

# OPINION

THE CANADIAN CHAMPION

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## Merrily we roll along — I think

Friday morning. We were crawling at a snail's pace, bumper to bumper, south along the Don Valley Parkway. A feeling of déjà vu washed over me, since only three days earlier, the kids and I had been stuck along the same strip of asphalt.

The vehicle was creaking and groaning. I knew that culprit — another complaining ball joint. Only one year earlier I had heard the same sound and had the problem fixed.

It is strange what peculiar (and expensive) challenges each vehicle presents to its unsuspecting owners. I had never before heard of ball joints and couldn't have cared less if I had never known about them. On this sunny morning, we were heading for the Toronto Islands for a day of biking and rollerblading. My friend J and I had planned this outing months before and it was just by coincidence that it fell on the same week of our family's earlier trip to Toronto.

Belted into the van were my two younger kids, J, her daughter, and her daughter's three kids. Our family had the bikes and J and her crowd were outfitted with rollerblades. Two years ago, I had invested in in-line skates, but after three shortlived yet terrifying spins around the neighbourhood, I had decided it was suicidal for me to continue.

Despite my concerns about the availability of parking spaces, we had no difficulty finding a spot near the ferries. From that point on, we three adults spent the day counting heads. As the day wore on, I began to question the wisdom of taking on a second family in an outing. Instead of having to deal with the needs of three peo-



## On the Homefront

with ESTHER CALDWELL

ple, we had eight to keep happy.

No sooner were we off Ward's Island ferry and the skaters buckled and laced up — no small chore — then the youngest fell and scraped her elbow. I rifled through my saddlebags and came up with a bandaid. That seemed to do the trick. Two yards along our route, one of the boys cut off my son and he tumbled off his bike. At this rate, I figured, I was going to quickly run out of first aid supplies.

Our pace slowed even more when one of the boys complained that his skates, bought only a month before, were pinching his toes. With the help of his mother, he replaced them with his shoes. Unfortunately, he wasn't interested in jogging; an amble was more his style.

My daughter eventually came up with an idea. She suggested she try his skates and if they fit, he could ride her bike. Fortunately, they did and we were off, pedalling and rolling.

The kids were oblivious to the traffic and there were near misses with cyclists, joggers, skaters, and vehicles.

One day I will return to experience the joys of biking the islands — alone.

## Antisocial behaviour clue to risk-taking

It's not easy to understand why anyone would take the risk of catching AIDS. After all, it is a preventable disease. Everyone knows it's devastation, documented in gruesome detail in virtually every newspaper, TV station and school in North America. Yet, the epidemic continues, and researchers estimate that the number of new AIDS cases will double by the year 2000.

Clearly, there's something different about the make-up of at least the new patients who contract HIV. They simply can't be ignorant of AIDS or its effects, given all the attention it has received. Do they ignore the risk? Do they think it can't happen to them? Or (God forbid), do they think the risk is worth the reward?

Since it is preventable, and it's hard to imagine that it's happening out of ignorance, researchers are beginning to study personality factors that may contribute to AIDS. Recent studies at the Johns Hopkins University School of Medicine point to at least one personality pattern that seems to put adolescents at risk for AIDS, and that is an Antisocial Personality Disorder.

An Antisocial Personality Disorder is very serious business. It afflicts a person who is at least 18, who has a conduct disorder (a history of at least three of the follow-



## Psychology in the '90s

with DR. ARNOLD RINCOVER

ing; truancy, running away, fighting, use of weapons, cruelty to animals or people, forced sex, fire-setting, lying, stealing) with onset before the age of 15, and who shows at least four of the following antisocial characteristics: Unable to sustain a job; repeatedly breaking the law; repeated fighting or assaults; repeated failure to honour financial obligations; constant moving or travelling without a plan or goal; no regard for the truth, (lying, using aliases, or "conning" others); extreme recklessness, such as speeding or drunken driving; lacking remorse for any wrongdoing.

One of the studies at John Hopkins evaluated 272 drug users and found that 119 had antisocial personalities and 18 per cent tested positive for HIV. Of those without an antisocial personality, only 8 per cent tested positive for AIDS.



## Real men don't redeem

Don't be shocked if the guy beside you at the bank later this week is asking to cash out his mutual funds.

The high-flying fund industry is about to face its most serious challenge in two years — since the amount of cash Canadians have stuffed into funds jumped by 80 per cent.

Insiders are afraid of redemption fever among many novice investors who bought mutual funds from banks and trusts thinking they could never go down in value.

Well, a lot of them have gone down as stock and bond markets were hammered. In April — for the first time since 1992 — there were more mutual fund units cashed in than there were sold. Most of those were

## You & Your Money

with GARTH TURNER



in mortgage and bond funds — which go down when interest rates go up.

In fact, those higher rates have been a double-whammy for fund investors. On one hand they depress stocks and bonds, on which many funds are based. Secondly, they sweeten the return on no-risk GICs and make slumping funds look pretty bad.

So, the big fear is of a mass panic by fund investors who don't realize mutuals perform best over long, long periods of time — like the stock market, which has been in a more-or-less bull market for 40 years.

Canadians — mostly baby boomers — have entrusted \$130 billion to the fund managers. Things really got squirrely when the Big Five banks started selling their own funds. We may hate the banks, but we also trust them. Now the bankers have secured five of the top 10 spots in the industry.

If things continue as they've been going, within a few years we'll have more money in mutual funds than we do in all bank deposits. And — quite literally — the bulk of retirement savings of the entire boomer generation is now invested in this one industry.

That means we all have a big stake in making sure the wheels don't come off. After all, reasonable people know the government is not going to be there to finance our retirement in the year 2014.

If too many first-time mutual fund groupies get cold feet, and rush for the secure arms of 8 per cent GICs, it could be a rough story. After all, most funds are fully invested and would have a hard time dealing with a mass request for cash. That would spur a sell-off of assets at a time when the markets are fragile. In other words, everybody loses.

The Nervous Nellies should take note: Real men don't redeem.