ("ODC"). I was both touched and honoured by his request for a number of reasons. First of all, he knew I was at the time a "Red Tory" and certainly not NDP. Secondly, I had thought about becoming involved with the ODC, since I had so often referred corporate clients to them, if our firm could or would not want to raise funds for them.

My minister was Frances Lankin; and what a leader she was. I do not think I have ever had a sharper, more focussed boss than her. I would give her a five minute briefing and she would then pontificate with precision for an hour or so in the House, particularly at Question Period. She followed strictly the laid out agenda when I met with her and I had better be prepared and stick to it. We got along well and it again proved to me that whatever political party is in power, the realities of governing are often the same regardless of your political persuasion. In fact I would go further. In my long experience of working in the "twilight zone" where government intersects with business, I have found NDP governments a great deal more helpful and decisive in promoting industrial development than any other political party. Neo-conservatives are the worst. But I guess they are at least consistent. They won't help anybody, except maybe their friends and only want to reduce taxes and run big deficits. (This is 2010, and this has been true for at least the last ten years in both Canada and the USA).

It is also the reason that though at one point I had been a member of the Policy Committee of the Ontario Conservative Party, I left the party to become a card carrying Liberal since in my strongly held opinion, the true conservative party had been hijacked by the Reform Party (the Neo-Conservative's Canadian branch). As of this date, in my not so humble opinion, there are no conservative parties left in Canada in the true spirit of the Founder of the Conservative Party, namely Edmund Burke, whose books no Reform member has ever read. But I digress. Blame it on the aftermath of the disaster of the Bush administration.

When I took over as Chairman of the ODC I expected to find a sleepy, bureaucratic organization. But was I ever wrong! Their staff was excellent and they did a far better job in analyzing and assessing risk in making loans than the private sector. One of the reasons was

the fact there was no pressure on them to meet profit or volume budgets and they could take their time. Secondly, they would stay in touch with their clients much more so than banks or investment dealers. They, in effect, became their clients' unpaid consultants. It was also interesting to note that we had no loans in the GTA area and as one got further away from Toronto our market share increased so that north of say Sudbury, our market penetration was almost 100%. Banks and credit unions are clearly not concerned about penetrating these regions.

Their method of risk assessment was also vastly superior to the methods used by the private sector. Their system graded all loans in four categories (management, production, marketing and finance), from high to low. As a result, when we wanted to increase loans we would move into the higher risk category and we could pretty well tell our Minister what the higher loan losses would be. The only area where they were poor was in getting equity participation. In many cases the ODC was financing companies which in a few years would be candidates for an IPO (Initial Public Offering). We therefore started a program of teaching the staff how to negotiate stock options, free bonus shares or design convertible mortgage debentures. During this period the Government of Ontario had bailed out Algoma Steel by means of debt investment and guarantee of loans. This was done without the assistance of the ODC. At a subsequent meeting with Bob Rae, the Premier, I pointed out to him, that had the Government asked for options or free stock, which they easily could have received, they would have made in only a few years about $35-50 million in profits, or almost double the annual cost of supporting the ODC.

That also reminds me of a somewhat amusing point. When I took over as Chairman I asked *"What in the Government's point of view, should the loss rates be for the ODC?"*, which is after all a development bank and a lender of last resort. The ODC could only make a loan if

no other banking sources were available or willing to make such loans. Banks at that time had a loss rate on small business loans of about 3% even though they still made a profit overall on that business. The answer was *"We had never thought of that"!* Subsequent research showed it was between 4-6% depending upon the economic cycle which sounded reasonable. I advised the Minister that in some countries their development banks had losses of 40-50%! Further, that the ODC could make a profit if they so wished, but we would not be that effective as a development bank. Upon reflection by the Ministry I was advised that 4-6% was an acceptable number.

Government finance is also quite a different thing than private business. I cannot recall the exact numbers of new jobs we created through our approximately $200 million turn-over in annual loans, but if we assumed it takes $50-100,000 to create one job, that would be about 2000 to 4000 jobs. If these people had been unemployed it would have cost society say $40,000,000 to $80,000,000 in $20,000 annual welfare and unemployment benefits. If these newcomers had jobs of say $35,000 a year, it would have meant a total taxable income of say $70,000,000 to $140,000,000. If one assumes an overall tax rate of say 15% plus say 10% in total PST and GST consumption taxes, total government tax revenues would be about $18-35 million of which Ontario would get up to half or $9-17 million versus a cost of $40-80 million if the loans had not been made. Then there is the economic multiplier effect, thought to be 2-3 times which has not been considered. My figures may be an approximation, but it shows how powerful the effects of government policies can be.

Anyway, after about three years of good progress, a Conservative Government under Mike Harris takes over and the horror of a conservative government actually trying to stimulate economic growth was stopped and the ODC was ordered to wind itself up. The next three years were spent in doing this, despite a very hard fight to try to make the Government change its mind. The biggest mistake we

made was to think that good economic and political arguments would win the case. We learned this was wrong. I should have used my friendship and connections within the Party to plead our case. At that time I was on friendly terms with Bette Stephenson (a past Ontario Minister of Education and later Health), and Bill Davis (a past Conservative Premier of Ontario), and several other senior conservatives. We should have asked for their intervention. To this day I have not forgiven myself for not having done this. Descendants, please note well: in politics have both well researched good arguments and DO use all your political connections.

My main concern during the wind down was to maximize the return of capital to the Government and to protect the interests of our clients. At all costs I wanted to prevent our loan portfolios being sold to a vulture capital fund, which would have brutalized our clients. We had one great thing going for us. Interest rates were declining rapidly but the interest rate on our loans was fixed. There was therefore a great incentive on the part of our clients to pay down their loans which they did when given time. At a meeting with the Minister he asked me about any possible political fall-out. My answer was that if we stayed on the outlined course there would be no political difficulties in the first few years. By about the third year the bad and uncollectable loans would surface and they could well cause political problems. He was much relieved, particularly since he most likely would not be the Minister in charge at that time. In the end we collected almost $1 billion from the loan portfolios and $85 million more than the auditors had originally forecast. One of the few pleasures I had during that period was to personally intervene successfully in a number of difficult situations when companies were in trouble at the end of the second or third year. And there was no political fall-out. Certainly this experience was most helpful later when on CESO assignments.

Following this episode, I became heavily involved with the Royal Canadian Military Institute ("RCMI"). For a number of years the Canadian Armed Forces had been starved for money. In addition, the two entities or cultures of the Department of National Defence ("DND"), all civil servants and the Armed Forces had become incestuous in their relationships. And as so often happens when two different cultures meet, such as the civil service and the military, each adopt the worst from the other. Military high command had become bureaucratic, while the civil servants were convinced they knew better than the generals and worse, started to act as if they were generals or admirals.

Having been liberated by the Canadian Army I could still remember what they were like and having done much reading on the subject plus my personal experience, I was and am still totally convinced that next to the German Army, the Canadian Army was the best army in the Second World War, superior to either the British or the American armies. Certainly the Germans thought so and it was also the reason that in too many instances the Canadian Army was tasked with the most awful and difficult jobs during both World Wars.

Why had I become a member of the RCMI? Its large military library was initially the main attraction. It was then that I found out it was also an institute in trouble. All organizations go through cycles and they had been in a long downturn. Over a ten year period they had lost about $1,000,000 and no volunteer organization can sustain such losses and survive. The military studies' component of the Institute had ceased to function, but since I thought this was the most important part of the RCMI, I was able to convince the Board of Directors to reactivate it. Dr. Robert Farrelly, a close personal friend referred to earlier, was persuaded to join the RCMI and became a member of the newly formed Defence Studies Committee. After a few years I became the committee chairman.

I was also a member of the Finance Committee, from which I resigned. The reason was that I had zero confidence in the General Manager at the time. I told the Committee that we were asked to plug the holes in the side of a water pail, when the pail had no bottom, so fix the bottom first, that is, change general managers. Even though most agreed, it still took two years!

Our chef was Michael Jones who did an excellent job. Chefs may be great as a chef, but do not necessarily have the qualities to be a good general manager. After some deliberation we decided to take a chance on him and it proved to be a great decision. Michael became a tower of strength in the RCMI and really grew into the role. By that time I had become President and we worked well together as a team. Among other things, I told him my role was to train him from being a major to becoming a colonel, which he did. Even though it has been a number of years since I was president, we are still great friends.

As Chairman of the Defence Committee I felt we should proceed in three phases. First, we should not criticize the Government unless we knew what we stood for. This meant first, where does Canada stand militarily as compared to our peers, such as the U.K., France, Germany, the Netherlands and Sweden? We also included the USA for comparison reasons. These studies showed we compared poorly from a budgetary point of view and even worse, what little money the military got, was badly spent. One of the papers was *"The Lack of Money; the Root of all Evil?"* Secondly, we decided that in order to formulate a proper military policy, we should determine what the future threats to the Western world and to Canada are; what is or should be the Canadian foreign policy and out of these considerations, what would or should be our military capability.

This proved to be a formidable task. The key writer or secretary of the Committee was Dr. Robert Farrelly. The smartest thing we did

was to go to Atikokan and spend a week at Two Loon Island. At the Island there is no electricity, no phone, and radio reception is very poor, or non-existent. So for a week we did virtually nothing else than to deliberate how to construct this report, go fishing, canoe, smoke cigars and drink port. I am convinced that one's best thinking is done in the Canadian wilderness. We then spent one and a half years writing the report. We consulted with many generals and professors from Canada, Britain, the USA and France. We received wonderful cooperation and high quality advice but always on a no attribution basis, which we strictly honoured.

Towards the end I became most concerned that something ominous was going to happen and I pushed hard to complete and publish the report. Two chapters were dropped, one was to be on the future types of an asymmetrical war (terrorism) and the other a probability analysis of certain events happening, which I still regret. We published in the spring of 1999 under the name "A Wake Up Call to Canada". It was a huge success and I am told, at the time of writing, it is still the most quoted source in its field. At that time Senate hearings regarding the military were being held in Ottawa. The RCMI had sent copies of the report to every MP and Senator. We were told that during these hearings the senators were using our report as a crib sheet!

About three months later Robert Farrelly and I were asked to make a presentation to the students and staff of the Defence College of the Armed Forces in Toronto. This College takes majors and trains them for a year to become colonels and future generals. Dai and I had just returned from a great holiday in Tuscany. I started my remarks by mentioning that one of the great differences between Europe and North America was that in Europe almost all big old buildings have bullet holes or shrapnel damages which have been repaired; in North America there are none. I concluded this was highly unusual and that the laws of history also apply to North America, although they may

have been suspended for a while. Our presentation was not that well received. The reason may have been that they resented outsiders and on the face of it, totally unqualified people, writing such a scathing report. Their criticisms were not substantial in any way. It was more like nit-picking. The next day was September 11, when the destruction of the World Trade Centre happened. In the end, to the great credit of both the Liberal and later the Conservative Government, almost all of our recommendations were implemented by the government of the day.

By that time the RCMI was in bad financial shape. The bank was about to pull its loan and we had difficulties paying our bills. The board then invited me to join them and at some later point asked me to become a vice president to be in line to be president two years later.

The President was Captain Charles Scott-Brown who was a WWII veteran and had fought in Holland where he had been wounded three times. This alone would have earned him my absolute support and loyalty and there were many other reasons. Under his regime we started the process of rejuvenation of the RCMI. He had a good board and he was able to implement a number of new initiatives. I followed as president two years later and continued the programs. It became really a full time job to change a fusty, obsolete organization into a modern one. Among the many new initiatives there were two humble ones that I took quiet pride in. One was new chandeliers in the dining room. When I first joined the RCMI you would not believe the tacky, cheap plastic chandeliers which were hanging in the main dining room. We did not have any money so we could not just order new ones, which would have cost us perhaps $8-12,000 each. We needed five.

One weekend while driving to the farm Dai and I stopped at a small antique place. The charming owner was just reassembling

magnificent chandeliers that had come from a warehouse where they had been stored for 25-30 years. The chandeliers had been ordered for a hotel, had not been used, but had been stored and forgotten about. They had been originally made in the Czech Republic and were priceless, because that quality is really not made anymore. The owner wanted $2500 each or $12,500 for five. To make a long story short, we made a deal at a good price. Now the question arose as to how the RCMI was going to pay for it. At the same time I found out that for years a forgotten piece of jewellery had been sitting in one of the RCMI safety deposit boxes. It was decided to sell that piece for $12,000 which was done, thus providing the funds. Now I had a secret worry, just because I had fallen in love with the chandeliers that did not necessarily mean that other members, especially my board members would like them; nobody else had seen them and everyone was relying on my judgement. But my worries were wasted. The chandeliers transformed the dining room and everyone loved them.

My second project was two-fold. In the foyer of the Institute at a prominent place we displayed two cheap prints of our Queen and Prince Charles. Now I am in favour of and support our royalty, but the RCMI was a 115 year old Canadian institution (at that time); the Canadian centre of the militia with all the facilities of a club and officers' mess, as well as being an institute of study with Canada's largest private military library and a fine military museum. In my strongly held view at the time, I felt we should honour our founder, General Sir William Otter, who had been one of Canada's first generals and the general in charge of the Canadian Contingent in the Boer War. The Brits in those days did not really think a mere colonial could possibly be a general! We therefore commissioned a painting of the general and selected Gertrude Kearns as the painter. She was an official war artist with the War Museum, specialized in military paintings and had been to Afghanistan several times. She spent a lot of time doing the research, which is more important than one thinks,

because even if there is only one slight error in his uniform or symbols of rank, at least several members of the Institute would notice it and raise an unholy uproar! The painting was a great success. We also had to raise the money, as all of this could not fit into our starvation budgets. Anyway, I have taken secret pleasure in that it took a Dutch immigrant to convince Canadian Anglo Saxons that after 115 years, it was time they honoured their own Founder!

We then went further. I have always been annoyed that Canada is one of the few Western countries that do not really honour its generals and military heroes. I do not think that there are too many non-military Canadians who could even name one. I strongly felt that our Institute, among all other Canadian institutions, should set an example. So we procured two fine copies of paintings from the War Museum of General, The Honourable Andrew McNaughton, who had been in charge of the Canadian Armed Forces in the Second World War and General Sir Arthur Currie who had been in charge of the Canadian Armed Forces in the First World War. They were hung on the west wall of the dining room, one on each side of the portrait of our Queen, who now had two proper aide de camps! Kim Hunter, one of our members, a wonderful man and a friend, donated the required funds. This looked after the two world wars. But there had been an earlier one, one which in many respects was far more important to the future of Canada than any of the others, which if we had lost that one; there would not have been any Canada. That, of course, was the war of 1812.

And that war would have been lost in the first two years, when Britain was still in a mortal combat with Napoleon and could spare little in the way of troops or naval support, had it not been for the heroic and inspired contribution by the Shawnee Tribe and its Chief Tecumseh.

Tecumseh and General Brock were two exceptional leaders who admired one another greatly and got along even better. Both were killed within the first two years and only about six months apart from each other.

I therefore felt the collection of paintings would not be complete without at least a painting of Tecumseh. There was another reason why I wanted to do this. Canada must reconcile its differences with its Native People. In my view, unless we do this soon, these differences could become far more serious than our past problems between the English and the French. I wanted to set an example to Canada that we do honour our Native People and that we are proud to be the co-builders of Canada together. My hope was that it would be a sign of appreciation and thanks and would even if only in a small way, aid in the reconciliation of our two peoples. Kathryn E. Langley Hope and her sister Trisha A. Langley, agreed with me and were willing to fund the cost of the painting. Now the problem was to get it through the Museum Committee and obtain general membership support. This proved to be surprisingly difficult. Some members thought we should only concentrate on the two world wars, others actually objected to having a painting of an aboriginal person in their hallowed dining room! It certainly brought out some dinosaurs. Finally, it went through with one modification. We also had to commission a painting of General Brock. We went back to the two sisters, who most graciously and generously agreed to double their contribution to a total in excess of $60,000.

Gertrude Kearns was again appointed to be the artist. Since Tecumseh had always refused to let himself be painted or sketched, we do not really know what he looked like. Many people described him, but that is not the same as having even a simple actual sketch. It took Trudy over a year to do the research on him. The Royal Ontario Museum, the War Museum, the University of Toronto, British sources and many others were most helpful in assisting her. She even

went to Kansas to visit the Shawnees as there are none left in Canada or Ohio. The person she dealt with was Chief Warrior, who as it turned out, was the great, great-grandson of Tecumseh! There were a number of reasons other than sketching the people that Trudy went there. Most people do not realize there are many different tribes, often with slightly different body and facial characteristics.

Finally in 2008, after at least two years, two stunningly beautiful paintings were completed and there was a great Gala event to unveil them. The Tecumseh painting was unveiled by the former Lt. Governor of Ontario, Jim Bartleman, an Ojibway native, who made an outstanding address. One of the most interesting points he made was that though Tecumseh lost his battle to keep his beloved Ohio and some parts of the New York State area part of Canada, he did keep Ontario and the rest of Canada in the Commonwealth. So, even though his own people were dispersed or killed, he did protect all the other Canadian natives from the Americans, who would have wiped them out had they won. This was certainly a new concept that few of us had thought about.

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Since I am sympathetic to Samuel Huntington's thesis[11] of a possible clash of civilizations, namely a long term conflict between Islam and the rest of the world, and since Russia has the longest border with Islamic countries and for a number of other reasons, I am much in favour of strong ties between Canada and Russia. We are also both Nordic countries controlling the largest land masses in the world, as well as sharing a large portion of the Arctic.

When L. Col. Edward Rayment therefore proposed the idea of the RCMI sponsoring a luncheon at our Institute to honour the Russian veterans from World War II who had retired in Toronto, I supported the concept immediately. Col. Rayment took charge of the project,

[11] The Clash of Civilizations, Samuel P. Huntington, Simon & Schuster ISBN 0-684-84441-9,

worked closely with the Russian Consulate in Toronto as well as the Russian Embassy and raised the required funds to pay for it all from a few selected corporate donors.

The luncheon proved to be a splendid success. About 75 Russian veterans showed up. They were all in their eighties, did not speak English, proudly wore their red sashes across their chests with all their decorations and seemed almost overwhelmed. The Russian Ambassador, Russian television and a Canadian TV station were all there. I felt proud that Canada must have been one of the only countries in the world that honoured the contribution Russia had made in defeating Nazi Germany. This luncheon is now an annual ritual at the RCMI. I do hope that in a minute way it makes for a better future relationship between our two countries.

The RCMI also started a long process of re-thinking its future. This included what to do with the present old building. We spent almost three years doing this. The decision was made to construct a large new condominium where the RCMI would own a substantial part. The implementation continued over the next four years after I left as president. It is a hazardous undertaking and success is never certain. It is now under construction with completion scheduled for the first half of 2013.

One of the members was Col. Robert Rutherford, one of the finest gentlemen I have ever known. He was a WWII veteran, had started as a private, came out as a major and became a very successful lawyer, as well as Honorary Colonel of the Grey and Simcoe Foresters in the Owen Sound and Barrie region, his father's old regiment. His family had been the first white settlers in the Owen Sound area. He became a judge and played a senior role in the Somali inquiry, as well as becoming the Ethics Commissioner in Ontario. Even though we barely knew one another, he was the one who pushed me to go on the board of the RCMI. Then he sold me on the

idea of becoming someday an honorary colonel of his old regiment. I really did not know anything about the whole institution of honorary colonels, but it sounded interesting. When I accepted the concept, he first made me a member of the Regimental Senate which in time led to my being appointed an Honorary Lt. Colonel of the Grey and Simcoe Regiment in September 2006.

Because of his age, he did not enjoy driving anymore and so I volunteered to be his driver on a few occasions. On one trip that I remember rather well, we had also picked up another veteran, Col. Robert Douglas. He had been a member of the British Special Airborne Services ("SAS") Branch, and had fought behind the lines in the jungles of Malaysia during the Communist uprising in the 1950's. To my knowledge it was the only uprising in the world where the guerrillas (terrorists) lost against the authorities except Greece.

The two of them were reminiscing during the entire trip about mutual friends and war situations. I just drove and listened. It was truly a pleasure. Then it occurred to me that the reason Canada probably had its best government during the period 1950 to the 1970's, was that there was an informal network of senior Canadians all of whom had been officers and had bonded strongly, forged under wartime conditions, whose ties continued until death. So, anyone could call any of their friends, regardless of rank, and sort things out. If you were an executive and one of your fellow officers had become for example a Minister of the Crown or a Deputy Minister, you could pick up the phone, get through to him immediately and could often straighten out a problem over the phone! Try that today! There is a wonderful PhD thesis in this area that someone should undertake before they all have left this world. It may however already be too late.

My senior was Brigadier General John C. Hayter, a tall, extremely well turned out retired army officer, who was the Regiment's

Honorary Colonel, though we were both under the command of the CO of the Regiment. I think it took a while for him to get used to my lack of military experience and somewhat rebellious and independent nature but I admired what he was able to accomplish for the Regiment. For example, he was able to negotiate with the City of Barrie to get the use of a small armoury in downtown Barrie for a Regimental Museum on a long term lease for one dollar a year annual rent. He also created *"The Honourable Guards"* which in the end consisted of over 50 prominent citizens of the Barrie region whose function was to enhance the "footprint of the Regiment" in the region and to raise funds for the Regiment and its library and museum.

My main job was to improve the public image of the Regiment in my region, which was Grey County. This was not that difficult in that it meant cultivating the local politicians and newspaper editors. Secondly, it meant raising and/or donating funds for the regiment and a new pipe band.

The Pipe Band was the idea of our C.O., Lt. Col. Bill Adcock, a fine officer who became a good friend. General Hayter and I, with the help of a number of others, raised the $35,000 for new uniforms and instruments in the following six months. Unfortunately for the Regiment and us, Bill Adcock was sent to the Sierra Leone as the senior Canadian officer to help train their army, thus cutting short his term of office as the C.O. of our regiment.

The most fun, however, was when the Regiment had training exercises at our farm. The soldiers liked the place for its variety, the fact they could get lost, as opposed to always training at army bases where they knew where every tree was and not at all because of the free beer afterwards. Also, there was the fact that the first owner of the land had been Captain Flesher of the Grey Regiment which later amalgamated with the Simcoe Regiment to make up our present

Regiment. The village of Flesherton is named after him. But then I have always had a soft spot for rural regiments. Farmers' sons make by far the best soldiers. By the time they were twelve years old, they probably had already killed groundhogs with .22 rifles, they knew how to fix equipment, especially engines, were more self-reliant than city boys and had a much better feel for terrain. And the major losses in battle are mainly born by the infantry.

Yet, there are strange constraints and duties in the role of an honorary Lt. Colonel, which made it at times frustrating. Perhaps my problem was that the job certainly required a love of social life and going to parties, which is not my strong suit.

The Afghanistan War was in full swing at the time. When Bob Farrelly and I wrote the "Wake-Up Call to Canada", we had long discussions as to whether Canada should enter that war or not. He was much opposed and was probably right; I was reluctantly in favour. My reasons were that the West should not allow Al Qaeda to have a country as a base to operate from while Canada, as a member of long standing in NATO, had also been shirking its duty for many years. However, the chances of winning were considered dubious from the outset.

During the rotation of Ontario our regiment had as many as 25 soldiers serving in that theatre. When a soldier was killed, my immediate reaction was, *"Is it one of our boys?"* I know that the loss of any soldier is tragic, yet very quickly the Regiment gives you a feeling of family and the death of one of our boys would have been felt permanently by all of us. Thank Heaven the Regiment never had a fatal casualty, though one of our soldiers did get wounded and a number returned with symptoms of post traumatic stress disorder (PTSD).

I was proud that many of our soldiers were given battlefield commendations for exceptional performance and bravery in the field. One of those, (M.Cpl. Chidley) was mentioned in dispatches.

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During my sojourn as president of the RCMI we had Rear Admiral Jim Carey (Ret) of the US Navy speak to us. The Admiral had been one of the military advisors to President Reagan. I still remember his speech which was on the subject of how to influence governments regarding military matters. It was to "speak with one voice." Afterwards he, George McNeillie III UE, GOTJ and a Templar and I, stayed in the Long Bar at the RCMI until about 2:30 a.m. talking and drinking good scotch. It turned out the Admiral was also the Grand Master of the Order of the Templars International.

The Order as a whole has about 5,000 knights and dames in Europe and the USA about evenly divided. The original Order was started around 1119, to protect the pilgrims going to the Holy Land. It grew very large, the Holy Land was lost, and the Order was destroyed by Philip IV, King of France, in 1314. In 1804 the Order was recreated by Napoleon. The present Templars International ("OSMTH") are the direct descendants of the above. As the original Templars were soldiers, even today about 40% of the members have a military background.

The Admiral told great stories about some of their charitable activities. At the time there was a Canadian Templar Priory in Windsor, but none in the rest of Canada. The Admiral is an impressive, bright (Mensa), massive man with an even bigger personality. The legend under his name when sending an email also impressed me in this age where many old values are disappearing. It is: **Honour: With it; nothing else matters. Without it; nothing else matters.** He is also very persuasive. To make a long story short, he wanted a stronger Templar presence in Canada; we Canadians could

play an interesting role in the Order (arbitrate between the American and European members) and wanted us to spearhead it. It was agreed that George would be the chief and I would be his second in command. Why did I join? I liked the charitable work they did in the Holy Lands and the developing countries. Secondly, I had always been interested in the Templars and the St. John Hospitalers and knew a fair amount about their history.

So we got started and George McNeillie did a great job in creating the new Priory. After about four years I took over as Prior. By that time Dai, who had also become a knight, and I, had been to Templar Convents in Cyprus and Williamsburg, Virginia, while the Priory had grown to about 50 members and had reached critical mass. Yet, being the Prior proved to be a challenging job, a feeling which I am sure George would share. The reason was that there was as yet no shared culture. Members had been recruited by different people with varied backgrounds and as a result there was a lack of cohesion and shared values. Some members had joined for the ceremonies and rituals, others for social reasons while a number had joined only for the charitable work. The latter took several years to sort out and get agreement as to what we should support. In the end, it was agreed we would work with St. James Cathedral, where we held our Investitures, with regard to the homeless people of downtown Toronto. There Dai played a major part. The Cathedral said one of the major problems of the downtown homeless poor was a lack of shoes. Dai took charge of that with two other members of the Order, John and Barbara Walsh, and collected literally thousands of pairs of shoes. Their primary method was to collect gymnastic shoes left behind in fitness clubs. Many of these shoes were often brand new and of expensive quality. This program is ongoing and much appreciated by St. James Cathedral.

Further, our goal was to support Christian Churches in the Holy Land whose congregations are made up of Arab Christians, the

oldest Christians in the world. Unfortunately, the Israelis do not trust them because they are Arabs; the Arabs do not trust them because they are Christians. As a result, their numbers are declining which means there are fewer and fewer Christians left to maintain the oldest churches in the world. And finally, to support such organizations which provide clean water to the people in Central and Northern South America. And why water? Few people realize that water is going to be a greater problem in the future than the supply of oil and gas. Today over one billion people become seriously ill annually because of contaminated water. It also kills more people than soldiers in WWII. At that time about one soldier died every 4-1/2 seconds; today someone, usually a child, dies of bad water every 3-1/2 seconds. Generally speaking, poor water is a function of ecological degradation, which ties in with my lifelong interest in the environment.

During my tenure as Prior we made good progress. However, I was most relieved when the Chancellor, the Rev. Nola Crewe took over as the new Prior in September of 2009. She is one of the brightest and most independent minded people I have ever had the pleasure of knowing. Her career was most interesting, from being a late student to becoming a successful lawyer and then giving that all up and going back to school to become an Anglican priest is rare enough and yet it is only part of many other numerous things she has accomplished in her life!

As part of the due diligence on a charitable organization, "Living Waters Canada", in 2007, I went on a water well drilling expedition in Guatemala. It was in an isolated, rural agricultural and partly forested area on the Coast. Average income was perhaps $1.00 a day per person. Conditions were Spartan, so was the food and it was very hot and muddy. In the first few days I asked myself, *"would you do this again?"* Perhaps not. Later I changed my mind totally and would go again with great pleasure. Because of the heat and sun, we started

at 7:00 a.m., worked half an hour on, half an hour off, when we rested and played with the children who were some of the most content, wonderfully behaved kids I had ever met. Work stopped at 6:00 p.m. when it got dark. The trip turned out to have been one of my best trips ever. The leader of our group was Barrie Hart, a wonderful leader, dedicated to the cause of clean water and a great practising Christian as well. His cheerful leadership was outstanding and made it a true joy to be part of his team.

I have served on many other boards of private, public and volunteer organizations. Do consider joining those volunteer organizations which pursue goals that resonate within you. It will enrich your life, you will meet the most interesting people, expose yourself to matters outside your professional circle, and besides making you a better executive or professional person, it will make you a happier and more interesting human being and you may even live longer!

View of Steep Rock Lake from Two Loon Island – Summer 1994

In Panama visiting a native jungle band village by dugout canoe.

Village Band Elder, Guide, me, Chief and Band Elder.
Behind is the Village's Community Centre

Harry Lumsden and me releasing a Trumpeter Swan

Unveiling of Tecumseh Painting, RCMI 2008 - me, Gertrude Kearns, artist, Kathryn Langley Hope, donor, L. Col. Diane Kruger, VP, RCMI

Kathryn Langley Hope and me unveiling a painting of Major General Sir Isaac Brock, K.B.

My installation as H.L. Col of the Grey & Simcoe Foresters at Jokama Farm, September 26, 2006;
L.Col. Bill Adcock, CO, Col. Gary Mann, B. Gen. John Hayter
The new H.L. Col. Matthew Gaasenbeek III, H.L. Col Lorne Williams

Dame Dai Gaasenbeek being promoted to Commander by the Grand Prior H.E. Ron Matthewman – 2007

Matthew Gaasenbeek III, installation as Prior held in St. James Cathedral , Toronto – 2007

Drilling a well in Guatemala - Barrie Hart, Project Leader and me

A young Guatemala grandmother in her home
near the newly drilled well. Note the back wall (mosquito country!), her "kitchen" and her bedroom. She was everyone's favourite.

Chapter IX
On Religion

"No human soul can pass through this life without being challenged to grapple with the mystery of the universe."[12]
(To be skipped by rigid dogmatists and those who have lost their sense of wonder)

This has been the most challenging and painful chapter to write. Religion has been and still is an important part of my life. I am not learned in religious matters and therefore cannot hold myself up as an expert in the field. Nor do I in any way wish to make anyone doubt their religious beliefs or faith in their respective religions. Indeed, I envy many of my friends and family whose faith is without reservations or doubts. Nor am I trying to create a new religion or convert anyone. What follows is only the personal spiritual journey and battles encountered by one person, namely me alone. It is a story of what made at least a modicum of sense to me in the end and which has helped me live my life, particularly in later years with a certain degree of tranquillity. I expect and appreciate it may not make any sense to anyone else. And as many of us, who have gone on similar journeys, know, there are still many times one has doubts and self-despair, which hopefully are just the results of fatigue, stress and too much work. These pass. This is my "Pilgrim's Progress".

We grew up in a family with strong Calvinist convictions and beliefs. Dad read the Bible out loud to us every day and was a devout Calvinist. Mother and Oma were equally devoted Christians, but were not necessarily as strict in their core Calvinism, as Dad was. Mother did not care for St. Paul. I did not either by the time I was 14

[12] Arnold Toynbee, "An Historian's Approach to Religion."

or 15. When Dad read from St. Paul, the hair on the back of my neck would stand up in an instinctive dislike for everything he stood for; but I did not know why. Only when I was much older did I realize his dislike of women; his legalistic approach, that he never quoted Jesus and that he single-handed rebranded the Christian Religion (Product) to suit the much bigger market of the Roman Empire, rather than just an insignificant little corner of that Empire.

The first thing he did was try to get rid of the Torah, even though Christ specifically encouraged all to adhere to it. In the end he and St. James, the brother of Jesus, got into a major fight about this and other issues which lasted until St. James' death, which may well have been caused by St. Paul. St. James also believed that Jesus, his brother, was an inspired prophet but not the Son of God. St. Paul won that fight, but we better not inquire too closely as to how he won. St. Paul was truly the greatest marketing genius the world has ever seen! But this in itself did not make me question Christian dogma.

The horrors of World War II did. How could one reconcile the concept of an Omnipotent, Loving God with the horrible cruel world He just had created or allowed to develop? To be blunt, how could a benevolent God cause or allow the Holocaust, or the better word, the Shoah (the "Catastrophe"), the killing of six million Jews and another six million others such as gays and gypsies. Either he was omnipotent and wanted these results, which would:

1. **Make one reject Him**, or
2. **He was not Omnipotent**, which meant that either He was not a real God, or there could be many other Gods or
3. **He just did not care** or
4. **He did not exist.**

But once I started to question this aspect of the Christian religion, everything else also became open for discussion. For example, the concept of "free will" did not work for me. If the

human failure rate is 100% as we are assured of so many times in the Bible, then the system is flawed and no one can win or meet the qualifications. The fault is not with humans, but with the Designer who set standards no one can meet. It is a bit like having in a room a red hot stove with small children. To tell the children not to touch the stove is not good enough. Of course some children will touch the stove and get burned. The fault is not the children's, but the caretaker, who today would be held criminally liable.

Then it gets even stranger. Because of the flawed world and the people He placed in it, He puts the blame on the victims, who now must be forgiven. In order to do that, He has to crucify His only Son so He can forgive himself for the sorry lot of humans He Himself had created to begin with!

The whole concept of having to crucify and kill any human being or a poor animal, never mind your own children, just so you can forgive someone (for something you had done wrong yourself initially), should be repellent to anyone with even an ounce of basic justice and decency. For what strange reason is a sacrifice necessary anyway? Why must there be a payment, or is it a bribe? Was in early days the sacrifice of an animal really a payment to the Gods? Surely forgiveness must come out of a forgiving and understanding heart, and not be a question of payment! Frankly, I think we do God a grave injustice to assign any responsibility for that irrationality; almost all of this dogma was developed by St. Paul and has nothing to do with Jesus. If I were God, I should be deeply insulted to the point of considering it blasphemy!

It is all reminiscent of the more ancient Gods of the Egyptians and Golden Crescent Civilizations whose religions were well known to the Romans. Incorporation of these ancestral concepts such as the Trinity, scapegoats and Sons of Gods which are sacrificed, would

make Christianity a great deal more attractive and acceptable to the Roman world as compared to the rather austere religion of the Jews.

Essentially the original religious concept was in various forms that the main force of creation and of birth and renewal was a Goddess, not a male God. She would have a Son, from whom she begat a child. The Son was killed or sacrificed each year after he had impregnated the Goddess ("Spring and Fall"). It was a concept of death, renewal and birth. This was the basic, dominant religious concept which prevailed for thousands of years before Christ. Remnants of this still exist today. We still talk about "Mother Nature" and "Mother Earth". To use a term like "Father Nature" does not feel right even after 2000 years of Christian indoctrination.

A good book on this subject is the "Myth of the Goddess", by Anne Baring and Jules Cashford[13]. But poor St. Paul had a problem. If he wanted to incorporate ancient concepts of death, renewal, Trinity and scapegoats, he at the same time had to continue to fight the concept of an overriding Goddess, which forced him, and later the Church, to become anti-women and anti-sex. This attitude prevails to this day. It is true, the Church has relented a bit in the past decade, but one offspring of Judaism, namely Islam, is still full of fear and hatred of women. Ironically, mankind deep down still likes Goddesses better than male Gods. The Catholic Church slowly had to invent a new female Goddess, named Mary, to whom probably more people today pray to than to God and Jesus combined!

The replacement of a female Goddess by a male God was the indirect result of the development of agriculture. These areas became targets for envious nomadic people who outnumbered the early

[13] Myth of the Goddess Anne Baring and Jules Cashford , Penguin (Non-Classics) ISBN-13: 978-0140192926

farmers many times over. Most of the Old Testament is a story of how a roving nomadic band, who today we would call "Bedouins", conquered an agrarian community. It meant total war and an unapologetic genocide, which could be considered the Holocaust of the poor Canaanite people, and required hard, brutal, male Gods, rather than the previously existing softer, gentler Goddesses. In the Old Testament there is not even one word of sympathy or regret for the murder of all these poor farmers and their families. This cruel male approach of a male God has contaminated Christianity and history for over 2000 years. It has been said, *"There are only two real war books, one is the Iliad by Homer and the second one is the Old Testament Bible".* It is an unfortunate historical truth that the more Christian (or Muslim!) a nation was, or is; the more warlike it was or is.

To make short of a long personal struggle, I became an atheist at that time. This, of course, led to even greater problems. One was that I really did not like this world with its wars and cruelties and worse; that I liked myself even less. If anyone really looks deeply into oneself, they find out that they can be truly a pit of vipers. I shared the same feelings as Goethe, who said *"I feel myself capable of every possible crime***."** By that time I was about 17 years old. But if one believes in Darwinian evolution, as I do, than that is perhaps not surprising. We are the successful descendants of entities that were governed by two or three simple rules: eat or be eaten; fight or flee; win and mate or get lost (the Four "F's": Feeding, Fighting, Fleeing and F....."). Our earliest brain may possibly be hard-wired that way. Small wonder we at times do horrible things!

Now the hard part began. If I did not like myself and disliked the world and its people, the logical thing to do would be to terminate my life. This was something I seriously considered. But then some basic other hard questions surfaced. An atheist cannot really prove there is no God; neither can a believer in God prove S/He exists. (I

think if there is a God, It is sexless). Thus, the only proper position would be that of the agnostic. In that case, therefore one had to also logically consider the possibility that He did exist.

How would you describe Him? All the great thinkers on this topic came to the same conclusion, namely *"that to speculate on the nature of God is useless"*. To put it in modern vernacular, it would be the same as an ant trying to describe a computer. A good book on this subject is "The Case for God" by Karen Armstrong,[14] one of the world's foremost theologians. What IS worthy of study and discussion is what each and every one of us should do with our respective lives.

But I am getting ahead of myself. If there is no God, then there is likely little meaning in life and there is no foundation of faith or big Father to call upon for help. Under these circumstances the key ingredient in order to survive is blind, hard, raw courage. The kind of courage Socrates showed when he stood up to Athenian authorities, the kind of courage soldiers have when fighting against terrible odds, knowing full well they will not survive; and the courage of anyone who stood up against injustice, cruelty or dictatorship to the point of facing an execution squad and dying, not knowing or caring whether there was an afterlife or not.

But again that takes you only so far. In the end you are forced to have at least faith that regardless of much evidence to the contrary, it is a good world, that people's lives have, should or could have meaning and there is a reason for it all. If not, why bother? This of course is blind faith and is in conflict with our intelligence, and the evidence of the world around us. I have tried hard to bridge this gap and my journey, admittedly with many false starts, was along the following paths.

[14] The Case for God , Karen Armstrong, Alfred A. Knopf, ISBN: 978-0-307-26918-8

The opposite of reason may not be unreason, but is, I think, faith, just as the opposite of faith is not unfaithfulness, but reason. It is the old Chinese Yin Yang, as shown by the well known symbol shown below.

Reason

$E=mc^2$

Faith

✝

One needs the other and neither could exist without the other.

All the best thinkers of mankind probably going back at least 100,000 years have struggled with these questions. In the end all the surviving, major religions generally agree upon the following basic core concepts:

1. There is one God only or perhaps better, one Absolute Reality.
2. The principles of the Ten Commandments are generally agreed upon.
3. In summary the major religions believe that the Golden Rule says it all.

Certainly a famous rabbi, when asked what is the essence of the Torah? replied: *"Do unto others what you would have done unto you (the Golden Rule). Everything else in the Torah is amplification of the above."*

One of the main reasons why I decided to continue to live was that maybe our life is a real gift from the "Powers That Be", or is like winning a random lottery ticket. We may and perhaps should be grateful for the gift of life and treasure it, despite its downsides. There is an old saying, *"Your life is God's gift to you; what you do with*

your life is your gift to God." We may have had to wait thousands of years and may have gone through many hardships for the opportunity or the privilege to be born, be it ever so humble a life.

Let's take the above on faith even though we still have not come to grips with the problem of the world's misery, wars, cruelties and frankly the very existence of evil. And, according to Chinese thinking, if there is a Good, Merciful God, then the Yin Yang principle would strongly suggest there should also be Evil. But what could possibly be the role of evil? Perhaps to prove that if evil exists, which I do believe, that equally goodness and love must exist. Once a person has reached the shores of the seas of the unknown, reason cannot take you any further. You are now at a dead end. It is only at that point a person may - or should - resort to faith. However it was Galileo Gallielei who said, "*I do not feel obliged to believe that the same God who has endowed us with sense, reason and intellect, has intended us to forgo their use."*

The only possible hypothesis I have been able to imagine is along the following lines. Through continuous Darwinian evolution there has been one overriding principle from the very beginning and that is a trend towards complexity and intelligence. This has been an unbroken line from perhaps a virus which floated in from outer space, or something spawned in some chemical soup, to single celled creatures, multi-celled living things to the very complex beings we are today. Creation is therefore an ongoing continuing process. Genesis, which is really a myth dating back thousands of years before BC to Sumerian times, states that "God created man in his image".

Now consider that. Was it His intent to create fellow Gods for whatever reason? Using silly human reasoning was it because He was lonely and wanted company, or is He also mortal over eons of years, or did He need new Gods to rule in far away parts of the Universe? If so, how would a God do it? Could it be that He is doing

it the same way we make forged steel; that is by heating it and banging it repeatedly with a sledge hammer? Certainly after every major war there has generally been a rejuvenation of new political structures, technologies and generally an improvement in standards of accepted human behaviour, as well as the destruction of obsolete social structures, technologies or empires. As an afterthought, perhaps the reverse is true that man created God in his image. We will just let this be.

Just think that in the last 200 years, we have come from slavery to the development of rights of women and minorities, outlawed child labour, encouraged the acceptance of gays and lesbians, provided basic free education for all and provided many social support systems. But it took many wars, a holocaust and a bitter American Civil War to get here. The human race has been forged brutally over the millennia and there have been great improvements.

All myths encapsulate a truth and have meaning. The genesis myth is particularly interesting and relevant from another point of view. According to the legend, Adam and Eve (read mankind) were evicted from Paradise (Nature) because they ate from the fruit of knowledge. The story that Eve seduced Adam in this matter is clearly there for political reasons, is offensive and has had many unfortunate after effects. Now we can and must plan for the future, consider death, know we have to grow and store food for the winter and wonder about the meaning of it all. Mankind has lost its innocence and we cannot be part of nature any longer. We indeed exiled ourselves. But there is a certain promise. Supposedly the forbidden fruit was an apple. Cut an apple not perpendicular, but horizontally. What does one get? It shows a star; a symbol for the Universe. Was Mankind provided, albeit perhaps prematurely, the access to and the mission to explore the Universe?

This is all a huge intellectual soap bubble but the only one I could come up with to possibly explain the reason for Evil and *not detract from the Omnipotence of God, since He needed Satan to fulfil His Grand Design of continuous evolution towards a goal only He knows.*

And how would this continuous evolution work? We may have been created into better humans by being hammered on the unforgiving anvil of history. Satan must therefore be one of His creations and tools, and if not, then clearly God cannot control Satan and is therefore not omnipotent. It also raises the point that Heaven is not perfect, since it led to serious dissension and the expulsion of some of its members. It further opens up the possibility that if Satan can exist outside God, just what other kind of deities or Gods could be out there? It raises the question as to why could He not have done it perfectly in the first place? Why was there a need for a continuous creation? Could He not just have cloned Himself? The people He hurts in this process are therefore collateral damage, and since our God must be Just, there must be in some unknown way compensation or special credit being stored, given or held for all those hurt in this process. We shall never know, at least not while being alive.

The second reason or explanation for the existence of evil could be as follows. I suspect that many laws of physics, if not all, may also apply to the affairs of man and their spirituality. For example, the Darwinian laws of survival and evolution also clearly apply to business and human institutions. And one of the most basic laws is the law of entropy. This law states that all things in the end will decay into its original constituents. It is a measure of the disorganization of the universe. What if when God created the heavens and earth out of chaos by the application of unexplained enormous God-like powers, the law of entropy would apply and kick in, not only to all physical things but also to all social, moral, spiritual and religious values or constructs?

According to the scientists, only about 40% of the energy/mass which exists in the universe consists of stars and things we can touch or measure; 85% of the rest is dark matter, the nature of which is unknown to science. What if that is "chaos" and the source of the law of entropy? (and, the source of the "horror" of those who were able to stare it in the face? See "Heart of Darkness" by Joseph Conrad).[15] If so, in spiritual matters it will continue to try to erode our ethical standards which efforts we perceive as evil.

In the physical world the fight against entropy is continuous, which we call repair and maintenance. It is costly, and one can never let up on it. To maintain moral and ethical standards may therefore be similar in nature and source and is a fight which will never cease. Satan therefore may not exist, and evil is the name of an iron law of the universe. This may also be the reason why evil is essentially boring, banal, not creative and perpetrated by humans of limited mental and moral capacities - think Hitler, Himmler or Eichmann. It does not take brains, effort, creativity or a spark of genius to destroy a painfully built-up edifice.

That leaves the issue of the Crucifixion. Assuming this was an historic fact, why was it part of His plan? Assume for the purpose of this discussion that Jesus was not the Son of God, but albeit a gifted human prophet or Teacher, inspired by God. It is noted that Jesus was a devout Jew. The concept of a human being becoming a God or there being two – or is it three Gods? – is anathema to any Jew.

Jesus was crucified and whether He died or was resurrected or not, to me at least, is irrelevant and immaterial, because I cannot believe in the scapegoat principle. If, on the other hand, Jesus was indeed a manifestation of God and part of God, why was it necessary

[15] Heart of Darkness, Joseph Conrad, Penguin Great Books of the 20th Century, ISBN-13: 978-0140281637

for Him to go through that agony? The only reason I can think of is that God wanted to show solidarity with mankind and go personally through the same pains as certainly many of his future followers would experience in their lives. The concept of the Trinity was something St. Paul invented to tie Christianity in with earlier religions. In my view, a real God can appear in as many manifestations as are required. Of all the Christian dogmas, the argument for a Trinity concept is made in almost a childish manner and by assertion and no evidence. And what is the need for the concept, except for earlier mentioned marketing reasons?

As an aside, one cannot be a Rabbi unless one is married, and Jesus was considered a Rabbi. By the same token, Jesus might have been married at 17, as it was the duty of any Jewish father to make that happen. Furthermore, at a Jewish wedding the groom and his mother make all the decisions about food and drinks. Could the wedding feast described in the New Testament therefore have been the wedding of Jesus and Mary Magdalene?

Finally, I have never understood or accepted the concept of "original sin". To blame a newly born baby with a possible sin committed by some ancestor thousands of years ago is clearly, utterly ridiculous. But perhaps this myth encapsulates the possible collective sin of having created or being given the faculty of reason, which would set us apart from nature, exile us from the animal world and would give us the God-like abilities to do both good – and evil. It is maybe this guilty feeling of winning the evolutionary battle by an unfair Darwinian competitive advantage, which may have given us collective guilt feelings, once we were mature enough to contemplate such matters.

So what do I believe in or what has become my faith? I have become a "Deist" along the lines of the believers such as Thomas Jefferson and his fellow founders of the USA. To me the very word

"God" is such a loaded word that I hesitate to use it; for two reasons: one I feel it is disrespectful; and two, it has so many different meanings for so many people. I think of God more as a Power, like electricity, a power which spins every electron around the nucleus of an atom, which is everywhere in the Universe, which created the Universe, was the Prime Mover of everything. It is the "Absolute Reality," as Arnold Toynbee calls it. It certainly cannot be an old man like Zeus, sitting in the sky on an uncomfortable throne with His Son beside Him. I take this on faith and further believe that the human spirit or soul each of us have, is a tiny bit of Him or His Spirit which was given to us at birth. Hindus believe this. When they greet you with hands folded towards you, they are not greeting you, but the Godhead in you. The Roman sages Epictetus and Marcus Aurelius also believed in this concept. It also ties in with and is supported by the Parable of the Talents.

All Judaic religions seem to be guilty of the cardinal sins of arrogance, self-righteousness and contempt for other religions. These are the sins of Pharaism, the fruit of which is arrogance and intolerance; the fruit of intolerance is violence which inevitably leads to the sins of murder, war and death (viz. Arnold Toynbee). Inevitably, this causes a violent reaction on the part of those being persecuted which in the end may prove to be more powerful than the original oppressors.

I have a great appreciation and respect for past and present religions. I do think there is much wisdom in all of them. I am convinced one should be most humble in matters of religion. All religions are the results of great efforts on the part of the best thinking people of their time, from many different societies, who attempted to come to grips with an Absolute Reality. Though all religions may likely contain some kernels of truth, others are bound to have more, or perhaps may mean more to different people. But one can state with absolute conviction that no religion can claim the

whole truth or perfection, which is unknowable, therefore tolerance and natural respect should be of the essence.

Karen Armstrong said it best in her wonderful book "Twelve Steps to a Compassionate Life" when she quoted the influential Muslim Sufi philosopher Muid ad-Din ibn al-Arabi (1165-1240) as follows: [16]

"Do not attach yourself to any particular creed so exclusively that you disbelieve all the rest; otherwise you will lose much good, nay, you will fail to recognize the real truth of the matter. God, the omnipresent and omnipotent, is not limited by any one creed, for, he says, "Wheresoever ye turn, there is the face of Allah." Everyone praises what he believes, his god is his own creature, and in praising it he praises himself. Consequently he blames the beliefs of others, which he would not do if he were just, but his dislike is based on ignorance."

His warning against religious exclusivity can also be applied to any "tribal" chauvinism.

As Rudyard Kipling wrote so movingly in his first preface in "KIM", one of his most treasured books: [17]

"Oh ye who tread the Narrow Way
By Tophet Flare of Judgment Day,
Be gentle when the heathen pray
To Buddha at Kamakural."

[16] Twelve Steps to a Compassionate Life Karen Armstrong, Borzi Books, ISBN-13: 978-0307595591

[17] Kim, Rudyard Kipling, Publisher: Penguin Classics ISBN-13: 978-0140183528

It could be that, depending upon how we live (think the Parable of the Talents) we nurture and use that tiny bit of spirit given to us for either good, frivolous or evil purposes. Thus at the end, we have either made the spirit grow, used it up or worse wasted it all and then borrowed spirit from Satan. Thus, upon death, having lived a caring life, that bit of spirit can rejoin that Power or the Godhead from whence it came, (which is Heaven). But some may have wasted their given spirit and cease to exist and some cannot rejoin because of all the negative debt they created during their lives and that will be Hell. There may therefore be no judgement per se, at death. Your score (amount of spirit) is there which automatically determines your future path. But it is most likely that whatever we believe in, is bound to be wrong and not really that important. But how we live, may be crucial.

So what would a good religious life be like? In essence it would be to create and build that what God would wish us to create. But we have few blueprints, architects, or building materials except in the most rudimentary forms. One of the major criteria must to a large extent be based on Love and Charity.

To me the word and concept of "Love" is grossly overdone and used too often by people, who deep down, sometimes don't have any love. To me it is such a private word inserted into a very private world that I like to use it sparingly. "Pity", "Compassion" or "Charity" are too often ignored subjects which could stand more light. What is Compassion? To me, it is a feeling of love and empathy for a living being of any kind, including nature at large that has or is being harmed or is hurt and is defenceless. It is accompanied by a rush of loving emotion which makes one want to help very badly.

Four famous people had this to say about compassion and pity:

Buddha: *"When man feels compassion towards all living beings, then he will be noble."*

Charles Darwin: *"Love for all living creatures is the most noble attribute of man."*

Leo Tolstoy: *"Pity is always one and the same feeling that you have, be it for an animal, for a man or for a tree."*

Albert Schweitzer: *"If the extension of your compassion does not include all living things, then you will be unable to find peace by yourself."*

Albert Schweitzer came to the conclusion that "Reverence for Life" says it all. He felt that it asserted the principle of affirmation rather than denial and that it restored dignity to man. God is Life. *"Affirmation of life is the act by which man ceases to live unreflectively and begins to devote himself to his life with reverence in order to raise it to its true value."* He says further, *"A man is ethical only when life, as such, is sacred to him, that of plants and animals as well as that of his fellow men, and when he devotes himself helpfully to all life that is in need of help."*[18]

Upon reflection, adoption of this credo and the Golden Rule, particularly if it also includes the concept of stopping suffering when encountered, as the two major foundations of one's personal beliefs, is probably the fastest route to a deeply satisfying and peaceful spirituality leading to a happy and tranquil personal life that anyone can think of.

It is a law of physics that energy cannot be destroyed, but it can be atomized in tiny packets. So, therefore, perhaps the Spirit or Soul within us can equally not be destroyed, but it can be grown, reduced

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[18] *Out of My Life and Thought"*, Albert Schweitzer, **ISBN-13:** 978-0801860973, The Johns Hopkins University Press; 1 edition (October 14, 1998)

or even wasted and divided into atomized parts which in unknown ways will be gathered up later again in the God Matrix. But the original "being" or "soul" in the worst case scenario may not exist anymore in a simple form or package, since it has been transformed and scattered throughout the Universe. Who knows?

This raises the subject of forgiveness of past sins. Can one ask that one be forgiven and that the slate be wiped clean? A wise rabbi was asked the question whether he would forgive an SS officer who had been part of the killing of Jews in the death camps. His reply was:

> *"It depends. If he was truly and deeply contrite and in agony over what he had done, one has to forgive him. However, if he did not ask for it, or if he was not truly genuine; there would be no obligation to forgive him."*

Hopefully a just God will always forgive a truly repentant sinner.

At an early age (16 perhaps) I considered what it would be like to die. I picked an arbitrary age somewhere in my 80's and tried to visualize going through the process of dying. The overwhelming conclusion I came to was that I wanted to have few regrets, to have crowded in as many experiences as possible and to have been a force of good when and wherever possible. I also wanted to be able to think I had done all I had set out to do and to be ready for my next assignment, if there was to be one.

In short, to rejoin this Force or God equals and is Heaven. Heaven, to me, is not a separate place of God, but is to return from where we came from and to be again part of the matrix of God.

Death could therefore be a rite of passage, of going through a portal to a new existence. One should face it without fear and with equanimity, courage and grace and be prepared for new and perhaps

even more exciting and challenging tasks. Some may disagree, but in my opinion, there will be no memories of past existences in order to give us a completely new blank slate to work on. But I strongly hold the view that even if there is no Hell or Heaven, one should try to lead a moral life because in the end you may have a happier and certainly a more tranquil life. This is not always easy. By all means ask for guidance and help through meditation or prayer, even if deep down you are not sure there is a God.

In my own experience it truly works. There are vast stores of energy one can dip into, but one must be careful for what one asks. It should never be for purely selfish goals or it might well boomerang. I do not know whether it is God, Providence or just a raw source of power anyone can tap into. All I know is that it seems to exist and work. My prayer for years was always the same. I prayed for Courage, Faith, and Wisdom very much in that order. Raw Courage to deal with ugly reality; Faith, that in the end it is a good and worthwhile world; and, Wisdom to have the tools to deal with the demands of living. In my later years I asked more for guidance as to what I should do next and invariably I was shown the way, even though at times I was not all that pleased with the assignment. But then I had asked for the job, so I thought I better do it as well as possible.

I am also absolutely convinced that if anyone tries to be a moral person because one is afraid of damnation or because of the desire to go to heaven, a moral life under such circumstances would not count or earn you any credit because it is based not on conviction, but is motivated by fear and greed. Morality is important regardless of whether there are any punishments or rewards or not. Have I always been a moral and compassionate person? No, of course not. I have broken the rules at times as much or more than most people. No one is perfect, I least of all, which is the reason I have too often disliked myself immensely. But I have tried to soldier on regardless and relied

on simple prayer/pleas to get me through the tough patches, achieving in the end a certain degree of tranquil acceptance of myself and of the world as it is. As an aside, the things you regret most of all, are not the mistakes you made, but the things you could have done, but did not.

So now that we have some framework, just exactly how should a moral compassionate life be lived; how could it be defined? Again, it is my judgement and faith that Jesus' teachings among all the teachers, prophets, seers and philosophers both past and present is the best of the lot. I take on faith He was either a manifestation of, or inspired by, an entity called "God". Either way, it is not material to His message. I take it on faith that His Teachings were inspired, are the best to date and disregard matters of provenance or authority. We will find out soon enough.

Then there is the basic problem of free will versus predestination. I doubt that there is such a thing as total free will, because so much of a person's character is determined by one's intelligence and in what culture, country, family and socio-economic state one is born. In addition, free will cannot mean that every time a human being makes a choice displeasing to the Deity, he gets punished. In that case, there is no free will but only a designated roadmap which must be followed, or else. You have the freedom to get into an accident, or get lost and get a heavy ticket, but not as to where you might like to go. There must, therefore, be a fair amount, if not infinite amount of free choices as well.

The world is not static and history has been pushing mankind in certain directions, which may be the Deity's Plan. This logically would mean everything or certain things are predetermined and that raises some troubling thoughts. If everything is pre-determined then why should a single human being care how he lives his life since whatever he does, won't make any difference in the end? One may as

well make the best of it, not worry about making a difference, and just enjoy a selfish life and be done with it. There are probably many people who consciously or unconsciously have taken this route.

If there is some free will within the limitations of birth and overall Divine direction (predestination), than one's own and mankind's collective efforts to morally develop our world, would have some utility and meaning. Would this historic voyage be entirely determined by mankind or is there Divine Guidance and/or gentle corrections or directions from Divinely Inspired people? This possibility could square the circle of God's Will and Human Free Will. And who were these people? Everyone will probably have their own suggestions. Mine would include, but not be limited to such luminaries as King Hammurabi, who was the first to produce a legal code, Zoroaster, Jesus and some of the prophets of the Old Testament, Emperor Marcus Aurelius, Aristotle, Plato, Socrates, St. Francis, Mohammed, Thomas Aquinas, Michelangelo, Leonardo da Vinci, David Hume, John Locke, Thomas Jefferson, Johan Huizinga, Winston Churchill, Ghandi, Martin Luther and Mother Teresa. And there are so many others, some of whom were never recognized, but had a great influence nevertheless.

Maybe we can think of mankind as a kind of ship going down a vast, stormy and at times dangerous river. The river is there and is immutable, and since it was created and once set in motion by God, it cannot be changed, even by Him. The ship however is crewed by human beings who have little in the form of maps or seamen's skills. Perhaps the Maker at critical points provides someone with a "chart" to show us the way and which branch of the river to take or how to go down the next cataract. But there may be an iron limit as to how far a Deity can go in helping us out (or maybe we should think of God as more of a coach?) There could be therefore both determinism and free will, thus meeting the requirements of the eternal Yin Yang

principle. But why things would be arranged in this way, cannot be guessed.

For those of my dear readers able to stay with me this far, it is clear there are a number of inconsistencies in my personal theology. I seem to believe two contradictory views at the same time. Theology today seems in some ways to resemble that of the period of early map making. We knew certain lands or continents existed, but not quite where, or how large they were and how all the pieces fit together. Hopefully in the future many of these issues may be cleared up by new Divinely Inspired Beings as well as break-throughs in science. Anyway, the human brain is quite capable of holding two contradictory opinions at the same time, when lacking further information.

Today there is a veritable explosion of information. In twenty years there are expected to be computers, each of which will equal the combined brain power of the entire human race. And, in some way there is the beginning of a convergence of religion, faith and science. Consider for example quantum mechanics. How can an object be in two different places at the same time? And if one observes the experiment, the act of observation changes the results! There are apparently more than three dimensions. Time for example is now considered to be another dimension. There may be many other dimensions and thus there ought to be many more different kind of universes, each likely having its own various alternative life forms. If so, they will likely have their own Gods, which may prove to be the same as ours, but will probably manifest or show itself differently depending upon that particular dimension. Why do I think there is intelligent life elsewhere? **We exist, ergo, others exist.** To think we are the only ones in this vast universe stretching from eternity to eternity is again to be a totally arrogant human being. As always, writers and artists have an uncanny ability to anticipate

future events and today one of their most popular subjects are space travel, aliens and outer space. So who knows what the future holds?

There have been recent articles in the scientific journals about these matters and in particular articles on time. It is now speculated that time may run backwards allowing the future to influence the past. By extension, the universe may have a destiny that reaches back and conspires with the past to bring the present into view. On a cosmic scale, this idea could help explain how life arose in the universe against tremendous odds. On a personal scale, it may make us question whatever fate is pulling us forward and again whether we have free will. Apparently a succession of quantum experiments confirmed its predictions, showing - *"baffling that measurements performed in the future can influence results that happened before those measurements were ever made"*.[19] No doubt my future readers will know a great deal more about these matters in their lifetimes.

On a personal level something similar may happen. Studies of the lives of successful persons have shown that they come from all walks of life and backgrounds. They all have one single characteristic in common and that is: they all could visualize their future. Just writing down your life objectives and visualizing your future life especially when you are young, and reviewing them from time to time, will almost guarantee success. Perhaps in going through this exercise in a strange way one creates one's own future, which will then pull you towards that reality and actually make it happen. It is never too late to start.

[19] Discovery Magazine April 2010

Chapter X
Future Musings

"For myself I am an optimist – it does not seem to be much use being anything else!"

Sir Winston Churchill

When I told my daughter Karen that I was writing my memoirs, she asked me to put on record what I thought the future might hold. I believe she asked me because I am the closest to eternity (I hope), and that therefore in some mysterious way I must have a better inkling as to what the future might hold. In fact, just the opposite may be true. An older person may be more like an ancient sea mariner, which in my case has sailed the oceans for over 80 years. He knows too many things which may well bury all his intuition, like his ship which is now overgrown by barnacles. Frankly, I have always thought that young people's ideas about the future are generally superior to that of older people.

Young people's visions are not obscured by the haze of past experiences. Yet, because she asked, I will try, though only my gentle readers in the future, will know if the old man was on the money or just wrong. To survive as a successful forecaster one must always be a two armed person – on the one hand …, or on the other …! I shall try to outline some issues with one arm only, which one of my favoured American Presidents, Harry Truman much preferred.

Forecast Trend Lines

The "Green Concept" will become ubiquitous. It will be like the rights of women; it is not a subject for debate, only one of implementation at all times.

Nano engineering and the bio-sciences are going to be the new growth industries for years to come. This will mean better health, longer lives for everyone and a better use of materials.

The invention of book printing led to Enlightenment, science, Protestantism, the breakdown of the power of the church, the aristocracy and the beginnings of freedom and democracy. The effects of the internet, which are only beginning to show, will continue to change the world even more dramatically.

A solution to the problem of creating viable alternatives for oil and gas will hopefully be found. It will likely involve genetically modified algae and other methods to convert solar energy or CO^2 exhaust into usable energy, but it could take as much as forty years or more.

Wars will be increasingly fought by robots or robotic devices such as nano drones, little self-contained, programmable guided missiles less than 10" long, ("warbots") which can be positioned for years in hidden places, awaiting activation, for example to seek out a leader of a country and destroy him. These will be relatively cheap and thus many smaller nations will be able to acquire these small but lethal and perhaps secret weapons. These future mobile, flying nano weapons may become a terrible curse to the world at large. In effect, these weapons may lead to the unexpected result of the democratization of relationships between large and small countries, since even small countries will be able to afford such weapons. The results may be the same as the introduction the gun had in Medieval

times, when it made a poor peasant armed with a gun equal to that of an armoured knight.

The world will not have the self-discipline to limit Global Warming or should we say "Global Climate Weirding"? As a result, all countries will be affected. On balance, it may favour the northern countries like Canada and Russia. The first initial negative effects to Canada will be insect infestations and massive fires in our boreal forests. Thereafter, it should result in an enlarged agricultural base and therefore increased food production. Such regions as the huge clay belt west of Cochrane, Ontario come to mind. This may cause envy in other countries, as food and water problems will skyrocket because of Global Warming and as the world's population will increase from about seven to nine billion in 2050, but thereafter decline. Canada may have future problems in trying to hold onto what it presently has as it will be the envy of the world. It may be considered unfair that only 34 million people will own half a continent. Canada's survival will depend upon strong, intelligent people and governments in the future. I expect the world will solve the food problem but a great deal will depend upon future supplies of water.

Finally, warming will result in increased energy in the world climatic systems creating more violent storms and flooding, some of which will be permanent. Overall damage will be many times more than what the cost of reducing the rate of Global Warming would have been in the first place. Higher sea levels may redistribute some of the weight of water in the oceans which may lead to more earthquakes. The warming of the Arctic may change the Gulfstream and may reduce, change or stop the flow, making Western Europe much colder. London and Amsterdam are at the same latitude as the southern portion of James Bay or Alaska and could get the same kind of climate. In the end, Canada has only two possible threats; that from the USA and that from its Native People.

It is entirely possible the USA may explode again in a Civil War. The USA already had one, which killed more Americans than were killed in all the combined wars it fought in its entire history. It is a violent country and probably always will be. The winner in that war will likely be a fascist, military faction or party. It is a little known fact that in 1938 the USA had a larger fascist party than existed in Germany at the time. This scenario would have serious consequences for Canada because the USA would, without a doubt want to annex us to their country.

Conversely, the USA and Canada could split up into nine regions. (See "Nine Nations of North America" by Joel Garreau).[20] It is unlikely that the USA will be destroyed by outside forces, but it is more than capable of destroying itself. In my view, a democracy cannot possibly continue to exist over the long term if there is no respect for opponents which are demonized. This in time leads to a civil war. A true democracy can only exist if there is a strong middle class and genuine respect between the various political parties. There must be a concept of "Her Majesty's Most Loyal Opposition". And there is a serious decline of the middle class in the USA and to a lesser extent in Canada and other Western countries.

A provocative, original and erudite book on the subject is "The Coming Caesars"[21] by Amaury de Riencourt. The first sentence in the book reads: *"Our Western world, America and Europe is threatened with Caesarism on a scale unknown since the dawn of the Roman Empire"*.

The last two sentences read: *"Once again, what was an episodic drama in the past might be a final tragedy tomorrow. It is up to us, who know better, to prevent this tragedy"*.

[20] The Nine Nations of North America, Joel Garreau, Avon Books, ISBN-13: 978-0380578856
[21] The Coming Caesars, Amaury de Riencourt, Capricorn Books, New York, 1957, ASIN: B0007EC5ZW

The text between these sentences is an intellectual treat.

Native People and their problems and grievances, real or imagined, if not resolved reasonably soon, could lead to serious insurgencies. Canada is a perfect country for guerrilla war; it has vast empty spaces through which run many pipelines and electric transmission lines which would be only too easy to sabotage, leading to economic chaos, in both Canada and the north-eastern American seaboard.

My speculations about the future of some major individual countries could be summarized as follows:

China will return to its historic position of being one of the largest economies in the world. Remember, for example, that in 1792 the income of the Chinese Imperial Court alone was greater than the entire GNP of Great Britain. In its long history it has opened and closed its borders to the outside world many times. When it wants to expand, it opens its borders. This leads to a huge expansion of its eastern regions, creating major tensions between its eastern and western areas, which in the past have led to civil wars and revolutions. This cycle will likely repeat itself. Tensions are again building up and at some time in the future China will become isolationist again.

India will continue to grow but may well stumble into a war with Pakistan. This could turn nuclear and draw in other countries. India will have conflicts with China over control of their oceans, but they will likely come to an agreement in the end.

Russia is at heart a Caucasian and Christian country with a fast declining population and a huge territory it may not be able to control and hold onto in the future. One could consider past Russian

communism as a grand evangelical movement without God. Had they included the concept and practices as prescribed by a loving God, it might have succeeded. It also has the longest border with Islamic countries in the South and already has major problems in these regions. Therefore, in the long term, Russia will need to enter into a partnership with the EU as well as with the USA (and Canada) and Japan. In effect, there may be a "Grand Coalition of all Northern Countries." (CONOCO?)

Western Europe is still disorganized, declining in number with few young people, not dynamic, divided in many ways, introspective, tired and worn out. It will not likely play a major role in the world and will want to stay out of wars at almost any cost. It will worry about its energy supplies and can therefore be expected to try to re-establish with Russia the ancient relationships (think "Hanseatic League"), whereby Russia would supply food, energy and commodities to Europe while in turn Europe would supply Russia with manufactured goods, scientific, medical and military hardware and technologies.

Africa's problems will continue to baffle all the economic and social experts in the world. So far they have not been able to come up with any workable or successful solutions and therefore Africa itself may have to find its own unique answers to solve what appear to be insurmountable problems. South Africa in the long term will likely fail. Africa may need a Napoleon or Alexander the Great type of dictator who will break up the large number of totally artificial countries as well as destroy once and for all its tribal system. Nigeria could be the country to do this. Only then perhaps, out of the ashes of the past, will new dynamic countries or empires be able to emerge. Meanwhile, the African Continent will continue to be exploited by many unscrupulous countries.

Israel may not have a long term viable future, unless it can obtain a major Arab ally. It has only seven million people, no oil, and is surrounded by a sea of over a 100 million Arab people with millions of unemployed young men in countries bulging with petro dollars and which may have the atom bomb. Egypt would be the country which comes to mind. Unfortunately, the eventual outcome will likely be a replay of what happened in 1291 to the Holy Lands that had been conquered 200 years earlier by the Crusaders. Meanwhile, Israel may well decide (and encouraged by Saudi Arabia and the USA) to destroy Iran's nuclear bomb facilities, which will throw the entire Middle East and many other regions of the world into turmoil.

Pakistan will probably join the ranks of failed states. Who will then control their arsenal of atomic bombs? This is a scary question. It will likely be the Taliban, who do not mind dying, so mutually assured destruction ("MAD") agreements may not apply. Or in plain English, they can be expected to use nuclear weapons, even if it means they will be obliterated as well. Hopefully their leaders who thus far have shown no great appetite for suicide missions themselves may prefer being alive to that of being a dead martyr, with or without 70 virgins.

Islam. There is already a clash of civilizations between Islam and the rest of the world, but especially the West which will likely escalate in the future or to put it in another way, a clash between a 21st century civilization and a 7th century one. The West is declining in people, relative wealth and especially young people. At the same time, the Islamic countries, presently amounting to over one billion people, are increasing rapidly in population and especially young males of whom at least 40% are unemployed and educated in schools which only teach writing, the Koran and a hatred for the West. Their world does not include dreams for a happy future and thus they may well create and get nightmares for themselves and everyone else. This is a perfect recipe for disastrous future wars. And remember, the

West for about 600 years was at a total war with Islam with the last battle fought just south of Vienna in 1683. Our period may well prove to be the beginning of at least another hundred years of a slow or not so slow burning war. Fortunately, Islam is not a unified force. A war between the Sunnis and the Shiites is entirely possible and perhaps likely. China will probably support the Shiites while the USA can be expected to support the Sunnis, though it would be much better if other countries would just stay out of it. Today there has been an historic relationship between the USA and Saudi Arabia, the major Sunni nation. The Chinese have been supporting Iran, the largest Shiite nation for a number of years. A Machiavellian understanding between the USA and China is plausible in that both sides could benefit if there were no winners, which might result in lower oil prices for all.

In summary, there is a similarity between fascism and Islam. Both are utterly totalitarian, in the case of Islam by means of the teachings of an 'absolute' prophet, who as he became older, became more vindictive. Fascism because it also believes in one leader, i.e. whoever can claw his way to the top. Both dislike or hate the Jews. Both movements despise democracy and both believe women's only function is to raise children, with an educational system exclusively for males. Small wonder during WWII there were many large Islamic organizations that supported Hitler.

I have always thought the Jewish people in a country lucky enough to have them, are like an immune system. They are the first to protest against abuses of civil liberties and an added bonus is that the Jewish people as a small group have contributed more to science, the arts, inventions and wealth than any other group, bar none. To prove this point, to date there have been 129 Jewish Nobel Prize winners from a total Jewish population of 14 million or .02 per cent of the world population. In contrast, Islam has a population of 1.2 billion or 20 percent of the world population and so far has won a

total of seven Nobel Prize winners. In total there have been 817 Nobel Prize Laureates. The great loss The Netherlands sustained in WWII was not the destruction of the country, but the decimation of the Dutch Jewry, which can never be restored.

It also helps in society if there is freedom of religion and freedom of speech as well as a strong feeling for social justice. Since about 1600, the Dutch have always had high taxes and an expectation that one should tithe 10 per cent of one's net income. High taxes do not appear to have stunted Holland's commercial success over the ages. Even today Holland has a higher GNP per capita than many other countries. Perhaps the difference is that in Holland the Government on the whole was respected and was very much part of the total fabric of the nation. Another reason could be that the management of water control against floods and defence against floods, in the end could only be done by a strong central government. When the government is solely responsible for basic requirements i.e. dry land and not drowning by water, one's attitude may be different.

No doubt there are millions of Muslims who would not kill. They are the moderates, as most Germans were either anti-fascist or only soft supporters during the War. Unfortunately, once the War was declared, all Germans, good or bad (and there were of course many who were good and decent people) were treated by the Allies as the enemy without distinction, regardless of where they were located. The record also shows that in such situations the moderate middle is generally squashed by the extremists on both sides. Brutal treatment of Muslim minorities in the West will almost be a certainty, as will Muslim treatment of their Jewish and Christian minorities which is already the case today. A formal war has not yet been declared between certain Islamic States and the West, but it might as well have been. The only reason it has not, is the overwhelming military power of the USA. However, should this war happen, all Muslims will be considered mortal enemies. There will be few exceptions.

Today, Christian churches cannot be built in any Muslim country except Turkey, almost daily suicide bombers kill people all over the world, and there are few present wars going on where Islam is not a participant on one side or the other. It is also ironic to note that today Muslims kill more Muslims than Christians or other non-Muslim people combined.

* * *

As a vice president of Exxon once said,
"Communism failed because it could not heed the demands of the market; capitalism will fail because it cannot respond to the demands of the environment."

In many ways this may be a good thing. Capitalism was perhaps a phase mankind had to go through. But for many years I have felt it was a dead end game. The purpose of life cannot be one where to consume more and more is the only goal. It certainly is not a goal that would have been approved by any religion or philosopher of the past 3,000 years. It is not sustainable and if something is not sustainable, it will and must stop unless perhaps it has changed into a green and socially responsible market economy. What is the definition for unbridled, uncontrolled growth? The word is "Cancer", which may destroy our earth. I do believe that most of the major things we all use will be made, in the end by 3 to 4 massive companies in their respective industries, as is already almost the case for cars, electrical generating equipment, farm equipment, planes, pharmaceuticals, consumer appliances, weapons, commodities and many other products. And, in the future, who will own all these massive enterprises? It will be the world's pension funds and countries' sovereign funds. Karl Marx may well be proven right in the end in his forecast, that at least the major means of production will not be owned by the capitalists in the future, but by society at large, albeit in a different way than he foresaw.

Then there will be possible "Black Swans", that is, totally unexpected catastrophes, such as polar field reversals, a major floating ice field coming loose in Antarctica, an asteroid hitting a major city, a new pandemic, a major earthquake, or a disastrous global nuclear war. But there might also be unexpected strokes of good luck, such as major breakthroughs in nano-engineering and the bio-sciences.

The above are some of the major trend lines, but how they will intersect cannot be known. One can shuffle these cards in many different ways, each resulting in somewhat different outcomes. I will leave that to future sessions of grandchildren and their descendants to determine, speculate upon and deal with, hopefully at the farm some wintry evening in front of the fireplace, fuelled by some fine single malt Scotch, if that is still available and fashionable to drink.

In summary, the world has always been a dangerous place. The only difference is today the stakes are a quantum jump higher. Thoughtful people could have taken almost any period and despaired for mankind. Yet we always seem to have muddled through, though some individual countries or empires did not.

A wise person once noted that in almost 2,000 years one could have selected any period of 80-100 years and would find that grandchildren could not really understand anymore the world of their grandparents. For example, my Dad went from the horse carriage to cars, from gas to electricity, two world wars, airplanes, a landing on the moon and the destruction of at least four empires, depending on your definition.

Considering all things, I think that Canada will still likely be one of the best countries of the world to live in. New Zealand will be a close second. Quebec will continue to be a problem; Native People

problems will become much more urgent. In addition, US threats and fights over water, particularly regarding a possible reversal of two BC rivers and over the use of water in the Great Lakes, can be expected to become serious issues between the two countries.

Cycles are forever. The past long cycle of materialism will come to an end. In the past 60 years the world has seen the greatest economic expansion in its history as well as having been the most peaceful period. But world history might well go back to its norm of slower economic growth and more violent conflicts. It is a frightening thing to consider that in the past 200 years we have had four major hot wars, or about one every 50 years. There has been no major conflict in 66 years, so we may be overdue. A slow ebbing of raw Darwinian capitalism as practiced by especially the Americans and now the Chinese has just begun and will hopefully give rise to a new form of spiritualism, of a kind not yet discernible. It may well be an amalgam of Christianity, Buddhism, and some Native beliefs and will have a strong green colour and flavour. The concept of a female God may also get recycled.

This process will be vastly accelerated by the diffusion of the internet that will result in making all people aware and more knowledgeable of one another's religions and cultures. As a result, *"a time may (has) come when the local heritages of the different historic nations, civilizations and religions will have coalesced into a common heritage of the whole human family."* (Arnold Toynbee wrote this before the invention of the Internet).

See also His holiness, The Dalai Lama, recent book "Toward a True Kinship of Faith – How the Worlds, Religions can come together" (The Three River Press, 2010, ISBN 978-385-52506-0)

* * *

Please, remember:

"Optimistic Realists have been the Winners over the Long Term."

Conclusion

Since the days of the Roman Empire and likely before, ancient values such as honour, courage, loyalty, integrity, trust, faith or religion in some form, learning and education, hard work, love of country, and last, but far from least, self-discipline have never gone out of style. They have always been admired and have been the recipe for success - though not necessarily always happiness - but also for tranquillity. In addition, during all these centuries no one has ever doubted the great value of owning through the generations, farms and farmland to provide for a higher quality of life, to be there as an anchor for families over the generations, and to be a means of survival during hard times and wars.

In summing up, I think our first duty and obligation will be to family and friends; secondly to your community; thirdly to Canada; and then to our fellow human beings at large. Finally, to paraphrase Richard L. Weaver II, it is everyone's goal to live a long and productive life. It was Leonardo da Vinci who said, "As a well spent day brings happy sleep, so life well used, brings happy death."

So, why do people really write memoirs? Is it vanity, is it the fear of total extinction or are there other reasons? Probably for most of us it will be a bit of both, though there will be within each of us many other causes. Mine was founded in a concern for the future of our descendants, family and friends. Further, I think it is important for families to understand their roots and on whose shoulders they are standing.

But writing these words turned out to be much more; it also became a self-audit of one's past life; the things one was a bit proud of, and those you wish were not part of your memories, which were regretted but discarded. In the end it led me to a serene tranquility, but why this is I am not sure. Perhaps there is an element of closure

in it and the fact that on the whole, you had played the hand given to you to the best of your ability.

As Henry Wadsworth Longfellow said so poignantly in his famous and wonderful poem:

A PSALM OF LIFE[22]

"Lives of great men all remind us
We can make our lives sublime,
And, departing, leave behind us
Footprints on the sands of time; -

Footprints, that perhaps another,
Sailing o'er life's solemn main,
A forlorn and shipwrecked brother,
Seeing, shall take heart again."

[22] Longfellow, Henry Wadsworth. The Complete Poetical Works of Longfellow. Boston: Houghton Mifflin Company, 1893. (The above poem was first published in the Knickerbocker Magazine in October 1838).

I should like to quote a poem our mother wrote shortly before she died:

I carry within me, all I have
lived and loved. It is a burden and a
treasure till the time comes when I will
be filled to the brim and I will drop
like a ripe fruit from life.

Make every day, every hour, every place as
important as you can, with love and gratitude.
Money can be a curse; enjoy the small lovely
things and work for it."

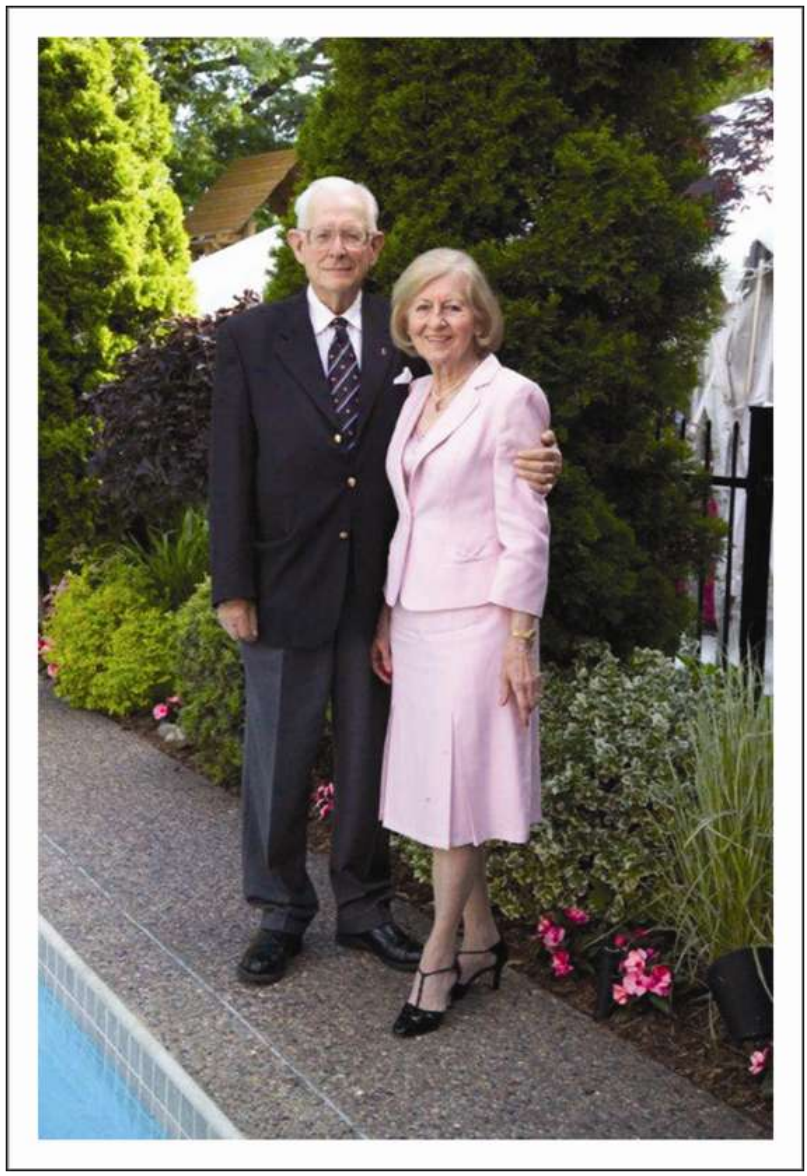
This sounds like a good point to conclude the story of my life to date. It has been a great life, many mistakes were made but God has been generous in His blessings to our families and to me. I truly hope this effort will help you understand one of your forebears, even if only in a small way, and to help you captain your ship of life better, more surely and more competently.

May God's Blessing Rest Upon All of You and Keep You.

Your Father, Grandfather and Friend

2011 Toronto, Ontario, Canada

Matthew Gaasenbeek III
Born February 27, 1930
Bloemendaal, Holland



Matthew and Dai Gaasenbeek – 2010

Epilogue

In my life I have tried to formulate some rules which would work for me. Based on my own experience and studies, the following "Rules of Engagement with Life" are the condensed ones that life has taught me. In the end, it may well be that each person will have to discover on their own by what rules his or her life should be lived. Hopefully and with humility, I would like to offer the sometimes painful lessons life has taught me in the course of both my personal and professional life. I will refer to them as:

"Rules of Engagement with Life"

1. Try to follow the "Golden Rule" and have a reverence for all life.

2. We are all equal in the eyes of God, so treat all people respectfully.

3. Your word should be your bond.

4. Never make promises you may not be able to keep.

5. Try to make every person feel a tiny bit better just because s/he met you. It makes for a more pleasant world; you will have raised their immune systems with the added bonus that you will also have raised your own immune system.

6. 95% of success is due to a positive attitude to all the ups and downs of life and strong sustained focus.

7. Emotions, most particularly anger, are a luxury one cannot afford in business. The results of anger are always worse than the causes of anger. I found this to be the hardest of all things to conquer.

8. Many, if not most people do what they think is the right thing, but some people never really grow up. Remember the average IQ is 100, thus, half of all people are below 100. So do not be so hard on others!

9. If a dog barks at you, are you offended? Of course not. Why therefore would you take offence if someone insults you?

10. If someone insults or hurts you, you have two choices: You can take it personally or you might ask why is s/he doing it? Is his ulcer acting up? Is s/he about to get fired? Did s/he have a massive row with his significant other or whatever? No one forces you to feel hurt; it is strictly a personal choice.

11. If something bothers you, would you even remember it a year from now? If not, why take it seriously now?

12. When facing a problem; are you willing to admit to yourself that you cannot handle it? If the answer is, "Of course I should be able to handle it" then why worry about it? If you cannot handle it, go to the people you admire most and ask for their advice.

13. Take "many mini holidays". Have lunch with a good friend. Go visit a local museum. Spend some quality time with your family. Read a good book. Take time to admire a beautiful sunset or better a sunrise. I regret very much I did not do more of this in past years.

14. When you are young, time seems like an endless ocean; you will never reach the other side. When older you learn it is only a canal; you will reach the other side sooner than you think. So, stay focused on your goals and never ever waste precious time! The irony is really that when you are young, you must crowd in the maximum amount of education and experience; when you are old, you will have more time to enjoy life!

15. Read widely, especially biographies.

And finally, because of my long and varied exposure to the investment business I offer you some:

"Investment Truths and Cautions"

1. Your first loss is your cheapest loss. (If markets tell you that you are wrong, don't be stubborn, get out).
2. Be suspicious of following the herds; always be a contrarian.
3. Be wary of or consider selling any stock whose executives are praised in the press or whose companies move into new head offices.
4. When the mass media all agree on anything, it is passé, often wrong; expect the opposite.
5. Be very careful with new issues. On balance, avoid them, unless in a strong bull market.
6. Generally don't invest in anything complicated, that cannot be explained on the back of an envelope, or that is tax driven.
7. Worry about what currency you want to be in. Over the last 40 years, being in Swiss Francs was probably better than being invested in Dow Jones or TSX stocks.
8. Government credit (bonds and treasury bills) are bad enough. Corporate bonds are far worse. Interest differentials should be at least 5-10% (I do not mean Basis Points!) to pay for the immensely greater risks. Remember the fate of "AAA" bonds of GM, Air Canada, Nortel, and Enron.
9. Follow the line of credit, where does it finally rest and how good is it?
10. Do not really trust any Government assurances or commitments.

11. Never do business with unscrupulous people or invest in their corporations. Leopards do not change their spots.

12. One does better in investments if one has a personal relationship with the president and other top executives of the companies you invest in. By that I do not mean you should use inside information (if there is any), but you will develop a much better "feel".

13. The mathematics of a business plan are generally fine. The problems are always wrong assumptions – and worse – unstated assumptions which are often totally fallacious. Weigh them all very carefully.

14. Remember, if a new venture depends on the success of say three critical conditions, for example sales, production and finance and each are rated with an 80% success, the overall rating is not the average (80%) but .80 x .80 x .80 x 100 = 51.2%, or barely a break-even chance of success. This is perhaps why 80% of all new businesses fail in the first 5 years.

15. Seventy percent of all mergers do not work out. The best are those in a very similar business.

16. Always worry about liquidity of the investment. It is easy to get into a deal, but often hard to get out.

Profile - Matthew Gaasenbeek III

November 1983 - 2011

Chairman, Northern Crown Capital

Family owned venture capital and corporate finance company. Re-organized company in October 1997, added three new equal partners. Downsized company in the fall of 2005. Company was transferred to my son, Matthew Gaasenbeek IV in 2010.

February 1994 – October 2000

Chairman of the Ontario Development Corporation

Assets and guarantees were in excess of $1 billion. In 1996 Ontario Government decided to wind down operations. I was in charge of dismantling the corporation.

September 1983 - November 1991

President, Camreco Inc.

Junior natural resource company, with a gold mining operation near Dryden, Ontario, and oil and gas properties in Canada and the USA. Shares were listed on the TSE. In 1994, Camreco merged with Environmental Technologies International.

June 1972 - October 1983

Senior Vice President, Director and shareholder of Midland Doherty Limited, in charge of the Corporate Finance Department

Company revenues rose from about $10 million to $155 million during this period. Started Corporate Finance Department which became highly profitable with 60-70 corporate clients.

July 1968 - June 1972

Senior Underwriter and shareholder of A.E. Ames & Company Limited

Duties included normal senior underwriting and merchant banking work of a large Canadian investment house. Major projects included the $185 million financing for Falconbridge Dominicana, Y & R Properties, and the financing of an oil pipeline in Guatemala.

April 1967 – June 1968

At the request of Maurice F. Strong agreed to become, on a short term basis, Senior Advisor in charge of Director-General Staff Group, Canadian International Development Agency (CIDA). This agency, which is responsible to the Secretary of State for External Affairs, at that time had a staff of approximately 400 and administered a $600 million foreign aid program for Canada. Worked with World Bank, IFC and USAID and other similar international organizations.

1959 - 1967

Director of Corporate Finance, shareholder and director of Annett & Company Limited (now Yorkton Securities).

Normal corporate finance work in Canada. Did considerable investment banking work in Jamaica including two bond issues for the Jamaican Government, financed a small steel mill, took public a number of companies including the brewery Desnoes & Geddes Ltd. (Red Stripe Beer) and was in charge of the sale of a large Canadian life insurance company Jamaican subsidiary to Jamaican investors.

1956 – 1959

Joined Woods Gordon, Management Consultants. Duties included making long range market forecasts, market studies and general surveys of companies in order to determine where improvements in profitability could be made. Left to join Annett & Company.

1952 – 1956

Attended the University of Western Ontario Business School, graduated with an HBA in 1956 second in class and earned the Wall Street Journal Prize. Supported myself through a wide variety of part-time jobs and bursaries. In the summer I worked for Canadian Westinghouse where in the last summer I became an intern in the President's office.

1949-1952

Worked for a year at a variety of jobs and 2 years as a time and motion study observer at the Hamilton Cotton Company.

Prior 1949

Survived the German Occupation and the Hunger Winter of 1944-45 in Holland, attended the Baarn's Lyceum, came to Canada in June 1948 as a teenager. Completed Grade XIII at the Cobourg Collegiate in 1949.

PRESENT AND PAST DIRECTORSHIPS

Chairman, Northern Crown Capital
Director, Organic Resource Management Inc.*, Summo Steel
Past Chairman, Ontario Development Corporation
Past Director of Midland Doherty Ltd.*, PeBen Industries*, L.K. Resources*, Calvert Dale Estates*, Essex Industries, Empire Gold*, McInnes Conveyors, Angoss Software*, Northwest Digital*, Argyl Energy*, Commerce Capital Trust Company*, Homesmith Properties, Biopax, Fingulf Capital, Environmental Technologies International*, Royal Oak Mines*, Lehman Trikes Inc.*, Camreco Inc.*, Silvermet Resources*

* = Public Companies

COMMUNITY INTERESTS

- Honourary L.Colonel of the Grey & Simcoe Foresters Regiment
- Past Prior, Priory of St. James, OSMTH, Knights Templar International
- Director, The Atlantic Council of Canada
- Past President, Royal Canadian Military Institute
- Knight in the Sovereign Order of the Hospitalers of Jerusalem
- Director, Amherst Wildlife Foundation
- Member of the Senate, Grey & Simcoe Foresters Regiment
- Past Member, Advisory Council, The Army Cadet League of Canada (Ontario)
- Trustee Emeritus and Past Chairman, Board of Trustees, Quetico Park Foundation
- Past Member, Ontario Progressive Conservative Policy Committee (Chaired by Frank Miller, Minister of Finance)
- Past Director, Patron and Past President of Federation of Ontario Naturalists
- Former Member, Board of Trustees, Canadian National Sportsmen's Fund
- Past Member, Ontario Council University Affairs
- Past Director, Ontario Share and Deposit Insurance Corporation (guaranteed credit union deposits in Ontario)
- Past Director, Bird Studies Canada
- Past Member, Advisory Board – Transformation of Ontario Parks

VOLUNTEER INTERNATIONAL ASSIGNMENTS

In 1993, under the auspices of the Canadian Executive Service Overseas (CESO), was sent to Estonia to help develop financial markets and a stock exchange. Made many trips to Finland and the Baltic countries as a director of Finnish Gulf Investment Fund. In 1994 was sent by CESO to Barbados to assist in establishing a venture capital fund. In 1997 went to Costa Rica to assist a development bank in changing to an investment bank. Was asked to return in October 1998. In August 2000 was asked to set up a development/venture capital company in Panama. Returned to Panama for another session later that year.

In 1999 as a member of the Atlantic Council, visited NATO and SHAPE HQ's European Union as well as an AWAC base in Geilenkirchen, Germany. Later visited NORAD HQ in Colorado. As part of a large journalistic US mission, visited Mozambique and South Africa.

In 2008, under the auspices of Living Water International Canada went to Guatemala to help drill a water well in a small isolated rural community.

INTERESTS

Reading and outdoor life such as farming, boating and fishing. Own two farms near Flesherton, Ontario totalling 240 acres which were operated both as cattle ranches and now as a woodland operation, as well as wildlife sanctuaries. In September 1999, this property was the third in Canada to be awarded the status of Certified Audubon Cooperative Sanctuary. Own wilderness property of land, island, a part of a lake totalling 309 acres near Atikokan, NW Ontario. Have had a lifelong interest in the environment and Third World issues, particularly those involving clean water and the environment.

CLUB MEMBERSHIPS
National Club, Toronto
Royal Canadian Military Institute
Blue Ridge Sportsmen Club Inc.

PUBLICATIONS
As Chairman of the RCMI Defence Studies Committee with Dr. R.J. Farrelly as Secretary we published a number of papers on military affairs, the most important ones being "A Wake-Up Call to Canada" and "A Lack of Money, The Root of all Evil?"

AWARDS
Was awarded the Queen's Golden Jubilee Medal in 2003

TRAVEL
Have travelled, both privately and professionally, extensively throughout Canada and the USA, as well as Europe, Scandinavia, the Baltic countries, Jordan, Lebanon, Peru, Venezuela, Guatemala, Costa Rica, Panama, China, Hong Kong, New Zealand, Australia, South Africa, Mozambique, many of the Islands of the West Indies and the Galapagos.

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Lebanon

The Family - 1967

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