



PRESIDENT'S CORNER

At about the same time as this newsletter arrives, you should be receiving a letter from McMaster in an envelope with "Office of Annual Giving" as a return address. Please open it, read it, and respond if you are able.

It's the announcement of **MURA's 25th Anniversary Fundraising Campaign.**

McMaster retirees have supported gerontology students annually since the early '90's with an annual \$1,000 scholarship to a full-time student and a \$250 prize to a part-time student.

In honour of MURA's 25th Anniversary, which will be celebrated in 2010, we are launching this project to raise enough money to permanently endow these awards. When we reach our goal - \$32,000 - we will have ensured that McMaster students receive financial support from Mac's retirees in perpetuity.

MURA Council has two reasons for undertaking this initiative. One is to relieve the annual budget so that, as costs of things like the newsletter and postage increase, we don't have to ask for more support. Council also recognized that the current awards are very modest in light of education costs, and will be more so in future.

So the hope is that the initial goal will not only easily be met by the generosity of McMaster's retirees, but exceeded. An optimist might even imagine that we could double or triple this. Any amounts contributed above \$32,000 will be used to increase the value of the awards.

The hope is that each of you will be able to contribute to this fund, in a small or large way. Contributions matching the theme of '25' are suggested in the letter (for example a one time gift of \$250 or a \$25 pledge per month or per year).

Here's another idea. You no longer have to pay a fee, as you once did, to receive all the benefits of MURA membership. You could make that former \$15 MURA fee your annual pledge to the scholarship fund.

Please do what you can. It's private. It's tax deductible. And it will help McMaster students for years to come

Retirees' Special Accomplishments

It's always amazing to learn about the extraordinary accomplishments our fellow retirees make in their communities and the world. Inspiration for all of us.

One that came to my attention recently is featured in this issue. Please see the story "A Retiree's Special Achievement".

Helen Barton

A Note to Salaried Pension Plan Members

by Les Robb

MURA Representative on the Salaried Pension Trust Committee

For those of you in the Salaried Pension Plan following the

indexing issue, the recently available annual fund returns show that there should be a pension increase better than the rate of inflation in January 2008. A reasonable estimate of the total increase is 3.9%.

We know now that the annual fund returns to June 30, 2007 on our Salaried Pension plan, before expenses, was 15%. After expenses, the return is likely to be better than 14%. We will have to wait until mid-November for the audited statement to provide an exact figure for the net (after expenses) rate of return before we can get an exact fix on the indexing, but assuming a net return of 14%, the increase will be about 3.9%.

The 14% number produces a five year average rate of return of about 8.4%. Subtracting the formula "threshold" of 4.5% from this 8.4% leaves 3.9% in excess of the threshold ("excess returns") available for indexing. We should expect to get all of this 3.9% as a pension increase in January. If inflation for 2007 comes in at about 2.2%, which is quite likely, we would get 2.2% for the current year and get the remainder of the 3.9% for "catch-up" as per a special formula in the Pension Plan.

It has been so long since we were in a position to make use of the 'catch-up' provision that most have forgotten about it. The way it works is that any of the excess return not needed for indexing can be applied to any missed indexing over the last 3 years. Since we have missed over 5% in the last three years, we can certainly make use of all of the excess return that is not needed for the current year's indexing.

Hence the full 3.9%, (or what ever the exact 'excess return' figure turns out to be - remember that the expense amounts are only an estimate so, although the rate of return before expenses of 15% is firm, the after expenses return of 14% in this calculation is still an estimate).

A Note to Hourly Pension Plan Members

by Helen Barton
President, MURA

MURA has been told that there is not enough information available at this time to be able to report at any length on the rate of return of the Hourly Plan pension fund, but an official MURA contact in Human Resources has stated that "it is anticipated that pensioners in the Hourly Plan may receive a modest increase this year".

A Retiree's Special Achievement



Their Polish roots have always been important to Wanda and Andrew Bujalski. Their special interest has been ensuring that the Polish language remains alive in Hamilton and Canada.

For over 20 years, until 2001, they were instrumental in raising \$5000 to \$9000 annually to pay lecturers to teach Polish language courses at McMaster University.

Wanda worked in the Music Library at McMaster from 1971 to her retirement in 1989. Her husband, who died in 1987, worked at Chedoke-McMaster

Hospital.

In 2002, Wanda became coordinator of a fundraising project to endow a permanent Polish language lectureship at McMaster. The goal was to ensure the continuation of university level Polish Language courses in Hamilton.

Earlier this year, Wanda was able to announce the success of this project at a special McMaster celebration. \$187,000 has been raised exceeding the \$180,000 goal. This goal was reached with the support of the Canadian Polish organizations in the community.

The yearly revenue produced by the endowment fund will pay for two Polish language courses a year, at the introductory and intermediate levels.

In her announcement earlier this year, Wanda said: "Our hearts are filled with joy knowing that so far from the land of our fathers, which we left across the ocean, we live in Canada, a country in which we have Polish language schools, and where the language and culture of our forefathers is kept alive."

As a further example of Wanda's dedication to the Polish language and her active retirement, her daughter Teresa Toth - vice principal at Bishop Ryan Secondary School - says her mother has been a leader of the Polish Language School in Hamilton where she taught the Polish language and culture to children on Saturdays for 40 years. And continues to do so.

Wanda has two other daughters - Martha, a criminal court judge in Brantford, and Eva, an elementary school principal in Brampton.

The Spirit of Retirement - A Retreat for Current Employees and Recent Retirees

Friday, November 23, 2007

9:00 a.m. - 4:30 p.m.

Royal Botanical Gardens, Burlington, ON

There is talk about financial planning for retirement, but what about personal, emotional and spiritual planning for a major life transition? Dr. Ellen Ryan, Professor Emeriti in Psychiatry and Gerontology, and Cathy Greven, a teacher and life coach, will facilitate this retreat. Retirement is not what it used to be, so come and learn about how and why things are changing. Give some thought to the challenges you are expecting to face, and start to make some plans about how you will step into this exciting new horizon. We will spend some time looking at what gives our lives meaning, and see the ways we can continue to make contributions. It is a wonderful opportunity to relax, gain some perspective and have fun doing it. A number of discussion based and experiential workshops will be offered in the afternoon.

The retreat is free for current employees. Recent Retirees are welcome to participate for a small fee. [Editor's note: Fee not yet set at time of publication] Please contact Carol Wood at the Chaplaincy Centre for more information at ext. 24127, or email: woodcar@mcmaster.ca.

A series of workshops on "Life Calling in Retirement" is planned for retirees in April 2008. They will take place on campus between 1:30-3:30 p.m. More information on these workshops will be featured in the next edition of MURAnews.

Remember to visit the MURA website www.macra.ca often. Our webmaster, Brian Ives, adds new interesting content frequently.

Looking for interesting volunteer opportunities?

"VOLUNTEER HAMILTON"
has hundreds of listings

Here are some examples...

- Work with at risk kids - mentor, tutor, give homework help, be a role model (Learning and Fun Program, Welcome Inn Community Centre)
- Volunteer with your pet - dog, cat, rabbit, guinea pig, goat, llama, horses, etc. - in an animal therapy team (BISHPets - Brain Injury Services of Hamilton, Haldimand-Norfolk and Niagara)
- Deliver library material to homebound patrons (Hamilton Public Library)
- serve on the Board of Directors of SAM (Senior Activation Management Program)
- Be a Bingo ticket seller (Canadian Red Cross, Hamilton Branch)
- Assist housekeeping staff (Ronald McDonald House)
- Work with residents in the Woodshop (St. Peter's Long Term Care Residence at Chedoke)

Browse the Volunteer Hamilton Senior Talent Bank at <http://www.volunteerhamilton.on.ca/stb/volopps.html>, Visit the Volunteer Hamilton Office at 267 King Street East, Hamilton, or call 905-522-0202 and ask that a Senior Talent Bank representative contact you.

THE ART GALLERY OF HAMILTON



Is looking for volunteers to help for a minimum of twice a month in one of the following areas:

- gallery shop and art rental
- media programming events
- tourism ambassador program
- membership/administration area

For further information and to download a Volunteer Application form, check the Gallery's website at: www.artgalleryofhamilton.ca (Support AGH>Individual Support>Volunteering), or email: volunteering@artgalleryofhamilton.com, or call 905-527-6610 ext. 400 and leave a message.



WELCOME NEW MEMBERS

Mrs. Debra Bernardo, Biology
 Ms. Melvina Boudreau, Medicine
 Mrf. Diane Brown, Educ. Services
 Mr. Christopher Bryce, Computing & Software
 Mrs. Cheryl Cherie, Math & Stats.
 Mr. Duncan Chong, Pathology
 Mrs. Mary-Anne Farmer, V.P. Academic
 Mr. James Fraser, Maintenance
 Mr. Ian Giles, Biology
 Mrs. Linda Grocott, V.P. Academic
 Mr. John Horsman, Clinical Epidemiology & Biostats.
 Miss Shirley Houison, Registrar, Sched. & Exams.
 Mrs. June Kertyzia, School of Nursing
 Mrs. Dimitra Markopoulos, Hospitality services
 Mr. John McAlley, UTS - Enterprise Systems
 Mr. Gary Miller, Purchasing Resources
 Mrs. Sandra Morino, Clinical Epid. & Biostats.
 Mrs. Renata Pikolon, Pathology
 Dr. Michael Prysziak, Medicine
 Mrs. Kristina Pylko, Building Operations
 Mr. Michael Roberts, Machine Shop
 Mrs. Sharon Rumpel, Security
 Dr. Ellen Ryan, Psychiatry
 Mr. David Schick, Mechanical Engineering
 Mrs. Brenda Sharpe, Psychiatry
 Mrs. Diane Spencer, HSC Graduate Studies
 Dr. Helen Thomas, School of Nursing

Important News from Pam and John...

Christmas Lunch—December 6th

Well, we decided
**IT WAS TIME FOR A CHANGE FOR
 OUR CHRISTMAS LUNCH,**
 so this year we are having it at



EastSide Mario's in the University Plaza, Dundas

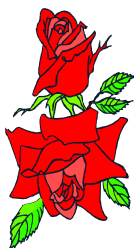
We would therefore like to invite you to join your Council Members for a festive lunch at **12 noon on December 6**. There will be lots of parking spaces and buses come right into the Plaza (stop in front of the Scotia Bank) or stop on either side of the road alongside the Plaza.

Mario's has a special Senior's Menu with several choices for \$8.99. This price includes a side salad, freshly baked garlic homeloaf, coffee or tea and a dish of ice cream. If you can't find anything among the seven choices on this menu, you can choose from the regular restaurant menu - either a lunch or dinner dish. So we are sure you will find something that will titillate your tastebuds. And of course, they have a liquor licence.

We will be in our own room, which holds up to 110, and Mrs. Claus will be there to greet you. There will be draw prizes and Council will be bestowing honorary membership on a very special couple. So please come out and catch up on the latest adventures of all your fellow retirees.

John McCutcheon & Pam Penny
 Christmas Lunch Committee

RECENT PASSINGS



Ms. Elizabeth Letman, Bookstore, June 28
 Mr. Thomas Woods, Maintenance, June 29
 Dr. William Scammell, Economics, July 11 **
 Miss Olga DiFrancesco, V.P. Academic, July 25
 Dr. Robert Love, Mgmt. Sci. & Info Systems, Aug. 18
 Mrs. Myrna McPherson, Mills Library, Aug. 22
 Dr. A.G. (Sandy) McKay, Classics, Aug. 31

** *Friends and colleagues are invited to honour Bill and share memories on Monday October 15 at 3:00 p.m. in the West Room of the University Club.*

CURAC Response to the Commission for a review of the 20 year old Ontario Benefits Act

The Pension Committee of CURAC is developing a response on behalf of College and University Retirees to the ONTARIO EXPERT COMMITTEE ON PENSIONS, which is reviewing the Ontario Benefits Act.

The Committee Chair, John Meyer of the University of Windsor Retiree Association has invited input from all retiree association members for the brief being planned for mid October.

The issues being addressed are: Pension Plan Funding; Pension Plan Surplus; Pension Benefits Guarantee Fund; Pension Plan Windups. Individual MURA members with relevant observations to make on any of these topics are invited to contact **John Meyer** at jmeyer@uwindsor.ca

Autumn Dinner - Tuesday, October 30th

Hamilton Chamber of Commerce. Our Guest Speaker will be Dr. Ellen Ryan, Professor Emeritus, Department of Psychiatry and Gerontological Studies.

Dr. Ryan is engaged in some fascinating research regarding the brain and aging. Her presentation is entitled **"Choosing to Age Creatively"**. Cost is \$32.00 pp. Cocktails (cash bar) 6:00 p.m., Dinner 7:00 p.m.

For further information please contact Margaret at mnr.jenkins@cogeco.ca or 905-648-2401. Send cheques to Margaret Jenkins, 430 Hamilton Drive, Ancaster, On L9G2B1

A REPORT FROM OUR PENSION AND BENEFITS COMMITTEE

The Pension and Benefits Committee is pleased to report that there should be an increase in Pensions for the Salaried Retiree Group for the year beginning 1 January 2008 of approximately 3.75%. It is anticipated that pensioners in the Hourly Plan may receive a modest increase this year.

**Roman March & Geoff Evans
 Co-Chairs**

ANNOUNCEMENTS FROM ANNE, OUR TRAVEL ORGANIZER

TUESDAY DECEMBER 4:

The trip to the Hummingbird Centre to see Irving Berlin's much loved show:
"White Christmas" is **SOLD OUT**



APRIL 5 - 16, 2008:



41 PEOPLE ARE BOOKED FOR THE **Caribbean Cruise** on the beautiful **Queen Mary 2**, which includes a coach trip To New York on April 5, overnight at **The Hampton Inn**, and sailing on April 6.
Please call Anne at 905-627-0968, or email at sincla@mcmaster.ca.

INFORMATION ON FUTURE COACH TRIPS PLANNED FOR 2008

THURSDAY FEBRUARY 14: "THE LEGENDS OF ROCK AND ROLL"



We will travel to St. Jacobs, where our first stop is "**Bo-Dee's Sweets**". Here we can buy baked goods, cookies and chocolates, etc. We then head over to "**The Black Forest Inn**" for lunch and the show. "**The Legends of Rock and Roll**" features live impersonations of all our favourite legends, including **Elvis, Little Richard, Neil Diamond, Roy Orbison, Tine Turner, The Supremes, Sony & Cher**, and many more.
Come along and reminisce with Anne while we enjoy these great songs.

Price: \$71.00 pp. Departing Fortino's, 1679 Main Street west, Hamilton, at **9:15 a.m.** Estimated return **5:30 p.m.**

TUESDAY MARCH 18TH:



"WINGS & WINDSHIELDS"



Today we travel to Cambridge. This trip is a wonderful mix of nature and technology, with a nice lunch thrown in for good measure. Our first stop is "**The Wings of Paradise**", where we are surrounded by hundreds of free flying butterflies. We stroll through a tropical garden and watch the butterflies feast on trays of fruit. They come from as far away as Costa Rica and Malaysia. It is quite a sight! Next stop is the "**Holiday Inn**" for an all-you-can-eat buffet. Then off to the "**Toyota Plant**" for an exciting new experience, travelling into the heart of **Toyota Motor Manufacturing, Canada**, to see how Robots and Team Members build the Corolla, Matrix and Lexus RX300. Trained guides will communicate directly with us through audio headsets as we travel on a motorized tram through the assembly area.

Price: 62.00 pp. Departing Fortino's, 1679 Main Street West, Hamilton, at **9:00 a.m.** Estimated return **5:30 p.m.**

THURSDAY JUNE 12:

CRUISE, LUNCH, WINE AND DINNER



Today we will board the lovely "**Hamilton Harbour Queen**" for a 2 hour Lunch Cruise, where we will enjoy the great scenery and learn the history of the harbour. We then travel to "**Kittling Ridge Winery**" for tasting (and buying?) Departing the winery we will stop at a Niagara-on-the-Lake marketplace to purchase baked goods, jams and crafts. Our day will conclude with a great dinner at the ever-popular **Betty's in Fort Erie**.

Price: \$89.00 pp. Departing Fortino's, 1679 Main Street West, Hamilton at **11:00 a.m.** Estimated return **8:30 p.m.**

TO BOOK ABOVE TRIPS COMPLETE AND RETURN PAYMENT SLIPS FROM BACK PAGE OF THIS NEWSLETTER WITH SEPARATE CHEQUE FOR EACH TRIP. CALL ANNE FOR DETAILS AT 905-627-0968, OR email sincla@mcmaster.ca

TRIPS BOOKING FORM



To book now for the following event, please complete the relevant section of this form and mail along with cheque and appropriate "cut-off" strip (below) to Margaret Jenkins, 430 Hamilton drive, Ancaster, ON L9G 2B1. Cheques must be made payable to **McMaster University Retirees Association**.

Date		# of persons	Amount \$
Tues. Oct. 30/07	Annual Fall Dinner/\$32.00 pp

Name:

Address:

Postal Code: Telephone #: e-mail address:

To book for any of the following events, please complete and mail the relevant section along with cheque to Anne Sinclair, 207 104 Osler Drive, Dundas, ON L9H 4B7. Cheques may be post-dated one month ahead of trip date, made payable to **McMaster University Retirees Association**.

Sat. Apr.5/08	Queen Mary 2 Cruise
	\$2,324.00 pp (cruise only)		

Name:

Address:

Postal Code: Telephone #: e-mail address:.....

Fri. Dec.7/07	Geritol Follies/\$25.00 pp
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Name:

Address:

Postal Code: Telephone #: e-mail address:.....

Thurs Feb 14/08	The Legends of Rock & Roll
	\$71.00 pp		

Name:

Address:

Postal Code: Telephone #: e-mail address:.....

Tues March 18/08	Wings & Windshields
	\$62.00 pp.		

Name:

Address:

Postal Code: Telephone #: e-mail address:.....

ATTENTION TO ALL RETIREES WITH E-MAIL ACCESS

We are endeavouring to update our membership base, streamline our service to you and, not incidentally, cut down on our operating costs. If you have an e-mail account, please send a note to Penny@mcmaster.ca, and your e-mail information will be added to the membership base.

NEWSLETTER MAILING

MURAnews is now available on the website at http://mura.mcmaster.ca/Pages/MURA_Activities/Newsletter.html. If you do NOT wish to receive hard copies (by snail mail), please e-mail our Membership Chair, Pam Penny at: penny@mcmaster.ca OR mail the form below to: Pam Penny, 3-60 Dundas Street, Dundas, ON L9H 7M6.

I do NOT wish to receive copies of the Newsletter . I will access through the website:

Name:.....

Address:.....

Postal Code: Telephone #: e-mail address:

Please return this strip to: **Pam Penny, 3 - 60 Dundas Street, Dundas, Ontario L9H 7M6**