

President's Corner



Greetings, Retirees. I hope that for all of you the present unfolding of spring's beauty gives comfort at this time when the world is beset with so much strife and despair. Forget the taxman and make a donation to a charity of your choice.

Your Council met recently and in the spirit of the season resolved to proceed with web-based software Wild Apricot to host an upgraded, mobile-friendly MURA website. Wild Apricot is a Canadian company. Development work is well underway and we will soon be providing you with all the appropriate information about the new website. Thank you to Nora Gaskin who has volunteered to be Web Master for the new site.

I remind you that our Annual General Meeting and luncheon will be held on June 7th in Celebration Hall and I invite you to attend. It is an important event in the life of the Association. I hope to see you there..

Les King
MURA President

▼
If you do not have access to a computer and would like a copy of any of the items for which we have provided computer links, please leave a message on the MURA phone (905-525-9140, extension 23171) and we will print a copy and mail it to you.

Notice of Annual General Meeting

Date: Wednesday, June 7, 2017

Time: 12:00 noon – 3:00 pm

Place: Celebration Hall

RSVP is required by May 26, 2017 to establish numbers for the lunch. Contact Gail Britton at britton@mcmaster.ca or phone 905-627-4539.

If you have an Ontario Accessible Parking Permit and require reserved accessible parking, please let Gail know.

See p. 2 for details and plan to attend.

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

Web Site <http://mcmaster-retirees.ca/>

MURAnews is produced by MURA members Helen Barton, Phyllis DeRosa-Koetting (Production Editor), Mary Johnston (News Editor for this issue), Kathy Overholt and Marianne Van der Wel. We welcome submissions from MURA members.

Notice of Annual General Membership Meeting & Luncheon

Date: Wednesday, June 7, 2017
Time: 12:00 noon - 3:00 PM
Place: Celebration Hall (Basement of Kenneth Taylor Hall), McMaster University

RSVP is required by **May 26, 2017** to establish numbers for the lunch. Contact Gail Britton at britton@mcmaster.ca or 905 627-4539. See next column for parking information.

Luncheon

A light sandwich luncheon will be served while you socialize with friends.

Special Presentation to the AGM



The guest speaker is Nancy Bouchier, Professor of History and associate member of the Department of Kinesiology. Nancy will talk about the history and future prospects of the Hamilton Harbour.

THE PEOPLE AND THE BAY
A SOCIAL AND ENVIRONMENTAL HISTORY OF HAMILTON HARBOUR

Nancy and Ken Cruikshank, Professor of History and Dean of Humanities, are

co-authors of *The People and the Bay: A Social and Environmental History of Hamilton Harbour*.

Business Meeting

Including reports of Officers and Council Elections

Need a ride?

If you live in the Hamilton area and would like to attend but don't have transportation, we'll pick you up and take you home.

Need help getting to Celebration Hall from the bus stop? Contact Gail or Helen with your request by Friday, June 2.

Gail Britton 905 627-4539, britton@mcmaster.ca
Helen Barton 905-528-8951, barton@mcmaster.ca

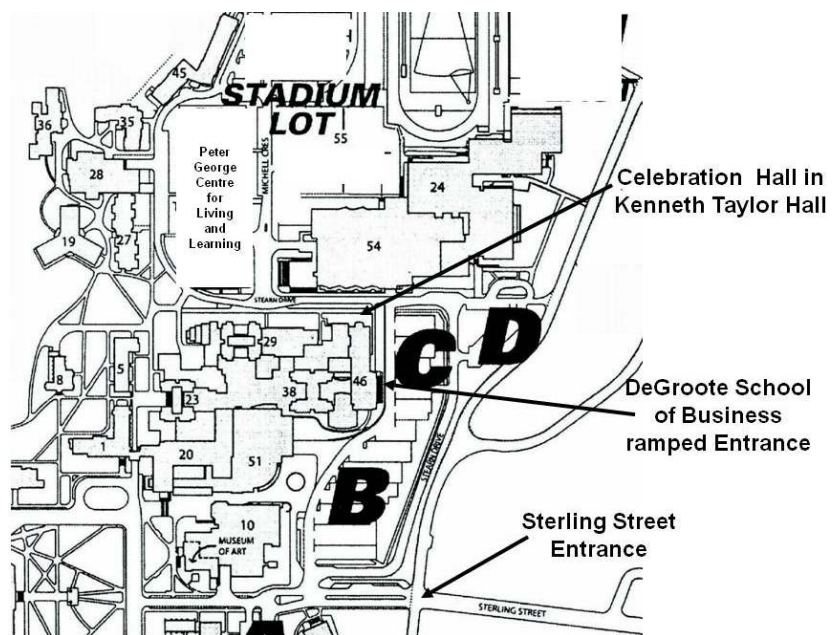
Complimentary Parking for the AGM

MURA thanks Parking Services for this generous support. Retirees will have access to Parking Lots B, C, D and Stadium Underground parking, all close to Kenneth Taylor Hall. Come on campus via the Sterling Street entrance.

Retirees who do not have a McMaster parking permit and transponder may park in any of these lots showing "Visitors - Open". Take an entry ticket from the machine as you enter. Then be sure to pick up an "Exit Ticket" from the check-in table at the AGM location. Insert the Exit Ticket at the exit gate to "pay" for your parking when you leave your parking lot.

Retirees with valid transponders may park in any lot that shows "Transponders - Open".

For the mobility impaired, if you have an Ontario Accessible Parking Permit and require reserved accessible parking, please be sure to tell Gail in your RSVP. Reserved parking will be provided in Lot C close to the ramped entrance to the DeGroot School of Business. Use the elevator just inside the DeGroot building to access Celebration Hall in the Kenneth Taylor Hall basement. Parking staff will be on duty to assist with accessible parking in Lot C. Please have your Ontario Accessible Parking Permit on display in your vehicle.



2017 Nominating Committee Report MURA Council 2017/2018

Honorary President*: Alvin Lee

Executive

Past President (ex officio): Leslie King

President (Nominated): Heather Grigg (One-year term, to 2018)

Vice President (Nominated): Helen Barton (One-year term, to 2018)

Treasurer*: Beth Csordas

Secretary*: Nora Gaskin

Councillors

Nominated for office until 2020:

Phyllis DeRosa-Koetting

John Horsman

Shep Siegel

Peter Sutherland

Continuing in office until 2019:

Brian Beckberger

Carolyn Rosenthal

Continuing in office until 2018:

Gail Britton

Dianne Coventry

Nora Gaskin

Auditor*: vacant

*appointed

In accordance with Article 8.01 Section 3 of the MURA Constitution: "Further nominations for the nominated positions will be received by the Secretary of the Association up to seven (7) days prior to the date set for the annual general meeting from nominators who are regular members of the Association together with the verbal or written acceptance of the nominee. Nominations will also be received from regular members at the annual general meeting."

Nominating Committee:

Mary Johnston (Chair)

Eleanor Frank

Nora Gaskin

David Hitchcock

Betty Ann Lewy



News from CURAC

The College and University Retiree Associations of Canada (CURAC), to which MURA belongs, has developed affinity agreements with two companies that provide trip cancellation and extended health benefits insurance. MURA is not able to evaluate these plans, but some of our members might be interested in exploring the options offered by them. For more information, please go to <http://www.curac.ca/wp-content/uploads/2017/2/TripInsurance.pdf>, where details are outlined in a letter from CURAC's President. Questions should be directed to the insurance programs identified in the letter.

CURAC recently launched a new web site, available at <http://www.curac.ca/>. The home page of this well-designed site provides links to a number of features that may be of interest to MURA members, including:

- A bulletin from the CURAC Health Care Policy Committee: *Taking the Pulse of Seniors' Health Care in 2016*, which CURAC sent to the Council of the Federation comprising the provincial Premiers, the Prime Minister, and the federal Ministers of Health and Finance.
- Details of the upcoming 2017 CURAC conference in Ottawa.
- Newsletters from CURAC and various member retiree associations.

Rest is not idleness, and to lie sometimes on the grass on a summer day listening to the murmur of water, or watching the clouds float across the sky, is hardly a waste of time.

~Sir J. Lubbock

Your CPP Survivor Pension May Surprise You

(The following is an abridged version of an article that appeared in The Globe and Mail on Feb. 8 2017.)

- By Diane Jermyn

The rules around the Canada Pension Plan survivor benefit are worth investigating before you find yourself widowed — and in shock about how little you're likely to collect as a surviving spouse.

You may not get the benefit you expect, even if both of you have contributed to CPP over decades of your working lives.

How much a person can get depends on both the age of the survivor and past contributions, as well as when CPP benefits were started. However the formula Service Canada uses is complicated, even for financial planning experts.

According to the formula, a surviving spouse who is age 65 and not otherwise receiving CPP benefits is entitled to a survivor benefit of 60 per cent of the CPP retirement pension of the deceased spouse, if he or she started receiving CPP at 65.

However, what survivors generally don't expect is that their CPP benefits will now be combined and subjected to a maximum.

For survivor benefits starting in 2017, the maximum combined survivor and retirement pension that would be paid is \$1,114. That means if both partners were getting the maximum CPP retirement pension, there will be no survivor benefits when one dies. None. Under current regulations, the survivor is allowed to get the equivalent of only one maximum CPP retirement benefit.

Another shock is that if the survivor's CPP is less than the maximum, he or she would be topped up only to the maximum of \$1,114.

In reality, most survivor pensions are dramatically less than that amount. According to Lea Koiv, president of Lea Koiv & Associates Inc., a retirement, tax and estate planning consulting firm in Toronto, the average amounts for survivor pensions to be paid in 2016 were anticipated as \$411 a month for those less than 65 and \$302 for those 65 and older.

A careful read of the Service Canada website reveals that the formulae shown there apply "if the surviving spouse or common-law partner is not receiving other CPP benefits." Otherwise, the survivor will have to rely on the more complex calculations by Service Canada.

"What many do not realize is that there is a recalculation of the survivor's pension upon reaching age 65," Ms. Koiv says. "Many widows or widowers will be really surprised by the fall in their family incomes, including the loss of their spouse's OAS. If that's a large part of the family's income, it can be calamitous to lose that thousand dollars a month plus the partner's OAS, especially if you are not entitled to GIS [guaranteed income supplement]."

Doug Dahmer, chief executive officer of Burlington, Ont.-based Emeritus Financial, says the basis of the CPP survivor benefits goes back a generation to when mom stayed at home and dad went to work. Now, with both spouses typically working full time, both are probably close to the maximum, so the survivor benefit isn't nearly as critical as before. He suggests that other things, such as the loss of income splitting, will impact the surviving spouse's financial position more.

"Upon the spouse's death, the first thing that happens is that you lose income splitting," Mr. Dahmer says. "The second thing is that all their RRSPs are consolidated and turned into one person's balance sheet. What happens next is the survivor loses the spouse's Old Age Security, and if she's already receiving a significant CPP, she also loses his CPP. Now she's taking money out of their RRIF and can't split it, so she's clawed back on her OAS. So you suddenly have an individual who is bringing in less cash flow and paying more in taxes."

After following recent talks held on amending CPP, Ms. Koiv says she was disappointed that survivor benefits weren't an issue in any of the discussions.

"I'm a little astonished," she says. "I think not until somebody who was sitting at that table has a spouse die, and wonders what happened to their spouse's CPP, will it actually dawn on them that the money's essentially gone back into the pool to subsidize those left in it. There's no notion of a commuted value. Some people will have paid a lot in and little will come out. The death benefit is negligible vis-à-vis what has been contributed."

The full article is available on the Globe and Mail web site using the link <http://tinyurl.com/msdjuf>. If you do not have internet access, please leave a phone message at 905-525-9140 ext. 23171 and MURA will send a copy to you by post.

Are You Thinking of Moving to a Retirement Residence?

If you are considering a retirement residence, you should be aware that there are several types of contracts for retirement residences: condominium, life-lease or rental.

A **condominium** is a building or set of dwellings where you own your individual unit and share common areas. Some retirement communities, often advertised as 'active adult living' or 'independent living' communities, offer houses or apartments as condos.

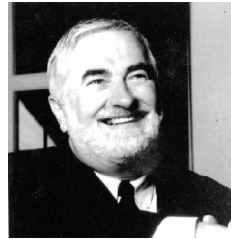
A **life lease** agreement is a contract that gives you the right to occupy the life lease unit, which may be a detached house, a row house or a suite in an apartment-style building. Information for retirees considering a residence using a life lease agreement is provided by the Government of Ontario's Ministry of Municipal Affairs and Housing at <http://www.mah.gov.on.ca/AssetFactory.aspx?did=10455>

The third option is a **rental** retirement residence, where monthly fees are paid for space (e.g., apartment or room), meals and services. Anne-Marie Ambert, from the York University Retirees' Association, has written a two-and-a-half-page bulletin that sets out what you should know about rental contracts. Anne-Marie says of her report, *Contracts for Rental Retirement Residences in Ontario*: "For those exploring the idea of moving to a retirement residence or for those who know someone who is planning on doing so in the near future, I have written a brief cautionary information document about issues that can arise regarding the contract that prospective residents have to sign. Included are issues of misrepresentation and false verbal promises."

If you would like a copy of Anne-Marie's bulletin, please send an email message to her at ambert@yorku.ca. If you do not have access to email, please leave a phone message at 905-525-9140 ext. 23171 and MURA will send a copy to you by post.

Before signing a contract for any retirement residence, be sure to read the wording of the agreement carefully. You may want to seek legal advice; however, you should first find out whether the lawyer you plan to consult has experience with the type of agreement you are considering (condo, life lease, rental).

Honours Bestowed on Peter George



MURA member, and McMaster President Emeritus, Peter George was recently presented with an honorary Doctor of Laws degree at a private event in Convocation Hall. In addition to bestowing this honour, McMaster is naming its new on-campus student residence, classroom and activity building the Peter George Centre for Living and Learning.

Peter retired as McMaster's longest serving president seven years ago. He began his Mac career 52 years ago as a lecturer in economics, and later served as Dean of the Faculty of Social Sciences before being named president in 1995.

For details about Peter's contributions to McMaster, Hamilton and higher education in Ontario and Canada and his remarks at the special Convocation ceremony, please visit the McMaster Daily News web site at: <http://dailynews.mcmaster.ca/article/new-student-residence-and-teaching-building-to-be-named-for-peter-george/>

Welcome New Members

Mary Arnold, President's Office
Enrico Del Maestro, Investments
Sonja DePauw, Health Evidence and Impact
Anne McKeage, Health Sciences Library
Jolanta Windsor, Oncology

and a belated welcome to

Lisa Boniface, Centre for Continuing Education
Janet Losier, Postgraduate Medical Education

Recent Passings

Gladys Duckett, Hospitality Services, Jan. 27/17
Margaret Fraser, Science & Engineering Library, Jan. 22/17
Marlene Webb, Brockhouse Institute of Material Research, Feb. 21/17
William Jeeves, Languages & Linguistics, Nov. 13/16
Fadjar Ramelan, Chemistry, Mar. 23/17

Did You Receive this *MURAnews* by Postal Mail?

If you use email and have internet access, we would like to stop mailing *MURAnews* to you. Please send your email address to Helen Barton at barton@mcmaster.ca, or call her at 905-528-8951.

Please help MURA's budget by opting out of the postal mailing of *MURAnews*.

You can print your own *MURAnews* from the PDF copy we send by email, or just click the link in the email and read online.

Please note that MURA will happily continue to post the newsletter to those without email or internet access.



of Scams

The Government of Canada's Competition Bureau web site contains useful information about the many different kinds of fraud that target Canadians. It provides tips on how to protect yourself and debunks common myths that might allow fraudsters to gain your trust.

The web site features *The Little Black Book of Scams*. Originally produced by the Australian Competition and Consumer Commission, this booklet has been adapted as a tool to help Canadians identify and deal with a wide range of scams. According to the Commissioner of Competition, the Canadian version has remained one of its most popular publications since it was launched in 2012. The Commission has distributed over 100,000 printed copies to Canadians, and there have been more than 250,000 visits to the online version.

Topics covered in *The Little Black Book of Scams* include:

- Lotteries, sweepstakes and contests
- Pyramid schemes
- Money transfer requests
- Internet scams
- Mobile phone scams
- Health and medical scams
- Emergency scams
- Dating and romance scams
- Charity scams
- Job and employment scams
- Small business scams
- Service scams
- Handy hints to protect yourself
- Scams and you: What to do if you get scammed!
- Getting help and reporting a scam

Check out:

<http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03074.html> to find out more.

To obtain a print copy, please contact:

Information Centre — Competition Bureau
50 Victoria Street, Gatineau, QC K1A 0C9

Toll free: 1-800-348-5358

TTY (for hearing impaired): 1-866-694-8389

The St. Leonard's Society of Hamilton



Wants Your Old Computer Equipment

GREEN BYTE, located in downtown Hamilton in the old Right House building at 35 King St. East, Unit 49, Hamilton, needs your discarded computer equipment. As part of the St. Leonard Society, they refurbish and rebuild the used equipment and recycle the parts they cannot use. They then donate the computers to people who cannot afford one otherwise, with most of the recipients being children. They also sell used computers to the public if you are looking for such.

Drop-offs can be made anytime between 9 am and 5 pm, Monday to Friday. They are located near the King William Street entrance which has no ramp. You can wheel equipment in through the front door on King. If the load is large enough, someone will come and pick up.

For more information, please call 905 387 8389 or check their web site at: <http://greenbyte.ca>.

Volunteer Opportunities

▼ Student Open Circles

Dear Fellow Retirees,

Let me encourage you to consider volunteering during May and June with the Community Volunteer Action program of Student Open Circles which promotes weekly community volunteering among McMaster University students. Now in its fifteenth year, SOC's Community Volunteer Action program is the largest such program at McMaster. In 2016, it linked 330 McMaster University students to volunteer weekly in placements at agencies throughout Hamilton. Many of these programs are with children and youth that run during May and June but must do so with fewer volunteers due to the end of the McMaster academic year. This is where you can help as I have done in the past and will do so again this year. You will be asked to volunteer for about three hours a week for two months. The programs are well run and your volunteer time will be well used. You can be assured of adequate assistance and supervision. Please consider helping. This very time limited commitment on your part can very much help to deliver much needed program for our children and youth. See below for contact and placement details.

Best wishes,
Martin D. Dooley
Professor Emeritus, Department of Economics

Weekly Volunteer Placements:

Student Open Circles is looking for McMaster retirees to **help tutor and mentor at-risk children and youth by volunteering alongside McMaster students** this May-June in weekly groups that serve throughout the Hamilton community. You may choose from:

➡LAF (Learning and Fun) afterschool program

Choose one of Mondays – Fridays (3:00 pm-5:30 pm). Tutor and mentor at-risk kids from Grades 1-8 in small groups and one-on-one using creative and fun tools to assist with financial literacy activities, homework completion, and social skills.

➡**Pathways to Education** Thursdays (4:30-7:35 pm)
Tutor high school students through homework assignments, studying, social engagement and conversation.

➡**Dr. Davey Breakfast Program** Tuesday or Wednesdays (7:45-9:30 am) Be a role model for children, serving and cleaning up breakfast and snack program

For more information or to sign up for a weekly volunteer group, contact the Student Open Circles' Community Volunteer Action Program at cva@mcmaster.ca.

You may also find more information at www.StudentOpenCircles.com

▼ McMaster Convocation Assistants

Health Sciences Convocation

Thursday, May 25, 2017 (12:30 – 5 pm)

Spring Convocations

June 12 to 16, 2017 (7:30 am – 4 pm)

The Office of the Registrar welcomes retirees to become involved in the most exciting days of McMaster students' academic lives — convocations.

Volunteers are needed to assist at convocations, where your role would be to meet, greet and direct students and guests, check tickets and/or distribute hoods, tickets and diplomas to students. You will work alongside a full-time employee who can offer assistance and training.

If you are interested in signing up for any of the days listed above, please contact Rachel Huang in the Office of the Registrar, email convo@mcmaster.ca, or by phone at 905 525 9140 ext. 24386. More details on convocation can be found here:

registrar.mcmaster.ca/grad

Pinterest

by Nora Gaskin

You've just found a great recipe on the internet. You'd like to make it some time in the future, but you don't want to print it, and your browser bookmarks list is huge, unwieldy and difficult to keep organized. Pinterest to the rescue!

Pinterest, which bills itself as "the world's catalogue of ideas", is one of the fastest-growing social networks, with 97% growth in 2016, and about 100 million active users. Using Pinterest, you can "pin" pictures to "boards" that you can share with others or keep private. The pictures serve both as an organized catalogue of images, and as a set of bookmarks linking back to the web pages they originally came from.



Soups



Cauliflower Soup with Garlic Scapes # 651

Having your pins organized into topical boards makes it easy to refer back to them. When you visit Pinterest, you'll have the opportunity to "follow" people and boards that have content you're interested in, to search Pinterest by keyword, or to browse by topic. It is a visual discovery tool like no other, currently at 30 billion images, and counting.

Of course, Pinterest isn't just for recipes. You'll find travel ideas, how-to videos, home décor and organization, crafts, DIY projects, gardening, fitness, art and architecture, humour, car maintenance, computer software tutorials, fashion, photography – and much more.

And it can be very addictive! When I first started using it three years ago I couldn't get enough of the beautiful images of landscapes, gardens, architecture, travel destinations, art, home décor, and more, and spent many happy hours there. My enthusiasm has moderated over the years, but I still use it regularly as a filing system and discovery tool.

To use it, register for a free account. It's useful to install the "Pin it" task bar button in your browser so you can easily pin things from the web. Pinterest is available on desktop via any web browser, and has apps for Android and iOS.

Web site: <http://www.pinterest.com/>

Pinterest help: <http://help.pinterest.com>

Lager Lecture *Brain Health and Aging*

How does our brain change as we age? What consequences do these changes have on our mental functioning?

Dr. Jennifer Heisz, of the Dept. of Kinesiology at McMaster.

Wednesday, May 10th at 2 p.m.
McMaster Innovation Park, Room 1ABC,
175 Longwood Rd., South, Hamilton

Lecture is FREE. Please register to ensure your seat.

Contact Information

Jessica Lounsbury
905-525-9140 ext. 24882
jlouns@mcmaster.ca

What's New on the Optimal Aging Portal?

Over the past few months, new material has been added to McMaster's Optimal Aging Portal. Topics covered on the Portal's blog since the beginning of 2017 include:

- ! Exercises and manoeuvres that help with vertigo
- ! Tips to stay healthy at home
- ! Do sleeping pills help people with dementia?
- ! The benefits of progressive resistance training
- ! Living with heart failure

To see the latest evidence-based information on how to manage health conditions and to stay healthy, active and engaged as you grow older, visit <https://www.mcmasteroptimalaging.org/blog>.



MURA Trip for Members and Friends to See *The Madness of George III* at the Shaw Festival

Join us on **Tuesday, October 3rd, 2017** for a day trip to the Shaw Festival by Great Canadian coach. We depart at 10 am from the parking lot at Fortinos at 1579 Main Street West, Hamilton, where we have permission to leave our cars for the day.

During the trip to Niagara-on-the-Lake, MURA member Graham Roebuck (Professor Emeritus with wide-ranging interests in English, History and the Theatre) will talk to us about Alan Bennett's 1992 play *The Madness of George III*. Graham will explore aspects of Bennett's career, his deft treatment of history and the achievement of a subtle, appealing balance of tone "on the edge of tragedy and the edge of comedy". He will also discuss King George the Third and his supposed madness.

On arrival at Fort George we will take the shuttle into Niagara-on-the-Lake, where you will have free time until you make your way to the Royal George Theatre for the start of the play at 2 pm. We will be picked up at the theatre after the play for our return journey, arriving back at Fortinos at approximately 5:45 pm.

Total cost, including theatre ticket, all taxes and tip for the driver, is \$100 per person. You are free to purchase lunch at any of the many restaurants in Niagara-on-the-Lake or to bring your own picnic lunch.

To register, please complete the form below and mail it, along with a cheque, payable to MURA, dated 11 August 2017, to Mary Johnston, 15 Hillside Avenue South, Dundas ON L9H 4H7. **If you have any questions, please contact Mary at johnston@mcmaster.ca or 905-627-1409.**

Registration for this trip closes on August 11th, 2017. To find out more about the play visit <http://www.shawfest.com/playbill/madness-of-george/>.

Trip with the Retirees Association of Mohawk College to the Shaw Festival

If you like musical theatre, you may be interested in travelling to Niagara-on-the-Lake on the same date (**October 3rd, 2017**) with the Retirees Association of Mohawk College (RAMC) to see *Me and My Girl* at the Shaw Festival Theatre. MURA members and friends are welcome to participate in this RAMC day trip. For details, contact Nancy Fleming at 905-648-1960 or nancyfleming@cogeco.ca.

Registration Form

The Madness of George III at the Shaw Festival, Niagara-on-the-Lake **Tuesday, October 3rd, 2017**

\$100 per person (not including lunch) — **payable to MURA**
Book by August 11, 2017 (cheques may be post-dated to August 11, 2017)

To reserve seats, please complete this form and mail with a cheque payable to MURA to:
Mary Johnston, 15 Hillside Avenue South, Dundas ON L9H 4H7

of persons _____ Amount (# of persons x \$100) \$ _____

Name _____

Address _____

Postal Code _____ Telephone # _____ email address _____