

## PRESIDENT'S CORNER with Brian Ives



Would you believe! It's 2006 already!! Welcome to yet another year of the 21<sup>st</sup> Century.

Don't you feel it was only yesterday that we were fretting about the dreaded **Y2K** syndrome (*Can't you see the dread in those partying eyes,*

*above*)? As we watched the millennium arrive all around the world, they said we seniors would always connect more directly with the 20<sup>th</sup> Century, and the 21<sup>st</sup> would be merely a postscript to our lives. Well, it is now 6 years since I was caught in the panic, and in another year will have spent 10% of my life in the 2000's!

So we had better make the most of this unexpected opportunity. This issue of *MURA News* is packed with items which demonstrate how MURA is providing ways for you to enhance your own 2000+ experience. Right now, you can sign up for the March trip to "Forever Plaid", the extended tulip-time trip to Ottawa in May, one of the planned forays to Stratford Festival, our lunchtime recital get-together, or join a topical discussion group. You can enter our "logo/insignia" design contest. And, importantly, you can let the Nominating Committee know – *without delay, it meets on February 1!* – if you have interest in standing for election to the MURA Council.

As ever, if you have any suggestions, your input is always welcome. There is plenty we can do during these dull winter days, and doing it together usually enhances the experience.

Of course, MURA will continue to monitor and keep you advised of University developments with the potential for influence on retirees, but the rest of you can continue to relax and enjoy together our further transit into the 21<sup>st</sup> C.

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## NOMINATING COMMITTEE MEMBERSHIP

Representing Council:	Mrs. Helen Barton Dr. Roman March
Representing Membership:	Mrs. Murlis Cooper Ms. Helen Otrrosina
Chair:	Mrs. Mildred McLaren

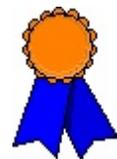
In accordance with our Constitution, a list of candidates to fill vacancies on Council will be presented by the Nominating Committee to Council at the March

meeting of Council. If you are willing to serve a term on MURA Council and would like your name added to this list, please contact the Nominating Committee Chair, **Mildred McLaren** at **905-304-7158**, or leave a phone message at the **MURA office, 905-525-9140, ext. 23171**, or drop a line to **MURA, Gilmour Hall, B108, McMaster University, 1280 Main Street West, Hamilton, ON L8S 4L8**.

As our President has mentioned, the Nominating Committee will be meeting on **February 1<sup>st</sup>**. Although our Constitution makes provision for nominations to be received "up to seven (7) days prior to the date set for the annual general meeting..." it would be most helpful if the Nominating Committee had the list of names prior to their meeting on February 1<sup>st</sup>. So please let us hear from you **as soon as possible**.

We had a very positive response from the membership last year, especially in the area of faculty representation. We currently lack representation in the area of support staff (MUSA). This is a commitment that you won't find too demanding. In fact you will enjoy it, knowing you are involved in helping to protect the interests of your fellow retirees, while benefitting from social interaction with old colleagues.

## INSIGNIA DESIGN COMPETITION



**MURA is considering the adoption of a distinctive insignia to identify the Association and its members.**

**Members are invited to submit proposed colour artwork for an attractive and recognisable insignia/logo which can be used on lapel pins, ties and scarves, MURA News masthead and other publications. Submissions should include a "heraldic" explanation of the design.**

**Address your submission(s) to MURA, Room B108, Gilmour Hall, McMaster University, Hamilton, Ont. L8S 4L8  
not later than March 15, 2006**

The following two articles give details of the situation regarding pension increases for 2006, or lack thereof. The first article from Les Robb explains why members of the **Salaried Pension Plan receive a 0.19% increase**. The second article by Jeff Chuchman explains why members of the **Hourly Pension Plan received no increase on January 1, 2006**. **Carefully read the section that applies to your particular situation.**

**What happened to my January pension increase?**



**Contributed by Les Robb  
MURA representative on the Pension Trust Committee  
For the Salaried Pension Plan**

You should have recently received a letter from Retirement Support Services (signed by Jeff Chuchman) letting you know that the pension increase for 2006 will be a tiny 0.19%. This note is intended to help you understand how the increase turned out to be so small when the pension plan's investment return for the past year (July 1 2004 to June 30 2005) has been 10%.

In an article in MURA News a year ago, I explained how the formula worked and provided a table showing how the calculation was done. I am not going to give the same degree of detail in this article as last year, but interested readers can read last year's article on the MURA website [http://mse.mcmaster.ca/MURA/pages/MURA\\_activities/MURANewsJan05.pdf](http://mse.mcmaster.ca/MURA/pages/MURA_activities/MURANewsJan05.pdf).

The pension increase calculation is based on the difference between the 5 year average rate of return and 4.5%. The calculation for the 2006 increase is as follows:

<b><u>Calculation of Five Year Average (for 01/01/06 increase)</u></b>	<b><u>%</u></b>
2005 Rate of Return (ending June 30, 2005)	10.00
2004 Rate of Return (ending June 30, 2004)	14.84
2003 Rate of Return	(2.57)
2002 Rate of Return for 6 months (Jan 1/02 to June 30/02)	(2.81)
2001 Rate of Return (ending Dec. 31, 2001)	1.14
2000 Rate of Return for 6 months (July 1/00 to Dec. 31/00)	2.84
 Total Return for Last Five Years	 23.44
 Five Year Annual Average Return (Total Return / 5)	 = 4.69%
(A) Rate of Return in Excess of 4.5% (4.69% - 4.5%)	= 0.19%
(B) Average Consumer Price Index to June 30, 2004	= 2.08%
Increase to Pensions (the lesser of A and B)	= 0.19%

As I explained last January, the calculation includes two half year periods because of a change in the reporting period in 2002 (from January to July). If you are comparing the above numbers to those I provided last year, you'll find that the return reported for the last 6 months of 2000 is less than last year's report (2.84 instead of 3.56). The number in last year's report was an estimate; 2.84 is the final number provided by the Auditors just recently.

With everything taken into account the 5 year average comes out at only 4.69%, barely above the 4.5% which must be earned before indexing begins.

**Looking Ahead: What about next year?**

It might be wiser of me to not write about this since I made an assumption that was not very helpful a year ago. Yet I will try again, as I know I have some readers that are very interested in this issue.

Next year the calculation will eliminate the 6 months in 2000 and the first 6 months of 2001 and will add the 2006 rate of return (July 1 2005 to June 30, 2006). Again I must make an estimate for the last 6 months of 2001, but I think it unwise to just assume half of the 1.14% will be the final number. Rates were falling during this period and, in fact, rates go negative the next year. A more realistic assumption is that the earnings in the last 6 months of 2001 are lower than half the annual return, so I am going to assume a zero return (recognizing that this might still be optimistic). Making this assumption, the 4 year return (before adding in a guess about 2005-2006) would be **19.46%** [10 + 14.84 + (-2.57) + (-2.81) + 0].

The 5 year total needs to be 22.5% (4.5% X 5) before any indexing is earned so all that is needed for indexing to be possible next year (if the assumption above is correct) is that the pension fund earns more than 3.04% in 2006.

The markets have been doing very well over the past year and, as the markets go, so goes our pension fund. So the

prognosis for a return above 3.04% and some indexing is good. Each additional 5 percentage points of return to our fund (over the 3.04% mentioned) allows for another percentage point of indexing. For example, an 8.04% return would allow for 1% indexing.

We are finally getting over the historical period of low and negative returns that have prevented us from getting indexing. It is still a challenge for our fund to do better than 4.5% each year by the amount of inflation so that full indexing can become a reality. Keep tuned.



**Information on the Hourly Pension Plan – 2006 potential pensioner increase calculation**  
**Provided by Jeff Chuchman**  
**Manager, Retirement Support Services**

As in the Salaried Pension Plan, the **Hourly Pension Plan** also uses a 5-year average rate of return to determine whether pensions paid from the Plan should be increased. However, the formula in the Hourly Plan requires that the 5-year average rate of return on the Funds exceed 6.0%, a higher rate than required by the Salaried Plan.

Although the Hourly Pension Fund's investments have exceeded expectations over the past 2 years, negative returns in the preceding 3 periods resulted in a five-year average of 3.86%, which is less than the required 6.0%. **Therefore there will be no increase to pensions paid from the Hourly Plan on January 1, 2006.**

The 5-year calculation is as follows:

<b>Calculation of Five Year Average (for 01/01/06 increase)</b>	<b>%</b>
2005 Rate of Return (July 1, 2004, to June 30, 2005)	11.09
2004 Rate of Return (July 1, 2003, to June 30, 2004)	13.04
2003 Rate of Return (July 1, 2002, to June 30, 2003)	(2.94)
2002 Rate of Return for 6 months (January 1/02 to June 30/02)	(5.05)
2001 Rate of Return (January 1, 2001, to December 31, 2001)	(0.17)
2000 Rate of Return for 6 months (July 1/00 to December 31/00)	3.33
<b>Total Return for Last Five Years</b>	<b>19.30</b>
Five Year Annual Average Return (Total Return / 5)	= 3.86%
(A) Rate of Return in excess of 6.0% (4.14% - 6.00%)	= (2.14)%
(B) Average Consumer Price Index to June 30/04	= 2.08%
Pensioners Increase (the lesser of A and B)	= 0.00%

The calculation includes two half year periods because of a change in the reporting period in 2002 (from January to July).

A newsletter from the Hourly Pension Plan Retirement Committee will be issued in January that describes the rate of return and pensioner increase calculations. If you have any questions or concerns, please contact the McMaster Retirement Support Services Unit at 905-525-9140, extensions 24570 or 23692.

***Why do the rates of return differ between the Hourly and Salaried Pension Plan?***

McMaster University sponsors three pension plans – two for members of the Salaried Plan (including MUSA, MUFA, TMG, and Clinical Faculty members), and one for members of the Hourly Plan (including employees of our six bargaining units in Physical Plant, Hospitality Services, and Security and Parking Services). The two Salaried Plans participate in a single Master Trust Fund that had accumulated assets of \$873,524,000 as of June 30, 2005. The Hourly Plan is invested in a separate Trust Fund that had accumulated assets of \$29,078,323 as of June 30, 2005. These two separate Trust Funds are managed by different investment managers and contain different asset mixes, thereby contributing to diverse investment returns each year.

## CURAC 2006 CONFERENCE

The annual conference of CURAC (College and University Retiree Associations of Canada) will be held on the University of Guelph campus, Thursday May 25 and Friday May 26, 2006. The program planning is well underway and a variety of topics of interest to both retired faculty and staff will be on the agenda.

Since the conference is so close to McMaster this year, why not plan on attending?

One part of the program will focus on finding out about non-medical retirement benefits at Canadian post-secondary institutions. How do we compare to others? What should our goals be in trying to improve these types of benefits for both current and future retirees? This session will discuss retiree benefits such as

- Services (parking, library, computing, recreation, social)
- Financial (earning opportunities, discount programs)
- Education, academic and research opportunities
- Retiree housing
- Formal recognition of faculty and staff when they retire
- Institutional support of retiree associations

Although our major concerns revolve around the welfare of retirees, retirees and retiree associations often contribute significantly to their former employer. Another conference session will discuss

- Some examples of formal mechanisms that exist to promote and support retirees' continuing interaction with their university or college
- Activities that involve retirees at various colleges and universities

What was your retirement process like? What were you told about retirement and what advice were you given? Some universities do an outstanding job in this regard, giving consideration not only to the financial implications of retirement, but also to the social adjustments and psychological changes that are involved. Should CURAC develop a "best practices" package that would help universities deliver a more uniform and informative retirement program?

Some of the best pre-retirement programs being delivered by Canadian post-secondary institutions will be discussed at the conference

Be sure to register early to take advantage of the reduced rate for early registration. The registration fee will be under \$100, and that includes Thursday lunch and the banquet.

For those with access to the internet, go to CURAC's website at [www.curac.ca](http://www.curac.ca). This will lead you to the registration site at the University of Guelph.

If you do not have access to the internet, please call Helen Barton at 905-528-8951 to have a registration form mailed to you.

Helen Barton

### ***Did you know that***

by including McMaster in your estate plans, you can endow a lasting legacy in memory of someone you love?

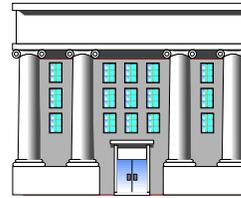
To discuss a gift to McMaster through your will, please call the **Office of Gift Planning at 905-525-9140 ext. 23447.**

## STANDING COMMITTEE ON PENSIONS

In order to increase the effectiveness of MURA, The Standing Committee on Pensions of MURA has been authorized to begin contacting all relevant McMaster Pension groups in order to:

- 1) Collect information about their activities.
- 2) Establish some formal representation on their respective committees.

Roman March



## SPECIAL EVENTS

The MURA Council has discussed the idea of introducing special events to complement the ongoing trips, Christmas luncheon and Annual Meeting. The intent of these events is to provide an opportunity for retirees to return to campus and enjoy some of the wide variety of activities being offered within our University community. In a separate article in this Newsletter, Roman March has outlined his plans to host some investment seminars in which he will pull some expertise from the Faculty of Business. We hope you will take advantage of this opportunity to participate in this and other events. You will enjoy some of the ongoing campus activities and share in a lunch with some old friends and colleagues.

Some suggestions for future events include a tour of campus which with all the recent building and ongoing construction should prove interesting, a tour of the McMaster Museum of Art with its resident and visiting exhibits, and a cooking demonstration by the Chef of the University Club followed by a buffet dinner featuring the menu just demonstrated. We would welcome any suggestions for events you would like to see happen in the future. These do not have to be confined to the university campus but should be complementary to the wonderful and varied trips planned by Anne Sinclair. Please email me with any ideas you may have at [mnr.jenkins@cogeco.ca](mailto:mnr.jenkins@cogeco.ca) or call 905-648-2401. Thank you!

For the inaugural event we have chosen the Lunchtime Concert featuring Suzanne Shulman and Valerie Tryon. This is a rare opportunity to enjoy for absolutely no admission charge, these two well known and talented artists performing duets for piano and flute. This concert will take place in Convocation Hall on **Tuesday, March 28<sup>th</sup> at 12.30 p.m.** Following the concert we will have lunch at the University Club. The cost of lunch is still to be confirmed but including taxes and gratuities should be about \$16.50. We hope you will chose to participate in this event.

**I will be away until March 18**, and Anne Sinclair has kindly offered to be the phone contact in my absence. Anne's number is 905-627-0968. I look forward to hearing from many of you.

Margaret Jenkins  
Special Events Coordinator

## FOCUS GROUPS/SEMINARS/LECTURES

MURA is planning to hold a series of Focus Groups, Seminars and Lectures for all interested retirees in late March 2006. The first topic which deals with Financial Investments will be led by members of Council who have considerable experience in these matters. Faculty and graduate students from McMaster Business School will be invited to lend us their expertise. We will try to ensure that those who lead these events have NO Conflict of Interest in any investment instruments/products from financial companies.

If you would like to attend any of these events, please inform **Roman March** at [romanmarch@yahoo.ca](mailto:romanmarch@yahoo.ca) phone: (905) 524-2364, or snail-mail to MURA Office, indicating your approximate level of knowledge and experience in investment matters when responding, i.e., Beginner/ Moderate/ Knowledgeable/ Expert.

We shall plan to provide seminars and lectures on various topics according to the response we receive, and use the Newsletter to keep you informed.

Roman March  
Margaret Jenkins  
Special Events Coordinators



## WELCOME NEW MEMBERS

Dr. Louise Barber—Biology  
Dr. Alan Blizzard—Leadership/ Learning  
Mrs. Sheryl Franco—Psychiatry  
Mrs. Barbara Love—School of Nursing  
Dr. Bernadette Lynn—Financial Mgmt Services  
Mrs. Maria Pugliese—Hospitality Services  
Prof. Paul Vrooman—Social Work  
Mr. Wilfred Ward—V.P., Administration

## RECENT PASSINGS

Mr. Floyd Gallinger, Physical Plant, Oct. 5<sup>th</sup>  
Dr. R.H. Johnston, History—October 19<sup>th</sup>  
Mrs. Florence E. Norrington, Bookstore, Oct 22<sup>nd</sup>  
Mrs. Nathalie D. Emmett, Theatre Events Mgr, Oct. 28<sup>th</sup>  
Mr. Gerald Blanchard, Custodian—Nov. 13<sup>th</sup>  
Mrs. Jean Marshall, Custodian—Nov. 21<sup>st</sup>  
Dr. George H. Flight, OBG—Nov. 25<sup>th</sup>  
Mr. Ross W. Gordon, Library—Dec. 8<sup>th</sup>  
Mrs. Brenda Orgar, Social Work—Dec. 8<sup>th</sup>  
Dr. Oded Bar-Or, Pediatrics—Dec. 8<sup>th</sup>  
Mrs. Mariana C. Brown, Secretariat—Dec. 12<sup>th</sup>  
Dr. Harold A. Wood, Geography—Dec. 24<sup>th</sup>  
Dr. Barbara Ferrier, Biochemistry—Jan. 3<sup>rd</sup>



## REPORT FROM ANNE SINCLAIR

October 6, 2005 saw us going to Betty's for a great lunch as usual, then on to the Shaw Festival Theatre for a performance of "Gypsy".



December 9<sup>th</sup> we travelled to Salvatore's Restaurant in Buffalo for a lovely meal in this spectacular restaurant, followed by a performance of the "Living Singing Christmas Tree". The drive home through the dazzling display of Christmas lights helped put us in a festive mood.

I will be cruising from February 10-23 (my favourite thing). When I get back I should have information about the proposed **Panama Canal Cruise in 2007**. I will bring you up to date in the next MURAnews. However, if you call or e-mail me to let me know that you are interested, I will get in touch as soon as I have the information.

## Talking about favourite things...

### Sing Julie Sing

To commemorate her 69<sup>th</sup> birthday on October 1<sup>st</sup>, actress/vocalist **Julie Andrews** made a special appearance at Manhattan's Radio City Music Hall for the benefit of **AARP**. One of the musical numbers she performed was "My Favorite Things" from the legendary movie "**The Sound of Music**". However, the lyrics of the song were deliberately changed for the entertainment of her "blue hair" audience. Here are the lyrics she recited:

Maalox and nose drops and needles for knitting,  
Walkers and handrails and new dental fittings,  
Bundles of magazines tied up with string,  
These are a few of my favorite things.  
Cadillac's, cataracts, hearing aids and glasses,  
Polident, Fixodent, and false teeth, in glasses,  
Pacemakers, golf carts, and porches with swings,  
These are a few of my favorite things.  
When the pipe breaks,  
When the bones creak,  
When the knees go bad.  
I simply remember my favorite things  
And then I don't feel so bad.  
Hot tea and crumpets, and corn pads for bunions,  
No spicy food or food cooked with onions,  
Bathrobes and heat pads and hot meals they bring,  
These are a few of my favorite things.  
Back pains, confused brains, and no fear of sinnin,  
Thin bones and fractures and hair that is thinin,  
And we won't mention our short shrunken frames,  
When we remember our favorite things.  
When the joints ache,  
When the hips break,  
When the eyes grow dim,  
Then I remember the great life I've had,  
And then I don't feel so bad.

*Ms. Andrews received a standing ovation from the crowd that lasted over four minutes and repeated encores.*

**\*\*INFORMATION ON PLANNED TRIPS\*\***



**"Forever Plaid", Wednesday March 15, 2006. Stage West, Mississauga.**

Great buffet, comfortable seating. Super theatre performance. One of the most popular musicals in recent history. Deliciously goofy revue which centres on four young singers killed in a car crash in the 1950's while on their way to their first concert and now miraculously revived for the posthumous chance to fulfill their dreams and perform the show that never was. Singing in the closest harmony, squabbling boyishly and executing their outlandish choreography with overzealous precision the "Plaids" are a guaranteed smash. A program of beloved songs and patter that will keep audiences rolling in the aisles when they are not humming along to the great

nostalgic pop hits of the 50's.

**Price of \$85.00 per person** includes: Deluxe Motor Coach Transportation; matinee performance of "Forever Plaid" ; deluxe hot and cold buffet; all taxes, service charges and driver's tip.

**Coach departs Fortino's, 1579 Main St. West, Hamilton, at 10:00 a.m. with estimated return of 5:15 p.m.**

*O L I V E R*

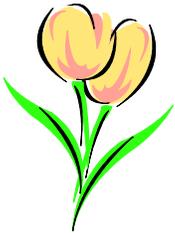


**The Stratford Festival Theatre, "Oliver". Monday April 24, 2006.**

"Oliver" music, lyrics and book by Lionel Bart. The story of Oliver Twist, known and well loved by everyone. By popular demand, a pre-theatre lunch will be enjoyed at the **Elmhurst Inn** in **Ingersoll**.

**Price of \$109.00 per person** includes Deluxe Motor Coach Transportation; performance of "Oliver" at Stratford Festival Theatre; roast beef lunch; taxes, service charges, driver's tip.

**Coach departs Fortino's, 1579 Main St. West, Hamilton at 9:30 a.m. with an estimated return of 6:00 p.m.**



**The Ottawa Tulip Festival, May 15, 16 & 17, 2006. The Five-Star Hilton Hotel in Gatineau**

will be home for two nights. Located just minutes from downtown Ottawa, it is connected to the **Casino du Lac Leamy** which is one of the official tulip sites of the Festival.

The Canadian Tulip Festival, which is the largest in the world, began with a gift of 100,000 tulips to Canada from the Netherlands over five decades ago. This gesture showed their appreciation for the safe haven they were granted in Ottawa during the second World War, and for the role Canadian soldiers played in the liberation of the Netherlands.

**Price includes:** Deluxe Motor Coach transportation; 2 nights at the Hilton Hotel in Gatineau; admission to the new "War Museum"; driving tour of Ottawa and time at the Marketplace; 2 full breakfasts; 1 luncheon cruise in Kingston and 2 dinners; \$20.00 in coin vouchers plus free time at the Casino; visit to the Kingston tulip display; all taxes, services charges and baggage handling. Driver and escort gratuities are not included.

**Coach departs Fortino's, 1579 Main St. West, Hamilton at 8:30 a.m. May 15, with an early evening return May 17. Costs per person: Double \$439.00; Triple \$424.00; Quad \$414.00; Single 544.00.**

**Cheques payable to MURA may be post-dated to April 1/06 and mailed to Anne.**



**"South Pacific", The Avon Theatre. Wednesday October 25, 2006.**

Enjoy this Rodgers and Hammerstein's wonderful production of a war-time romance on a Pacific Island. Pre-theatre lunch at the **Elmhurst Inn**.

**Price of \$106.00 per person** includes Deluxe Motor Transportation; performance of "South Pacific" at Stratford's Avon Theatre; roast beef lunch; taxes, service charges and driver's tip.

**Coach departs Fortino's, 1579 Main St. West, Hamilton at 9:30 a.m. with an estimated return of 6:00 p.m.**

For further information and reservations on any of the above trips, please contact Anne @ (905) 627-0968, or e-mail: [sincla@mcmaster.ca](mailto:sincla@mcmaster.ca).

Cheques may be post-dated one month ahead of trip date for day excursions, made payable to MURA and mailed along with the relevant portion from the "Money Matters" page to Anne Sinclair, Apt. 207 - 104 Osler Drive, Dundas, Ontario L9H 4B7

**MONEY MATTERS**



To book now for any of the following events, please complete the relevant section of this form and mail along with cheque and the appropriate “cut-off” strip (below) to **Anne Sinclair, 207 - 104 Osler Drive, Dundas, Ontario L9H 4B7**. Cheques may be post-dated one month ahead of trip date, made payable to **McMaster University Retirees Association**.

<u>Date</u>		<u># of persons</u>	<u>Amount \$</u>
Wed Mar 15/06	“Forever Plaid”, Stage West \$85.00 per person	.....	.....

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

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Mon Apr 24/06	“Oliver”, Stratford Festival Theatre \$109.00 per person	.....	.....
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Name: .....  
 Address: .....  
 Postal Code: ..... Telephone #: ..... e-mail address:.....

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May 15,16 & 17 (3 days/2 nights)	The Ottawa Tulip Festival \$439.00 per person (double)	.....	.....
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Name: .....  
 Address: .....  
 Postal Code: ..... Telephone #: ..... e-mail address: .....

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Wed Oct 25/06	“South Pacific”, Avon Theatre \$106.00 per person	.....	.....
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Name: .....  
 Address: .....  
 Postal Code: ..... Telephone #: ..... e-mail address: .....

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***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 [“mura@mcmaster.ca”](mailto:mura@mcmaster.ca) and your e-mail information will be added to the membership base.

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**NEWSLETTER MAILING**

As *MURAnews* is now available on the website, if do **not** wish to receive hard copies please indicate

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

Please complete and return this strip to **Mrs. Bonnie White, Membership, McMaster University Retirees Association, 1280 Main Street West, Hamilton, ON L8S 4L8**.

