

McMaster University Retirees Association

Fall 2023

<https://mcmaster-retirees.ca/>

## President's Corner



Here in southern Ontario the warm weather has finally left us, and we have turned our attention to raking leaves and preparing our yards and gardens for winter. We have not had a frost yet, so I cannot bear to discard my

still colourful hanging flowerpots, although I am sure that day will come very soon. I really know fall is here when I clear out my garage from summer projects that have taken up space, so I can again fit my car in for the cold and snowy months.

Since the COVID-19 global emergency was declared to be over, we have been slow getting back to in-person MURA events. The availability of updated vaccines and the waning severity of COVID make many of us more comfortable getting together. In mid-October, MURA council had its first hybrid meeting (in-person or virtual was a personal choice) since pre-COVID. It was my first in-person council meeting ever, and it was very nice to sit across the table from other council members and have a conversation.

We hear and see a lot about the lack of available workers since the pandemic. This is not limited to the paid employment sector. Charities and not-for-profits are having difficulty recruiting volunteers to take on important and rewarding tasks. It is no different here at MURA. We have a hard working, dedicated core of volunteers who keep us up and

running. We would love to add some people to lighten the load of some of our long serving lead volunteers. What I have learned since I started on council is that help is only an email away. We all help each other to be successful in our roles. We are looking for a few willing folks to join us. We need a newsletter editor – lots of people are involved in getting the newsletter put together and distributed, but someone needs to take on the coordinating role. The “acting” editor is more than willing to assist to make sure that you are successful. We also need a chair for the communications committee. Again, there is a team that undertakes the work of the committee, but they need a leader. If you are interested in either of these, please contact me at [MURA@mcmaster.ca](mailto:MURA@mcmaster.ca) for more information. Most of the work we do is by email or over Zoom. (Our national retiree association, CURAC, is also looking for a retiree to be a member of their communications committee. More details on this [volunteer opportunity](#) are outlined on page 9 of this newsletter).

Please join us for our Holiday Lunch on December 5 (more [details](#) are on page 3). It will be terrific to see fellow retirees in person after so long.

Susan Birnie  
[birnie@mcmaster.ca](mailto:birnie@mcmaster.ca)  
905-870-2500

# Table of Contents

(Click on a title to go directly to the article)

President’s Corner.....	1
Table of Contents .....	2
News from MURA.....	3
MURA Holiday Luncheon.....	3
First MURA Graduate Scholarship Awarded .....	4
Graduand Award Winner 2023.....	4
MURA Walks.....	5
Retirees in the News .....	6
Welcome New Retirees.....	6
Recent Passings.....	6
What’s Happening at Mac .....	7
Volunteer Opportunities.....	8
McMaster Chaplaincy Exam Hospitality Program - December 2023.....	8
Kinesiology Research Study Participants Needed.....	8
School of Rehabilitation Science.....	9
Virtual Exercise Trial Volunteer Opportunity .....	9
CURAC Needs Communications Committee Members.....	9
Your Money/Your Health .....	10
Questions About Your Sun Life Health & Dental Claims Coverage? .....	10
McMaster Retiree \$10,000 Out-of-Province/Country Emergency Medical Coverage .....	11
Consider a Legacy Gift to McMaster .....	12
Parking on Campus.....	13
Notifying Human Resources of Address Changes .....	13
Computer Tips & Tricks .....	14
Free Online Access to Movies, TV, and More Through Hamilton Public Library .....	14
Members’ Corner .....	16
A Sense of Place: Miscou Island .....	16
The Fun of Singing and Playing Music Online! .....	17
Missing the Bus is not Always a Bad Thing.....	18
A Creative Life After Retirement.....	20
Holiday Spectacular .....	22

# News from MURA

## MURA Holiday Luncheon

Tuesday, December 5, 2023 at 12:00 Noon  
CIBC Hall – McMaster Student Centre

RSVP by Friday, November 24, 2023



MURA's annual Holiday Lunch is back and will be held on campus in the CIBC Banquet Hall in the Student Centre. The University President's Office has generously subsidized some of the expenses for this event,

which helps to keep the ticket costs down for retirees.

Doors open at 11:30 am – lunch will be available at noon.

The lunch buffet will be a traditional holiday menu consisting of salads, veggies & dip, fresh rolls, roast turkey with sage dressing, baked ham with raisin cider sauce, mashed potatoes, and seasonal vegetables. Vegetarian dishes will be identified. This will be topped off with festive cookies, fresh fruit, and tea and coffee.

There will be a cash bar with both alcoholic and non-alcoholic choices for your pre- and post-lunch enjoyment, while you chat with fellow retirees in this festive season. We will also have draw prizes for you to win.

This is a good opportunity to renew friendships with your former working colleagues. Arrange to arrive a little early to choose and share a table. Each table seats EIGHT people.

**The price is \$34.00 per person.** Please be advised that you must pre-book and pay for the Holiday Lunch by Friday, November 24, 2023 and should make your booking as soon as possible. We will try to accommodate everybody who wants to attend, **but seating is limited to 150. You will not be able to pay for your meal on the day of the event.**

Please buy your tickets online with a credit card at <https://campusstore.mcmaster.ca/MURALUNCH>. If you do not have a credit card or online access please call or text Mary Gauld, MURA's event coordinator, at 905-906-5604 **on or before November 21.** Mary will facilitate your registration.

## Complimentary Parking

MURA thanks Parking Services for their generous support

Retirees who do not have a McMaster parking permit and transponder will have access to Parking Lots B, D and E close to the Student Centre, and to the underground Stadium lot. Come on to campus via the Sterling Street entrance.

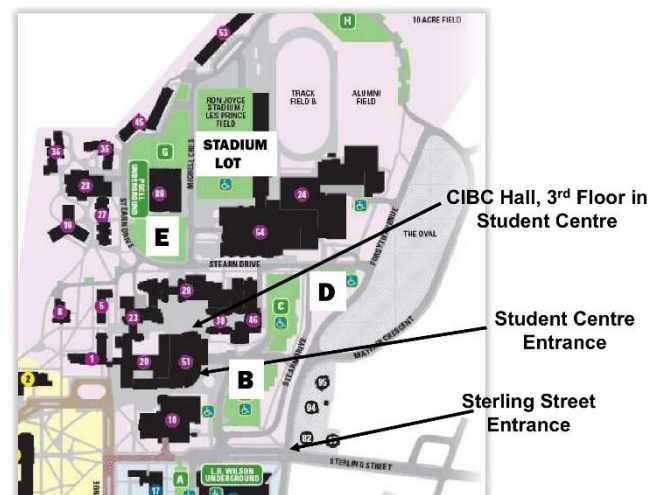
Park in any of these lots showing "Visitors - Open". Take an entry ticket from the machine at the lot entrance and exchange it for a complimentary "Exit Ticket" at the luncheon registration table. Your Exit Ticket will be used at the exit gate to "pay" for your parking when you leave your parking lot.

If none of these lots show "Visitors - Open", use the Help button at a lot entrance that indicates "Full to Visitors" to gain access or be directed to an available lot.

**Retirees with valid transponders** may park in any lot that shows "Transponders – Open". Retiree parking permits will allow access to Lots B, D, E, H, I, K, N, P and the Underground Stadium after 10:30am on this day.

**Parking spaces are at a premium. Try carpooling!**

**For the mobility impaired:** If you have an Ontario Accessible Parking Permit and require reserved accessible parking, please call Mary Gauld, MURA's event coordinator, at 905-906-5604 **on or before November 21.** Mary will facilitate your parking needs.  
(Go to [Table of Contents](#))





Congratulations to **Liza-Anastasia DiCecco**, the inaugural recipient of the **McMaster University Retirees Association Graduate Scholarship**. This \$1,000 scholarship is awarded annually to a graduate student researching technological advances related to seniors, and who demonstrates academic excellence.



Liza is a fourth year PhD candidate in Materials Engineering whose doctoral research focuses on understanding the mechanisms behind biomineralization processes, fundamental to the repair of hard tissues like bone and understanding diseases like osteoporosis, by using and developing advanced electron microscopy (EM) methods. She has established herself as an emerging leader in the EM field, where she is one of the few researchers in Canada innovating liquid EM tools to visualize real-time dynamic reactions in native hydrated environments. Liza is the current student representative of the [Microscopical Society of Canada](#), where she advocates for microscopy trainee-centred opportunities nationally.

Outside of the lab, DiCecco volunteers in mentorship programs, outreach activities, and [McMaster's Women in Science and Engineering](#) team. She promotes STEM activities to broad audiences and advocates for inclusivity and accessibility within STEM fields. DiCecco has a passion for teaching and has been involved in pedagogical research, striving to make materials science education more fun through gamification. Beyond McMaster, DiCecco has been involved with the Hammer City Roller Derby (HCRD), a non-profit athletic organization. While a member of the Board of Directors and leader of HCRD's Juniors program, DiCecco promoted a positive, inclusive space for athleticism for all people. [\(Go to Table of Contents\)](#)

---

### Graduand Award Winner 2023

Congratulations to **Victoria Micoli**, the recipient of the \$1,000 **McMaster University Retirees Association Graduand Prize** which is given to a student graduating from an undergraduate program in Aging and Society who attains high averages. Victoria would like to offer her thanks to MURA members.

To the McMaster University Retirees Association (MURA),

I'd like to begin by expressing my utmost gratitude for your contributions to so many students' academic journey. Being recognized for my dedication towards my studies by individuals who have spent years of their lives walking the same campus as me, connecting with the same incredible community, and working tirelessly to uphold the values of student body and the institution, is an honour.

The past 4 years as an undergraduate student in the Health, Aging, & Society department are an amalgamation of the most fruitful experiences, both academic and social. I served as an executive member of the Health, Aging, & Society Student Association (HASSA) for 3 years, during which I held the titles of Vice President and President and had the opportunity to connect with so many of my peers within the department.



As a graduate with an Honours B.A. in Health & Society, specializing in Mental Health and Addiction, I aim to continue my work in the field of social services and counselling in the future. Currently, I am working as a Support Specialist with Campfire Circle, an organization that provides therapeutic camp programming for children & families affected by childhood cancer.

With your support, I now have the opportunity to pursue post-graduate workshops that will enhance the knowledge & experience I've gained during my time at McMaster. Thank you once again for your support!

Best,  
Victoria Micoli

[\(Go to Table of Contents\)](#)

# MURA Walks

By Mary Gauld, MURA Special Events Coordinator

In **JULY**, two groups of us (24 in total) trekked around campus, reacquainting ourselves with old haunts and taking a fresh look at some of the newer buildings. It was a warm day, so we rewarded ourselves with lunch and a beverage at the Phoenix at the completion of our walk.



**MONDAY AUGUST 14:** This hot day, eight of us walked along the Welland Canal, starting out at the Lock 3 Welland Canal Museum and ALMOST making it up the hill to Lock 7 in Thorold (approximately 7km round trip). We then went and had a lovely lunch at George's Greek Village.

**THURSDAY SEPTEMBER 14:** Meeting at the Chedoke Golf Course (off of Aberdeen Ave.), eight of us started off on the Bruce Trail heading west. We walked to the top of the escarpment (to Scenic Dr). Two brave souls crossed from there over to the Chedoke Stairs and came down to meet the rest of us waiting at the bottom. It is a gorgeous, relaxing, and natural setting. Put this on your list.

**FRIDAY OCTOBER 13:** The scene is Queenston Heights park – the site of Brock's Monument. This was the 211<sup>th</sup> anniversary of Sir Isaac Brock's death in the war of 1812. Queenston Heights is a beautiful, easy-walking park with several historic markers. It is also the official starting place of the Bruce Trail. October is a beautiful

time to walk there. The weather was glorious – brisk but sunny. There were only four participants, but we had a great time. An historian from the Friends of Fort George told us the history of the park, the story of the fighting that took place, highlighted the contributions of the First Nations allies and the Coloured Militia, and took us to the Radan where the artillery was positioned to hold off the Americans (that was a bit of a hike). In all, it was a lovely visit. And we went for lunch afterward. Always a treat!



The next walk is planned for **Thursday November 16 at the Dundas Driving Park**. Watch your emails for information. Or send me a message and I will add you to my personal list of walkers! The more the merrier – spouses and friends are welcome. Hope to have you join us sometime. Walks in December through March are being considered – suggestions are welcome. Contact me at [gauld@mcmaster.ca](mailto:gauld@mcmaster.ca). (Go to [Table of Contents](#))

## Retirees in the News

*By Marcia MacAulay*

### Recognizing the legacy of **Atif Kubursi**, Professor Emeritus, Economics

The friends and former students of Atif A. Kubursi are establishing an undergraduate scholarship to celebrate Atif's ongoing global legacy. Beginning in 2024, the Dr. Atif A. Kubursi Scholarship will be awarded annually to an undergraduate student who attains a high average in the Arts & Science Program or as a major in Economics, alternating between students in the Arts & Science Program and in Economics. Gifts to the fund will be matched up to a total of \$25,000 thanks to a generous former student of Dr. Kubursi.

Further information about the [award](#) is available on the University Advancement crowdfunding platform [iFundMac](#).

(Go to [Table of Contents](#))

---

## Welcome New Retirees

*Compiled by Kathy Overholt*

Beverly Bayzat, Library Acquisitions  
Linda Clements, Health Research Methods, Evidence & Impact  
Suzanne Crosta, French  
Bev Da Silva, Psychiatry  
Dawn Elston, Family Medicine  
Yvonne Lawlor, School of Nursing  
Veronica McGuire, Public Relations  
David Morgan, Medicine  
Joe Porco, Facilities Services  
Margaret Russell, Health Sciences Education Services (FMPE)  
Rama Singh, Biology  
Patricia Sullivan, Office of the Registrar (Admissions)  
Ted Szymanski, Electrical & Computer Engineering

A belated welcome to: William Armstrong, Security Services  
Magda Stroinska, Linguistics & Languages

(Go to [Table of Contents](#))

---

## Recent Passings

*Compiled by Kathy Overholt*

John Bandler,\* Electrical & Computer Engineering, September 28, 2023  
Mary Buzzell, School of Nursing, October 5, 2023  
Margaret Greenwood, Bookstore, August 7, 2023  
Ross Johnson, Parking Services, August 29, 2023  
Tibor Monus, Audio Visual Services, August 28, 2023  
Canute (Ken) Roye, Facilities Services, September 25, 2023  
Patrick Yip, Mathematics & Statistics, July 25, 2023

\* See the *Daily News* article [Former Dean of Engineering John Bandler lit the way for student innovation and success](#).

(Go to [Table of Contents](#))



# What's Happening at Mac

By Marcia MacAulay

## Campus Greenhouse

A state-of-the-art campus greenhouse is being built beside the Life Sciences Building, with an expected occupancy date of spring 2024.



*Artist's rendering of the exterior,  
photo courtesy of McMaster University*

The 11,400 sq. ft. greenhouse will feature a sunken floor, offering more space for plants to grow upward. A highlight of the design is climate-controlled spaces, with dedicated research and learning areas. Sails just under the roof will help biologists customize light, and watering will be automated, further supporting ideal research conditions for the thousands of plants encompassing more than 200 species. The greenhouse will also be the first building on campus to use a [sustainable geothermal system](#) for heating and cooling.

The existing aging greenhouse next to Hamilton Hall welcomes upwards of 3,000 visitors each year, including students, community members, volunteers, children attending McMaster camps, patients and their families at the hospital on campus, visiting school tours, and even staff groups participating in wellness events. The number of annual visitors to the new greenhouse is expected to increase thanks to the building's new location at the heart of campus, its accessible design and its improved visitor experience.

Marie Elliot, department chair and professor of biology, says: "The new greenhouse will provide our students and our faculty members with a state-of-the-art facility in which to explore critical questions relating to plant survival in the face of adverse conditions, plant immunity, and plant communication, in addition to understanding how plants and microbes can collaborate to improve plant growth and minimize the use of fertilizers and pesticides. Plant biology is something that impacts everyone – plants provide us with food and oxygen, and increasingly, we are learning about the physical, mental and emotional benefits associated with 'green spaces.'"



*Artist's depiction of the interior,  
photo courtesy of McMaster University*

The [current greenhouse](#) will be retired when the new one is built. Plants from the current building, from the beloved chocolate tree to the odorous but beautiful titan arums, will be relocated to their new home once construction is complete. See the *Daily News* article [New campus greenhouse to nurture research, learning and outreach](#). (Go to [Table of Contents](#))

---

## The McMaster Children's Centre

The McMaster Children's Centre (MCC) on-campus daycare has officially moved from the west side of campus to a new state-of-the-art facility on the second floor of the Peter George Centre for Living and Learning (PGCLL).

The new facility features more space for increased capacity, larger and brighter rooms, and playgrounds on the terrace. There are 10 reserved parking spots for parents to use for drop-off and pick-up, as well as a private entrance into PGCLL with an elevator and stairs.

The new centralized location will allow the children to explore and enjoy McMaster's green spaces and other amenities. It also provides the chance for the centre to build partnerships across campus and to "feel like we are more a part of the campus community," says Linda Davis, president of the Centre's board of directors.



photo courtesy of McMaster University

The MCC, a non-profit, self-supporting corporation administered by a director and board of directors, has 15 staff members and the capacity to care for 70 children between the ages of 18 months and five years. Currently, 80 per cent of the children in the MCC have a parent employed by or studying at McMaster.

"Sheila Scott, who was the Dean of Women at McMaster University from 1965 to 1982, established the MCC in 1975 to support families and women at McMaster," says Davis. "We continue to honour her legacy as the Centre evolves to become even further established in McMaster's community."

A grand opening is tentatively planned for the fall once everyone is settled in. View the *Daily News* article [McMaster Children's Centre now resides in the heart of campus](#). (Go to [Table of Contents](#))

---

## Volunteer Opportunities

### McMaster Chaplaincy Exam Hospitality Program - December 2023

The McMaster Chaplaincy Centre is looking for volunteers to help with our Exam Hospitality Program. Every semester, the Chaplaincy Centre opens a drop-in space for students to receive free cookies and warm drinks to ease the stress of exams. We are looking for people who would like to chat with students, serve coffee, and help with cleanup. We are also looking for cookie donations (store bought or homemade - peanut free).

Last semester, we served over 750 students! The event is running this semester from December 7 to December 20. We hope to open the drop-in from 10am-8pm each day to cover the full range of exam times. However, we cannot do this without volunteers!

If you are interested in volunteering (particularly in the evenings) or have questions about the program, please contact us at [chaplain@mcmaster.ca](mailto:chaplain@mcmaster.ca) or call 905-525-9140, x24207.

For more information about the Chaplaincy Centre, please visit [mcmasterchaplaincy.org](http://mcmasterchaplaincy.org). (Go to [Table of Contents](#))

---

## Kinesiology Research Study Participants Needed



Researchers in McMaster's Department of Kinesiology, under the supervision of Dr. Jeremy Walsh, are looking for volunteers aged 55 – 75 to participate in study of how a ketone supplement affects brain function in adults with memory complaints. The study involves three testing visits, each of 1-2 hours duration, at St. Joseph's Hospital.

Male and female participants aged 55 – 75 are being sought who experience memory issues daily, have no uncontrolled cardiometabolic diseases (hypertension, type 2 diabetes), are not following a ketogenic diet or taking ketone supplements, and are not diagnosed with Alzheimer's or dementia. You will receive financial compensation for your time.

If you are interested in participating, or would like to learn more about the study, please contact Geoff Coombs ([coombg1@mcmaster.ca](mailto:coombg1@mcmaster.ca) or 613-558-9637). (Go to [Table of Contents](#))



# School of Rehabilitation Science

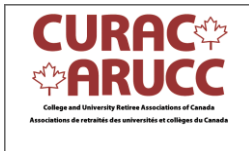
## Virtual Exercise Trial Volunteer Opportunity

Researchers in McMaster's School of Rehabilitation Science are looking for volunteers to participate in a virtual exercise trial for adults over 60 with a current or past diagnosis of cancer.

To be eligible, you must have a previous diagnosis of any type or stage of cancer, be 60 years of age or older, speak English, currently engage in less than 150 minutes of moderate-to-vigorous physical activity per week, have access to the internet, and be cleared for exercise. (Please refer to the "[Get Active Questionnaire](#)" for more information and to check if you are unsure if you are clear to exercise.)

You will be matched with a partner to participate in the 10-week virtual exercise study. As part of the study, you will be sent a Fitbit to wear on your wrist during waking hours for three separate weeks. You will also be asked to complete assessments virtually at three different times during the 10-week study. The Fitbit will be yours to keep once data collection is completed.

If you are interested in participating in this study, please email Susanne at [partner4exercise@gmail.com](mailto:partner4exercise@gmail.com) for further information. (Go to [Table of Contents](#))



---

### CURAC Needs Communications Committee Members

The Communications Committee plays a central role in the work of the Colleges and University Retirees Associations of Canada ([CURAC/ARUCC](#)). As it begins work for 2023-24, the CURAC/ARUCC Board invites retirees with an interest in communications to join the committee to assist with strategic communications planning and the provision of support for the important communication activities of the organization.

The Committee's mandate is to "coordinate both internal and external communications of the association." This responsibility includes **providing support and assistance to the editors of the Newsletter/Infolettre and the manager of the website**, as well as with periodic bulletins and translation, as needed. The Committee also seeks to promote communication among member associations and between their leaders and the CURAC/ARUCC Board and to review the Board's overall communications strategy.

The committee includes the editors of the Newsletter/Infolettre, the Webmaster, the President and Secretary of CURAC/ARUCC and several members-at-large who can bring experience in communication activities, often having served in those roles in their local retiree associations. For many previous members, the work of the committee provided an opportunity to contribute to the lives of post-secondary retirees at the national level and build on work they had done for their local retiree association.

Like local Retiree Associations, CURAC/ARUCC is entering a period of post-pandemic renewal. Communication will be an important part of that renewal. Therefore, if you have had experience as a newsletter editor for your retiree association or communication experience at your university before retirement, CURAC would welcome your contribution at its national level as members-at-large or in any other capacity.

Fred Fletcher, who chaired the committee from 2015-2023, has volunteered to answer questions about the committee as he will still be involved but not as chair. He can be reached at [ffletch@yorku.ca](mailto:ffletch@yorku.ca).

(Go to [Table of Contents](#))

---

*MURAnews* is produced by MURA members Denise Anderson (Production Editor), Sylvia Avery, Helen Barton (News Editor), Nora Gaskin, John Horsman, and Marcia MacAulay. We welcome submissions from MURA members.

Contributing writers: Brian Beckberger and Kathy Overholt.

# Your Money/Your Health

## Questions About Your Sun Life Health & Dental Claims Coverage?

By Brian Beckberger and Helen Barton

### Statement from Human Resources Services

*There may be times that you, as a retiree, have questions about your Sun Life health and dental claims coverage. If you have submitted a benefit claim, the Explanation of Benefits statement that you receive from Sun Life will explain the portion of your claim that has been paid and why. If, after reviewing the Explanation of Benefits statement, you have questions about your claim, please call Sun Life at 1-800-361-6212 and one of their customer service representatives will assist you. Keep in mind that your retiree health and dental plan may not cover all of your expenses as, depending on the type of claim, there may be an annual deductible that applies, plan maximums may have been reached, and not all items are covered.*

*If you still have questions about your claim after having spoken to Sun Life, you can contact the Human Resources Service Centre at 905-525-9140 ext. 22247 for further assistance. McMaster University's Human Resources Services is always available to support our retired community.*

If these steps do not resolve your issue, please let MURA know by email to [mura@mcmaster.ca](mailto:mura@mcmaster.ca) or by leaving a phone message at 905-525-9140, ext. 23171.

As a retiree with post-retirement health and dental benefits, you should expect to continue to receive the same coverage and reimbursements as you have had since you retired as outlined in your Sun Life Benefit Booklet. (The exception is the prescription drug benefit, which becomes a supplemental benefit at age 65 when the Ontario Drug Benefit, or other provincial drug benefit, becomes the primary payer).

You should not experience any change to the process used to submit claims and receive reimbursements, or difficulties such as denials of coverage, changes to your usual deductibles, or long delays in reimbursements.

Your benefits are outlined in your [retiree benefit plan booklet](#), available from the Human Resources Services website. Alternatively, you can request a copy of your benefit booklet by contacting the HR Service Centre at 905-525-9140, ext. 22247.

### How to Determine if a Drug will be covered

Most of McMaster's Extended Health and Dental benefit plans provide coverage for drugs that require a prescription and are prescribed by a doctor or dentist and dispensed by a licensed pharmacist. These are the drugs listed on Schedule I of the [Canadian National Drug Schedule \(NDS\)](#). The Plans do not cover drugs on the other Schedules such as Schedule II drugs, which do not need a prescription but must be dispensed by a licensed pharmacist (the so called 'behind the counter' or 'over the counter' drugs). Be sure to check your Sun Life Benefit Booklet to understand the prescription drug coverage that is available to you as some plans provide coverage for all prescription drugs which legally require a prescription whereas others are subject to the Rx05 drug formulary which covers selected drugs and supplies.

In Ontario, pharmacists are allowed to prescribe drugs for many common ailments. For a list see [Pharmacy specific programs – Prescriptions for common ailments](#). Schedule I drugs prescribed by an Ontario pharmacist will be adjudicated and reimbursed by your McMaster Retiree benefit plan the same way as if they had been prescribed by a doctor.

As a retiree, you need to be aware that the Schedule a drug is in can change from time to time. For example, Health Canada may change a vaccine's classification so it no longer requires a prescription. When this happens, you will find that a drug that has been covered by your retiree benefit plan is no longer covered.

Human Resources recommends that, prior to receiving a vaccine that has a cost, retirees should contact Sun Life to determine if it is eligible for coverage. This can be done by using the drug lookup tool in [your online Sun Life account](#)<sup>\*</sup>, or by contacting Sun Life by phone at 1-800-361-6212. One such example is the new vaccine Arexvy, recently authorized for use by Health Canada for use in the prevention of lower respiratory tract disease caused by Respiratory Syncytial Virus (RSV) in adults 60 years of age and older.

<sup>\*</sup>After logging in to your online Sun Life account, follow the "Drug Lookup" link on the Benefits page to get to the drug lookup page. Fill in the search line with the name or Drug Identification Number (DIN) of your drug. (Go to [Table of Contents](#))

# McMaster Retiree \$10,000 Out-of-Province/Country Emergency Medical Coverage

By Nora Gaskin and Helen Barton

The last issue of *MURAnews* announced Sun Life Global Excel Management (GEM) as the new provider for retiree out-of-province/country coverage as of July 1, 2023. A summary of the McMaster Retiree Out of Province/Country Emergency Medical Coverage and an updated travel card are available at [Retiree Out of Country Coverage Summary](#), or by contacting the HR Service Centre at 905-525-9140, ext. 22247.

Here's more information on this coverage.

The coverage is available to McMaster retirees with post-retirement benefits (and their eligible dependents) who live in Canada. You are encouraged to review your retiree benefit booklet to understand the coverage available for you and your dependents. Coverage is provided through Sun Life Financial in partnership with Sun Life Global Excel Management (GEM). Sun Life will pay 100% of the cost of qualified emergency services **up to a lifetime maximum of \$10,000**, and cover emergency services obtained within 60 days of the date you leave the province where you live. Note that this coverage is less than when you were an active employee and is not considered adequate coverage for most purposes. MURA and McMaster Human Resources (HR) strongly recommend additional private travel insurance for all travel out of province or outside Canada. Ontarians with OHIP coverage will be covered for physician and public hospital care when visiting other parts of Canada, but some procedures and expenses may not be fully covered, and if you need to be evacuated back to Ontario the cost can be very high. You should also have additional insurance in place if you're going to the United States, even if only for the day.

For retirees who have the McMaster benefit, here are two strategies for using it:

## 1) Use it to cover the deductible on a private insurance plan

This can save money since a higher deductible means a less expensive premium. Be aware, though, that if you choose to use this strategy, and you have to make a claim, your McMaster coverage will be the first payer on that claim. Your lifetime McMaster coverage will be reduced by that claim, up to the full

\$10,000, and the amount saved on the premium may not be worth the loss of the McMaster coverage. This is particularly true since the McMaster benefit covers all pre-existing medical conditions and may, therefore, be the only affordable insurance available to older travelers, which leads to the second strategy...

## 2) Save it for when you may have more difficulty in getting insured

If your age and/or pre-existing conditions make you more difficult or expensive to insure, the McMaster benefit may be a good option, as it will provide at least some coverage or help to reduce higher private insurance premiums.

If you do use the McMaster benefit, you should review your benefit booklet, as there are some slight differences among the various plans regarding coverage and claims processes. HR encourages you to contact the McMaster HR Service Centre at [hr.mcmaster@mcmaster.ca](mailto:hr.mcmaster@mcmaster.ca) or 905-525-9140 ext. 22247 if you need clarification on your particular coverage prior to your departure. It is important to understand the conditions on which your coverage is based.

For further discussions of these issues, instructions on how to use the benefit, details on coordination of benefits between more than one plan, and steps to be taken in the event that a medical emergency occurs, see:

- McMaster HR: "[McMaster Retiree Out-of-Province/Country Emergency Medical Coverage Summary](#)"
- MURA: "[Discussion and detailed instructions – how to use the McMaster Retiree \\$10,000 Out-of-Province/Country Emergency Medical Coverage](#)"

## Private out-of-province/country emergency medical coverage

MURA cannot recommend any particular providers. This is a personal choice and will depend on your age, health, pre-existing medical conditions if any, and whether you want insurance for a single trip or would like coverage that covers several trips over the course of a year. Costs can vary considerably among providers, so you should shop around to get the best price.

An **insurance broker** may be a good place to start. [Medi-Quote](#) (1-800-661-3098) and [Securiglobe](#) (1-866-550-2444) are two examples of



such brokers. Google “travel insurance brokers” to find a comprehensive list. Be sure to scroll past the first items in the results list prefaced by the word “Sponsored”, as they are just paid advertisements and may not be the best options.

You may also wish to get more information and a quote from one of the companies that offer group discounts to MURA members.

- Available through MURA’s membership in **College and University Retiree Associations of Canada (CURAC)**, Johnson/MEDOC coverage includes COVID-19 related medical costs for up to \$5 million. More information at the [CURAC](#) website or by calling 1-855-473-8029 and identifying yourself as a CURAC member.
- Through the **McMaster Alumni Association**, both [Manulife Financial](#) (1-866-521-8506) and [TD Insurance Meloche Monnex](#) (1-833-962-1143) offer group rates on travel insurance to McMaster alumni, faculty, staff, and retirees. More information at their websites or by calling and identifying yourself as a McMaster retiree.

There are many other providers of out-of-province/out-of-country medical insurance. [Blue Cross](#), the [CAA](#), [CARP](#), and [RBC](#) are just a few. In addition, many premium credit cards provide travel insurance. Beware, however, of assuming that your

credit card will provide you with adequate medical insurance. Many premium credit cards do provide automatic travel insurance, but this coverage is limited, often with restrictions on time period of travel, age, and medical condition, so always read the fine print.

Shop around for the policy that provides the best coverage for your individual needs at the best price, always ensure that you explain completely any pre-existing conditions, answer all medical questions accurately and honestly, and consult your doctor if you are at all unsure as to how to answer a question.

An excellent discussion of travel health insurance, questions you should ask when purchasing, and the restrictions and limitations of this insurance is available from the Canadian Life and Health Insurance Association's information pamphlet, [A Guide to Travel Health Insurance](#), or by calling CLHIA at 1-888-295-8112.

### Looking for More Information?

- MURA - [Travel Insurance web page](#)
- Government of Canada - [Travel and Tourism information](#)
- [Travel Health Insurance Association of Canada](#)

(Go to [Table of Contents](#))

---

## Consider a Legacy Gift to McMaster

*Submitted by Eli Clarke, Manager, Estate Giving & Legacy Planning,  
University Advancement*



Did you know that more than 3 million Canadians have left charitable gifts in their will? With an ethical will, retirees like you can create a lasting legacy that protects your family’s future and supports causes that matter to you – like higher education.

Read about how retired faculty member [Emil Zamora](#) is continuing his relationship with McMaster.

McMaster has partnered with Will Power, a national campaign that educates Canadians about the power of leaving a gift in their will. Their legacy calculator lets you see the impact even 1 per cent of your estate could have.

Find out how much impact you could create at [Will Power](#).

To contact McMaster about a legacy gift, please email [estate@mcmaster.ca](mailto:estate@mcmaster.ca) or call 905-525-9140, extension 21533. (Go to [Table of Contents](#))

## Parking on Campus

### Permit Expiry Renewal Reminder

Retiree parking permits are issued on a 12-month basis and must be renewed annually. Renew prior to your expiry date by [email](#), [phone](#) or by [postal mail](#). Your transponder number is on the front of your transponder. If you have questions or have not made a note of your expiry date, please contact McMaster Parking Services by email at [parking@mcmaster.ca](mailto:parking@mcmaster.ca) or at 905-525-9140, x24232.

### A note to retirees without parking transponders

Free on campus parking is available to all retirees. To take advantage of this perk, and to view retiree parking access, go to the [McMaster Parking Services](#) web page. **The Parking Office is accepting permit applications by email only.** For further information, please contact [Parking Services](#).

(Go to [Table of Contents](#))

---

## Notifying Human Resources of Address Changes

Are you moving? Please don't forget to update your address on file at McMaster University to ensure you receive any correspondence, including your T4A, at the correct address. The Human Resources Service Centre provides McMaster retirees with one point of contact to update their new addresses. Upon receiving your address change, the HR Service Centre will update the following as applicable on your behalf:

- Communicate updated address information to the McMaster University Retirees Association (MURA)
- Update the Sun Life System (for benefit purposes)
- Communicate address information to CIBC Mellon (for pension purposes)
- Update the McMaster HR System

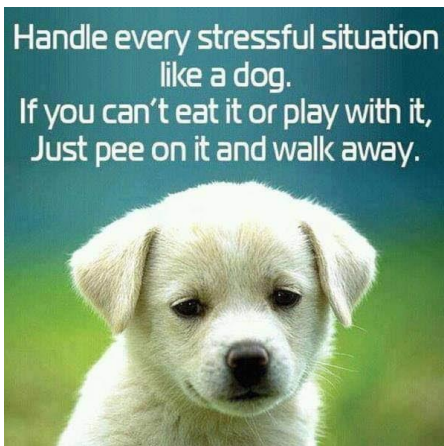
Address changes can be forwarded to the HR Service Centre using any of the following methods:

- Phone: (905) 525-9140 ext. 22247 (222HR)
- Email: [hr.mcmaster@mcmaster.ca](mailto:hr.mcmaster@mcmaster.ca)
- Complete the [Human Resources Retiree Address Change Form](#) and mail it to the HR Service Center at the address on the form.

Please do not hesitate to contact an HR Advisor with any questions.

**Remember** also to let MURA know if you have a new email address. You can send this information to [mura@mcmaster.ca](mailto:mura@mcmaster.ca).

(Go to [Table of Contents](#))



*courtesy of icanhascheeseburgers.com*

A solid purple square containing white text. The text reads: "My Retirement Plan hinges on having at least one successful kid." The text is arranged in five lines, with "My Retirement" on the first line, "Plan hinges on" on the second, "having at least" on the third, "one successful" on the fourth, and "kid." on the fifth.

*courtesy of Humour is Contagious*

# Computer Tips & Tricks

## Free Online Access to Movies, TV, and More Through Hamilton Public Library

By Nora Gaskin

As the fall weather sets in and winter approaches, watching TV shows and movies at home is a cosy entertainment option. If you're looking to expand your viewing possibilities, your Hamilton Public Library card can give you **free** online access to movies, TV shows, documentaries, and video lectures as well as music. Many other public libraries offer similar services. For example, two of the main resources described here, Hoopla and Kanopy, are widely available at public libraries in Canada and the US.

Please note that the instructions below apply to access via a web browser on a laptop or desktop computer. There will be slight variations if you are using a device such as a tablet or smart phone. Tablet and smart phone users can also use the [Hamilton Public Library app](#). Contact [Hamilton Public Library](#) for more information.

### HPL Online Movies, TV and Music Step-by-step Guide

1. Go to the [Hamilton Public Library \(HPL\) website](#)
2. Log in with your user name or library card barcode and PIN.
3. Click on [HPL Online](#)
4. Select [Movies and Music](#). From here you have a choice of eight online resources, each offering a different suite of resources, notably:
  - **Hoopla**: hundreds of thousands of movies, television series, full music albums, eBooks, audiobooks and comics, and Masterclass courses, offering content for all audiences in a wide variety of genres
  - **Kanopy**: over 30,000 films and television shows, including high-quality films and documentaries, from art-house classics to world cinema, and content from producers such as The Great Courses, PBS, the Criterion Channel, BBC, and many more
  - **Summa**: films and videos featuring Canadian and Indigenous voices
  - **Great Courses**: engaging video lectures by academics and experts, with course topics ranging from astronomy to Zen, including history, science, economics, literature, philosophy, religion, travel, health, food and wine, and hobby and leisure topics
  - **Acorn TV**: British mysteries, dramas and comedies

The remaining resources include kid's versions of Kanopy and Summa, and online learning videos from Linked-in Learning (formerly Lynda.com – you can read more about Lynda.com in this article from the [Spring 2020 MURAnews](#)).

Here are some details about a few of these resources.

### Hoopla how-to and details

- **Logging in**: When you click the Hoopla link, if you don't already have a Hoopla account you will be prompted to create one using your library card number, PIN, and email address. this will be separate from your HPL login.
- Titles can either be streamed or downloaded. It is possible to download for offline use if you are using a smartphone or tablet/iPad.
- There is a **limit of 5 loans per month**.
- **Loan periods**: Movies and television shows: 3 days; Music: 7 days; Audiobooks and comics: 21 days.
- A Hoopla app, [Hoopla Digital](#), is available as a free download on the Apple App Store, Google Play, Amazon, Chromecast, AppleTV, AndroidTV, FireTV and Roku.
- [Hoopla help](#)



## A sample of Hoopla movies and TV

### Popular Movies

< See More >



### Popular Television

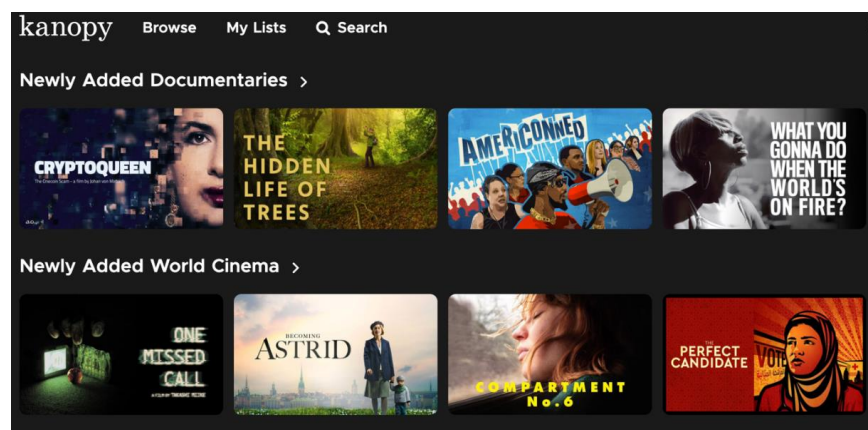
< See More >



## Kanopy how-to and details

- **Logging in:** When you click the Kanopy link, if you don't already have a Kanopy account you will be prompted to create one using your Hamilton Public Library card number and PIN. This will be separate from your HPL login.
- Closed captioning and transcripts are available.
- **Streaming limits:** 10 films per month; some titles are "credit-free" and won't count against your monthly limit
- **Loan periods:** Most films have a 48- or 72-hour loan period.
- Kanopy offers [TV and mobile apps](#) that work with multiple mobile devices, and on TV apps such as Apple TV, Chromecast, Roku, etc.
- [Kanopy help](#)

## A sample of titles available on Kanopy



With all these resources available, the complaint "There's nothing good to watch on TV!" should be a distant memory. Happy watching!

See also previous *MUR*news article: [Free Online Access to Newspapers and Magazines Through Hamilton Public Library](#).

(Go to [Table of Contents](#))

## Members' Corner

The views and opinions expressed in Members' Corner are those of the authors and do not necessarily reflect the official policy or position of MURA Council.

### **A Sense of Place: Miscou Island**

*By Elaine McKinnon Riehm, Eighteenth-Century Fiction*

*(This article was previously published in the McMaster Macaroon.)*

If you drive north-east in New Brunswick, past Bathurst, past Caraquet, along the south shore of the Baie des Chaleurs, you will run out of mainland and find yourself in the town of Shippagan on the island of Lamèque. Continue east on highway 113 across an iron bridge over a narrow channel to the smaller island of Miscou, which lies at the confluence of the Baie des Chaleurs and the Atlantic Ocean.

In 1755, the English expelled the Acadians from Grand Pré, Nova Scotia, as a part of the continual wars with France that encompassed both Europe and North America. This is known in English as "The Expulsion of the Acadians" and in French as "Le Grand Dérangement." The Acadians scattered to remote areas in Maine, Louisiana (then governed by France), Québec, all along the Atlantic coast, and to the fringes of north-east New Brunswick. Although they had been farmers in Grand-Pré, they adapted to new lives in their new surroundings. My sister-in-law, Lillian, was one of nine children born to an Acadian fisherman and his wife on Miscou Island.

Lillian often spoke of Miscou. During her childhood, long before the bridges were built, Miscou was remote and insignificant except for its lighthouse. Lillian remembered as a young girl one winter suffering from a severe toothache. There being no dentist on Miscou or Lamèque, her father took her by sleigh across the ice in the channels between the two islands and the mainland to a dentist in Bathurst. While they were there, the ice broke up, and they were unable to return to Miscou until they were rescued by local fishermen in a goélette.

From her stories, I imagined Miscou Island to be a rocky outcropping edged by massive cliffs, lashed by cold winds, and home to colonies of seabirds, similar perhaps to the Faroe Islands in the North Atlantic. This past summer, I travelled to Miscou

with a friend to attend a memorial gathering for Lillian and her sister Odile. To my surprise, I discovered Miscou to be a low-lying sandy island, dotted with peat bogs, woodlands of pine and aspen, and tall wind-blown grasses.

For centuries, the main mode of transportation and the means of livelihood for fishermen was the goélette, a run-about used in the St. Lawrence River and Baie des Chaleurs to carry cargo to isolated ports and men to the lobster and mackerel grounds. A goélette lies now at the mouth of a creek on Miscou, broken but shapely still, its two masts collapsed upon the hull as if waiting for the next breeze. And breezes are common on Miscou. More accurately, there are heavy prevailing winds and frequent storms.

On the north-east corner of the island, sits the landmark lighthouse. It is eighty feet tall and was built in 1856 to replace an earlier one from the seventeenth century. Nowadays, visitors with sturdy legs climb to the top for the view out to sea and down to the beach below where there are picnic tables for visitors. It is a pleasant spot for a day's excursion or ramble.

At the memorial celebration, there were about 50 guests including sons, cousins, nieces, nephews, sisters, brothers, and neighbours. There was an abundance of food: seafood lasagna, a cauldron of fish chowder, grilled sausages, chicken, salads of every sort, and breads and desserts that I shall not attempt to describe. The Acadian hospitality was boundless.

There was also storytelling. Miscou mosquitoes, we were told, are so large that they have to get down on their knees to bite.

Like their eighteenth-century forebears, Lillian's family have scattered – to Québec, Montréal, Ottawa, Barrie, Mississauga, Windsor, and points beyond. But they continue to speak French and they continue to hear from afar the sound of the sea lapping or pounding on the shores of Miscou Island, beckoning them home.

(Go to [Table of Contents](#))

# The Fun of Singing and Playing Music Online!

By Helen Ramsdale, Department of Medicine

It may seem odd, in the post-pandemic era, to write an article about how we can make music together online in real time, whether as an instrumentalist or as a singer. Everything seems to be getting back to “normal”, meeting in person, eating out, having fun with family and friends.

The pandemic, from necessity, introduced us to things that we would not have thought about before. I had no idea that it was possible to play and sing online with musicians from different cities.

During the lockdown we found a neat Internet program, JamKazam, where a few of us could make music together online. There is very little time lag, so it seems like everyone is in the same room. JamKazam achieves this, in part, by separating the audio and video components. With the more commonly used online program Zoom, the audio and video must be sent together, with the video causing too much time lag for online music. JamKazam allowed us to interact socially, increase our repertoire and, possibly, stay sane when we were stuck in our homes.

We had a lot of fun. We also discovered we had a whole lot of new excuses for our music not being in time or in tune. My bow hit my coffee cup. The cat jumped on my lap and startled me. My husband is hammering the pork schnitzel in a very odd tempo. The construction equipment next door has an off-key bass note.

I am from Burlington. The friends I play and sing with are from Ottawa, Smith’s Falls, Toronto and Hamilton. In the past, it was difficult to get all five of us together in one place, so it happened perhaps once every 6 months.

Once people started getting back together in person, we assumed we would stop meeting online – but that has not happened. We have continued to interact on JamKazam once a week even though we are now practicing in person with other friends in our own cities.

This got me thinking about how this technology could be helpful to retirees. My group is diverse geographically, but I know there are also small groups locally that could benefit from playing or

singing online, especially as we age. Driving at night can be an issue, and is it really safe for us to drive in snow and ice storms? Is it worth driving for a duet or trio? Maybe there are just a couple in the group who want to do more rehearsing. Whatever ails us, it often means that driving takes a lot of oomph out of us. If we have only one to two hours when we are at our best, staying at home online makes the best of the time. Perhaps you always wanted to take lessons from an instrumentalist in another town, but it was too far. Or you want to meet other musicians who play your instrument – or find a group that plays a particular music genre.

Some MURA members might find online, real time technology helpful. I have only used JamKazam, which is why I am describing it in this article. I am not endorsing it over any of the other available programs, which include Jamulus and JackTrip.

The basic equipment needed is likely what most people have after the pandemic. You need a desktop or laptop computer running either Windows 10 or Mac OS X 10.8 or higher. JamKazam does not work on iPads, iPhones, Android tablets, Android phones, Chromebooks or Linux systems. You will also need a wired internet connection. WiFi, a wireless internet connection, may work, but will likely cause time lags. For acoustic instruments and voice, you need a microphone. For electronic instruments you need an audio interface. You definitely need wired headphones. The microphone picks up all noises in a room, so anything from your computer speakers will get fed back along with your voice or instrument, causing an echo. This is an annoyance for everyone else and makes playing in time impossible. Since the video and audio are separate, you do not need to have a camera, but it helps, for example when you are setting up a meeting and there are audio issues, and for hand gestures to remind you, perhaps, that you forgot to press the microphone “on” button. It is also useful if you want to demonstrate something.

The JamKazam website is <https://jamkazam.com/>. Everything you need to know about getting started is there, including the free download. Once downloaded, installed, and started, it is free for the first month. This means you have time to see if you like it, if it works, and if you need to buy any equipment. After the first month, you have a choice. The basic level is free if you only use it for 4 hours a month, with a maximum of 4 participants. The cost per month varies from \$5 to \$10 US, depending on whether or not you want unlimited usage, number of participants, and need a faster



audio speed. A faster audio speed may increase the number of cities you are able to interact with. There is a platinum level for \$20 a month, but this mainly is for teaching, or if you are a professional musician who wants to use your recordings commercially.

Once downloaded, it's relatively easy to set up the audio and video. However, you can only really find out if it is working by teaming up with a friend. When I got my new computer last year everything looked great, but I could not connect with others in my group. You need someone to be on both JamKazam and the other end of a phone line to help problem-solve.

Setting up an online music session is easy. If you set up a public session, anyone online at the same time can search for it and join you. This is a great way of finding other musicians. For a specific group, set them up as "friends", and then start a session for friends that all of your group will be able to access.

If you want to meet new musicians, it is possible to search for those who sing or play your genre or the instruments you play, and then send a message to them.

How far away will this work? Our Hamilton to Ottawa group is 500 km (310 miles) apart, and it works well. The website does not specifically say how near you must be for JamKazam to give you a good experience. It looks like JamKazam thinks 1,000 miles, but scuttlebutt says 300 miles is ideal. If you have friends you want to connect with, but

you do not know if it is too far, just try it. You may be surprised.

If you are interested in the physics of why this works, the website has some neat descriptions of both the cognitive ear aspect and how the internet processing is set up.

I hope this will encourage people to keep playing and singing music in their retirement, even if there are distance or mobility issues. It is so much fun!

I have helped a few people sort out how to get started with JamKazam. If anybody needs more help, please email me at [doc2gamba@gmail.com](mailto:doc2gamba@gmail.com).  
(Go to [Table of Contents](#))



*"Do you play?"*

courtesy of *Rose Anne Prevec*  
Instagram: [@groundhog\\_hill](https://www.instagram.com/groundhog_hill)

---

## Missing the Bus is not Always a Bad Thing

*By Sylvia Avery, MacPherson Institute*

This past June, PLAY airlines took to the skies on its inaugural flight from Hamilton International Airport, marking the start of daily flights to Iceland and Europe. The introductory offer promoted by the airline caught my husband's eye, and before I knew it, we were booked to vacation in Iceland in September.



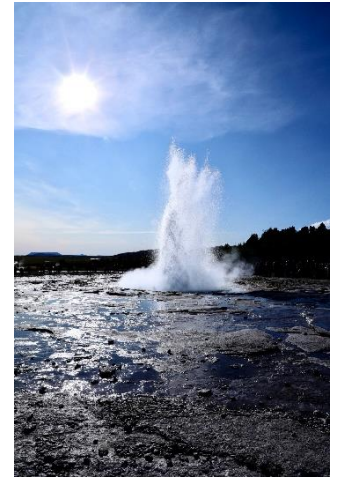
Between 2010 and 2018, by 2018 visitors to Iceland grew by more than 400%, topping 2.3 million. After the pandemic, as people began to travel again, visitor numbers hit 1.7 million in 2022. So, I knew Iceland was going to be a spectacular place to visit, especially for me. As an amateur photographer, I was really looking forward to shooting the country's remarkable landscape, the many waterfalls, the sneaker waves at Reynisfjara beach – one of the most dangerous destinations in Iceland – and most importantly, the northern lights.

I began to think about what to wear in Iceland, and realized I needed some rainproof pants and sturdy walking shoes with a good grip, items not normally part of my current wardrobe. When I finally started packing, I left several pairs of shoes behind in favour of my tripod as it took up one-third of my suitcase. This would never have happened when I was working and travelled for business. Not only did I bring quite a few pairs of high-heeled shoes, but I also brought along several colours of nail polish!

As some of you may already know, flying from Hamilton Airport is hassle-free and convenient. I was impressed with the ease of check-in and processing through security. There was also a tasty selection of food and drink to purchase prior to boarding. Since PLAY is a low-cost airline, everything on board came with a fee, even the water. But the flight attendants were friendly, the morning coffee was hot, and we arrived in Reykjavik 45 minutes ahead of schedule.

We spent the first day discovering the lay of the land. Missing one night's sleep coupled with a four-hour time change made us tired so we turned in early. We dropped our weary bodies into the most superbly comfortable bed and found ourselves pampered by down duvets and pillows wrapped in Egyptian cotton linens. What a treat!

There wasn't a cloud in the sky on the second day, so we rented a car and drove the Golden Circle – the most famous of all scenic routes in Iceland combining stunning landmarks and historically significant places in a circular sightseeing tour. The landscape was truly magnificent and highly varied. The highlight of the day was getting soaked by the Strokkur geyser. It caught a lot of people by surprise – including me – as it sprouted over 100 feet into the air.



The following day, I booked my excursion to see the northern lights. My travel companions were not interested in a late-night bus trip into the dark countryside, so I ventured out on my own. The evening conditions were near perfect. The sky was clear and the KP index was 4 – Active – bright, constant, and dynamic northern lights visible. I could hardly contain my excitement.

The hotel concierge told me it was a four-minute walk to Skúlagata and bus stop #14. I left the hotel at 9:10 figuring this was plenty of time to walk two blocks. Unfortunately, the Google Map on my iPhone managed to turn me in the other direction, and I found myself disoriented by 9:15. I stopped several people to ask for directions. No one was certain about where to send me. I ran frantically into two convenience stores. Surely, the local people would know where Skúlagata was. The first person pointed me in one direction, and the second person said it was “just up the street.” By now, it was 9:25 pm and I started to panic. 9:30 pm came and went. I tried calling the number on my registration form, but no one answered. I called our hotel and the concierge said he would order a taxi to take me to the next bus stop. Sadly, I was standing at a corner where the cab was not able to reach me directly.

It was over. I had missed the tour bus. I stood blubbering at the harbourfront, camera strapped to my chest, and tripod over my shoulder. I was beyond disappointed.



To quote Anthony Douglas Williams, “Mother Nature has the power to please, to comfort, to calm, and to nurture one's soul.” True to a mother's nature, she sensed my sadness and opened her skies to a nearly 20-minute show of beautiful dancing waves of light. I set my camera on the tripod, pointed my lens toward the sky, and began shooting.

And just like that, they disappeared. I waited to see if they would reoccur, but it was not meant to be. When I returned to the hotel and explained my story, the concierge said a lot of people visit Iceland for one reason only – to see the northern lights. They go out

night after night and end up returning home without ever having seen this atmospheric phenomenon.

So, although I missed the bus, I did see the lights. And I got some great pictures. I've complemented my story with some of the photos I took in Iceland, including those spectacular northern lights. I hope you enjoy them.

It was truly an iconic trip. Mother Nature had comforted me and nurtured my soul on many levels. Can you guess what comforted my husband? Those down-filled pillows, the duvet, and those fabulous sheets. I will be on the hunt for a good white sale!



(Go to [Table of Contents](#))

---

## A Creative Life After Retirement

*by Jen Newton, Pathology and Molecular Medicine*

I'd been working as a bench scientist for 15 years when the creative bug bit. I come from a family of creatives – my two older brothers are both Hollywood film composers; my oldest brother, Mychael, won the Oscar for 2012's *The Life of Pi* – but when faced with the post-secondary choice of science versus music, I chose science. I never regretted the decision that led to a 32-year career doing important work, including research in HIV, dengue fever, influenza, and finally COVID. But any career can become repetitive and somewhat restrictive given enough time, and there came a time when I felt the pull to branch out into something else.

I used to write as a preteen, but then I stopped writing for about 25 years as I became busy, first in high school, then throughout my undergraduate B.Sc. degree at McMaster, then as I joined Pathology as a research assistant before getting married and having two children. Life as a working mother was incredibly busy for years. But then a number of factors coalesced – my daughters got older and didn't need me as much, I had more time on my hands, and my job of 15 years wasn't as exciting as it once was. And the writing bug roared back to life around 2007.

For several years, I wrote mysteries and thrillers just for me, entertaining a small number of online readers. Eventually, though, they started asking me why I didn't write professionally. And even though it had never been a life goal, I had to ask myself the same question. In the end, I decided my slogan needed to be "Go big or go home". Maybe I'd flop spectacularly, but I didn't want to look back fifteen years later and wonder why I'd never tried.

Armed with nothing more than Grade 13 English and a voracious reading habit, I started from scratch on a forensic mystery series. McMaster was incredibly helpful in this effort as the McMaster library catalogue and my access to peer-reviewed journals allowed me to learn the field of forensic anthropology. It was the perfect combination of creativity and science for me, and it set my feet firmly on the path to publication. Once that manuscript was complete, I started an agent search. It took six months before I found and queried my current agent. Three weeks later, I was signed. One edit with her later, I was out on submission. A few months after that, I had my first book deal.

That book was 2013's *Dead, Without a Stone to Tell It*, the first book in the [Abbott and Lowell Forensic Mysteries](#), written under my maiden name, Jen J. Danna. For several years, I continued to work full time as a lab manager while publishing five books in that series, one each year. Then another offer arose for a different series – an editor wanted a police procedural with a K-9 angle. A different publishing house, a pseudonym – Sara Driscoll – to mark the author as exclusive to that house, and the [FBI K-9s](#) search-and-rescue series was born. That's when things really took off after *Lone Wolf* was published in 2016.



By 2018, after 27 years in the lab, I was beginning to look past McMaster. It was an incredibly important part of my life, from my undergrad degree to my career, but the creative arts were calling. The idea of retiring early in 2020 thanks to the rule of 80 started to build. That started the drive to make my writing career sufficient to carry the part of my salary I'd lose when I was only earning a pension. I started a third series, the [NYPD Negotiators](#), leading with *Exit Strategy*, and started publishing two books a year, while still working full time.

My dream of retiring in 2020 died with the pandemic. Life was simply too uncertain and bookstores were closed or struggling. Not to mention that when many people were at home with nothing to do, my research group went into overdrive, often working twelve-hour days to launch multiple clinical COVID trials in mere weeks. Spring 2020 was the first time I missed a book deadline. Luckily, my editor was very understanding that what I was doing in the lab was more important in that moment than my writing, and granted me an extra eight weeks. I handed in *Shot Caller* in six.

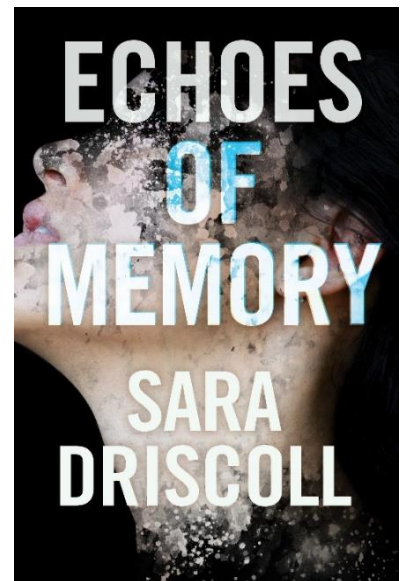
Easing out of the pandemic, the path to retirement became clearer and I started writing new proposals to go along with the existing series. A two-book deal in June 2022 followed by a separate three-book deal in December allowed me to return from holidays with my notice to retire at the end of March 2023. Another two-book deal this past August was only possible because I was no longer working in the lab.



It's still amazing to me that “Go big or go home” moment essentially changed the path of my life. Writing went from a fulfilling hobby, to a potential way to bring in some extra money, to a full career. Make no mistake, it's a full-time job with overlapping deadlines and an intense publishing schedule – in the 20 months between November 2023 and July 2025, I have six book releases scheduled. The little hobby I indulged in because I was getting bored in the lab has become a major production. [That Others May Live](#), the eighth book in the FBI K-9s series, a book that looks at how a building collapse similar to Champlain Towers South in Surfside, Florida affects the rescuers who are the first to respond, and [Echoes of Memory](#), my first standalone thriller, in which a San Diego florist suffering from a traumatic brain injury that limits her memories to an hour or less, witnesses a murder, but then can't fully remember the incident for the police, are just two of my upcoming releases. All my books can be found at [Indigo](#), [Amazon](#), can be

ordered through your [favourite independent bookshop](#), or, just as importantly, can be borrowed from your local library (authors love libraries!).

The moral of this story is it's never too late to follow a dream into the creative arts. Are there potential risks to your finances, previous time commitments, and, especially, your ego? Absolutely. But it doesn't have to be a leap as big as mine. It could be learning a new skill, like pottery, painting, or an instrument. It could be starting to knit, sew, or do needlework. It could be finally making the time to write the book that's been spinning in your mind for years. It doesn't have to look like a new career, but perhaps it could be, from publishing that book, to opening your own Etsy store to sell your art. By opening yourself to the creative possibilities, you open yourself to growth you may have never imagined. You're never too old to grow in new and interesting ways – it's how we keep our minds sharp and our lives vital. Maybe it's time to think about a step into your own creativity.



(Go to [Table of Contents](#))

# Holiday Spectacular – featuring A Cappella Showcase and Harbourtown Sound Choruses

*Submitted by Steve Bendo, School of Business*

If you're looking for some great, family-friendly musical entertainment this holiday season, then look no further!

A Cappella Showcase and Harbourtown Sound choruses are proud to co-present our "Holiday Spectacular" show on Saturday, December 2<sup>nd</sup>. We have two shows, one at 2:00 pm and one at 7:00 pm, where we'll feature wonderful holiday music of the season, as well as swing, soft rock, pop, jazz, traditional and inspirational music, all performed in the barbershop style.

You'll also be treated to a special guest performance by a cappella singer extraordinaire, Tim Waurick. With an incredible five-octave singing range, Tim is a musical force of nature. He is currently the tenor in the award-winning [Vocal Spectrum](#) quartet, and is a sought-after coach of men's and women's barbershop quartets and choruses worldwide.



[A Cappella Showcase](#) is an International Championship women's chorus based in Waterdown, Ont. ACS teaches women of all ages to sing and perform in four-part a cappella harmony. Formed in 1996, ACS has participated in Harmony Inc.'s international competitions and is proud to have been named International Champions in 2008, 2012, 2016 and 2019.

Formed in 2003, [Harbourtown Sound](#) (HTS) is a vibrant men's a cappella chorus that's part of the Ontario District of the Barbershop Harmony Society (BHS). HTS has competed at the BHS International Convention on several occasions, and is proud to support local charities in the greater Halton-Hamilton region.

Both A Cappella Showcase and Harbourtown Sound choruses are directed by Jordan Travis.

For more information, or to order tickets, please visit [Holiday Spectacular](#).

You can also check out some of our performances on YouTube.

1. [When I Fall in Love \(A Cappella Showcase\)](#)
2. [Let there Be Peace on Earth \(Harbourtown Sound\)](#)
3. [O Come, O Come Emanuel \(Tim Waurick\)](#)

(Go to [Table of Contents](#))

## Contacting MURA

**Mail** Gilmour Hall B108, McMaster University  
1280 Main Street West, Hamilton, ON  
L8S 4L8  
**Phone** 905-525-9140, extension 23171  
(voicemail is checked once a week)  
**Email** [mura@mcmaster.ca](mailto:mura@mcmaster.ca)  
**Website** <http://mcmaster-retirees.ca/>

## Contacting Human Resources

**Mail** Gilmour Hall 304, McMaster University  
1280 Main Street West, Hamilton, ON  
L8S 4L8  
**Phone** 905-525-9140, extension 22247  
**Email** <mailto:hr.mcmaster@mcmaster.ca>  
**Website** <https://hr.mcmaster.ca/retirees/>