



## PRESIDENT'S CORNER

As retirees, our quality of life is affected by our health and, secondly, by our financial well being. One of MURA's top priorities must continue to be monitoring and safeguarding our pensions and health care benefits, and working toward improvements where possible (e.g. better indexing of our pensions). We are also mindful of the current climate of change that may

affect future retirees.

MURA's representatives on the University salaried and hourly pension committees are an important part of this process. Articles they have written appear elsewhere in this issue. Another of MURA's important roles is helping to keep the connections - the connections among retirees, and between retirees and the University community.

Strengthening these connections will be a major focus of our future initiatives. More and improved communication, more retiree events, and more opportunities to volunteer on campus or in the community might help.

What would you like? An online bulletin board? Profiles of retirees in MURAnews? More events - either on or off campus - with fellow retirees? To be a student mentor? To have a volunteer matching service?

Do you have other ideas? Would you like to work on, or help with, some of this "connection making" in some way? Please let me know. Send email to me via [mura@mcmaster.ca](mailto:mura@mcmaster.ca), write to me at the MURA Office, or call me at home (905-528-8951).

Over the next several months you'll be seeing and hearing about the MURA student awards endowment initiative. Please support this project to the extent you are able.

Thanks to those who helped make the recent annual general meeting a success - the Parking Office for providing complementary parking, the management team that did an excellent job on *The Campus Landscape* presentation, and the Athletics & Recreation managers for a most interesting tour of the David Braley Athletic Centre. Also to those of you who attended. What a great turnout!

My thanks also to the members of MURA Council, all who have agreed to continue, who will provide me with much needed support. I will also be counting on **Brian Ives**, Past President, for valuable guidance. MURA owes him a vote of thanks for his four years of excellent service as Vice President and President. **Joan Parker** has taken on the role of Vice President. And **Helen Dietsche**, retired from University Technology Services, joins us as a Councillor.

We will miss **Mildred McLaren** on Council. Mildred contributed six years of dedicated service to MURA, as Vice President, President and Past President and also, for the past year, as MURA Observer on the University Board of Governors.

Helen Barton

## WHAT WE LEARNED FROM THE ANNUAL GENERAL MEETING PRESENTATIONS

Did you know that there has been a 40% growth in space in Mac's university buildings in the last 10 years? In 1997 we had about 3.1 million square feet - now it's 4.4 million. (For those of you who are really into facts and figures, these numbers don't include the hospital.)

These stunning growth numbers emerged during "The Campus Landscape" presentation at the Annual General Meeting on May 30. The presentation was made by members of the Campus Development Team. Members learned about the extensive campus building projects of the last 10 years, as well as the impressive landscaping planning and effort that is ongoing to make the campus a showplace.

Bob Dunn, Assistant Director of the Physical Plant, talked about the building projects - 17 of them. \$400 million has been invested in new and renovated space over the decade. A slide show of these projects highlighted the new architectural features that are making our campus interesting and lovely to look at.

We also learned that McMaster invested \$28.5 million between 2003 and 2006 in a comprehensive energy reduction program estimated to save \$1.5 million annually. The University has also adopted a "green" building policy which will further reduce energy costs and be more environmentally friendly.

Barb Rabicki, Landscape Designer and Grounds Manager, Physical Plant, talked about the landscaping principles being followed, which include a pedestrian focussed campus and well maintained landscaping that enhances McMaster's image. Another interesting concept is the creation of "compelling places", like the Class of '54 Oasis Garden, which has special and memorable qualities that entice people to linger and come back often. We were treated to a slide show highlighting the new beauty of McMaster, showing examples of environmental stewardship, extensive tree planting, new signage, four season gardens, and many "before" and "after" transformation examples.

The AGM was well attended, with about 115 retirees assembling in Convocation Hall for the afternoon's events. The afternoon began with lots of socializing, accompanied by a nicely presented and tasty luncheon.



Many retirees came to pay tribute to Stuart Winn, who was presented with a certificate of honorary membership in MURA in recognition of his contribution as a "founding father" of the organization. Stuart spoke to the meeting about the early days of MURA.



Helen Otrassina, former MUMC Colleague poses with Stuart Winn at the AGM.

In response to being questioned about MURA's future, Stuart said he thinks that service to the University and the community is an area that should be emphasized. One idea was to provide volunteers to assist in curriculum assessments, or to monitor student activities and exams in specialized program areas such the School of Nursing. Another activity Stuart favours is to set up programs in local schools to provide students with the opportunity to talk to "old people" about aging.

After the formal Annual General Meeting, about 35 retirees went on a tour of the new David Braley Athletic Complex. From competition-level indoor track, to fitness centre, to indoor climbing wall, to salt water hydrotherapy pool in the Sports Medicine and Rehabilitation Centre - to mention just a few of its amazing features - the complex is well worthy of the attention of any retiree who gets a chance to take a tour or make use of its facilities.

Helen Barton



Murlis Cooper and Geoff Evans exchange some amusing remarks at the reception.

We were all delighted to renew our acquaintance with Lois Tupper from Divinity College days.



## EXECUTIVE AND COUNCIL FOR 2007-2008

Honorary President

Arthur Bourns

### Executive

Past President

Brian Ives

President

Helen Barton

Vice President

Joan Parker

Treasurer (ex officio)

Beth Csordas

Secretary (ex officio)

Marianne Van der Wel

### Councillors

Term to 2010:

Rod Phillips

John McCutcheon

Helen Dietsche

Continuing in office until 2009:

Geoffrey Evans

Kathy Overholt

Pam Penny

Continuing in office until 2008:

Margaret Jenkins

Roman March

Joan Morris

### Consultants

Salaried Pension Trust Cttee:

Leslie Robb

Hourly Pension Plan Committee:

Cliff Andrews

Editor, MURAnews

Veronica Morrison

Trips Organizer:

Anne Sinclair

Retiree Support Services:

Jeff Chuchman



We managed to get most of our council members for 2007-2008 to pose, but some of them got away.

## MURA MEMBERSHIP

July 2007

Employee Group	Members
Affiliates	33
Clinical Faculty	104
Faculty (MUFA)	497
Hourly employees	234
Management Group	127
Staff (formerly MUSA)	555
Research Associates	8
Survivors	219
Honorary	3
<b>TOTAL</b>	<b>1780</b>

**Notes from the report to the MURA AGM, May 30, 2007**  
**by Les Robb**  
**MURA Representative on the Salaried Pension Trust Committee**

I am your representative on the Pension Trust Committee of the Salaried Pension Plan at McMaster. I thought today I would spend a few minutes on the nature of that Committee.

This Committee has prime responsibility for overseeing the Pension Plan and, in particular, the investments of the Plan. The Committee has 16 members, of which 8 are representatives of various Plan member groups: Faculty and Librarians (3), CAW (2), TMG (1), CFA (1), and Retirees (1). The Finance Committee of the Board appoints 4 members and there are 4 ex-officio members (the Board Chair & Vice Chair, the President and the VP Administration).

Although the Committee only makes recommendations to the Finance Committee and thence to the Board of Governors, in many instances changes can only be made on the basis of recommendations from the Pension Trust Committee. In short, representatives of Plan members can, and do, have considerable say in the operation of our plan. If the investments of the Plan do poorly part of the responsibility is that of the Plan member representatives.

The returns of the McMaster Plan have been weak for the last few years and, as you are all aware, our indexing has fallen short of keeping pace with the cost of living. The poor indexing result is partly due to a formula that has a five year memory so that the negative returns of 2002 and 2003 have continued to hurt us. The other fact that has not helped us is that our fund performance is only average compared to the other university pension plans in Canada. Had we performed in the top quarter of Canadian University Pension funds over the last five years our indexing would have been better.

Some years ago the Committee made the decision to invest more than average (for Canadian pension plans) in international markets. In the last few years this allocation has hurt our performance (relative to those funds more heavily invested in Canadian equities). However, the Committee continues to believe that this diversification is a good decision for the long run.

We on the Pension Trust Committee are working hard to do better in the future, both absolutely and relatively, and to that end we have made changes to some of our investment managers and invested in new ways in recent years. We have replaced one underperforming manager and reallocated international funds that were previously index funds (because of previous legal requirements) to active investment managers. I am optimistic that we will perform better relative to our peers in the future.

So, now to the question you have been waiting for: what does indexing for next January look like at this juncture? I am quite confident that we will get full indexing for the current year next January. A massive market collapse before the end of June could, of course, prove me wrong. By the time you read this you will probably know whether that has happened. Last spring I thought we were going to do quite well too, but a falling market in May and June meant we ended up with less than full indexing last January. However, I am more confident this time around. In the first nine months of our year (since July 1, last) our funds have earned about 13 and one-half percent (net) and I calculate that we need only about a 5% return in the current year to achieve full indexing (if inflation continues to run around 2%). So, I'm looking forward to good news in the fall.

**A NOTE TO THE HOURLY McMASTER PENSIONERS**  
**from Cliff Andrews**  
**MURA Observer on the Hourly Pension Plan Retirement Committee**

There not being a huge turnout of the hourly ranks at the recent MURA annual general meeting, it was considered prudent that we put a few lines in the Newsletter regarding your pension plan. Pensions of course are one of our main concerns during this part of our lives.

One of the biggest concerns is "will my pension plan remain in place for me?" Whilst one *might* get struck by lightning it would be *most* unlikely that our pensions and benefits would fail. While realizing we sometimes read of difficulties with some plans, this should not happen to our plan because pension and benefit plans are highly regulated in Ontario with many controls in place.

Your plan is held by McMaster University (being the plan holder). This is overseen by a committee of university members, and union representatives selected by the union members. This committee meets a minimum of four times per year to review the plan and its financial results. This committee is responsible for the plan's well being, which due to recent declines in the investment market has left the plan quite short in its planned well being. This has meant that there have been no surplus funds to provide members with any improved benefits such as indexing, bridging or any other desirable improvements. This has also caused the University to invest much larger sums into the plan to keep it adequately funded. We are hoping to see a turnaround in the markets in the near future to reverse these matters. In conjunction with the committee, the plan uses the services of an actuary. This is a company that specializes in the statistical aspects of the pension, giving advice on such things as pension laws and financial planning and investments. As well as this the plan has regulation and control from a number of bodies including the Canada Revenue Agency, The Financial Services Commission of Ontario, plus legal oversight.

With all of this looking after your pension plan, I hope that you may rest assured that your pension plan will remain safe, providing some well deserved income as we enjoy our Golden years.

With this said, I would urge you to read your MURA newsletters and perhaps enjoy some of the events that are provided for all of the former staff of McMaster. By keeping in touch we can better serve you all.



## **A NOTE FROM PAM PENNY YOUR MEMBERSHIP CHAIR**

I am seeking your assistance in keeping the database up to date by requesting that you contact the **Human Resources Retiree Support Services Unit at 905-525-9140, ext. 24570** to inform them of any changes in your family status, i.e., names, addresses, phone numbers, e-mail addresses, etc.

As Membership Chair, part of my responsibilities involves maintaining the MURA Database which contains the names and addresses of all our retirees. The address information is used to produce labels to mail out your newsletters and the e-mail addresses to let us inform you of our exciting upcoming events and other important information in between those newsletters.

Some of you may prefer to access the newsletter via the website instead of receiving hard copies by mail. This would be a tremendous saving to our meager budget, as well as cutting down on the hours of "stuffing and mailing" involved. You will also be kept instantly informed of our plans and forthcoming activities. So, if you haven't already sent us your e-mail address and your request for discontinuance of the mailed version, we look forward to receiving it.

Did you know that McMaster University has a site license for **Sophos AntiVirus Software** which is available **free of charge** to Faculty, Staff, Retirees and Students. Check it out on the website <http://www.mcmaster.ca/uts/> under "Services for Retirees", and then click on "Virus Information".

In order to download the software you will require a McMaster ID, which can be obtained from <http://www.mcmaster.ca/uts/macid/gettingstarted.htm#retirees alumni>.

The McMaster ID is a unique, common identifier, single sign-on for a number of McMaster systems and applications. All retirees have a MAC ID. If you do not remember your MAC ID please contact the UTS Service Desk at [uts@mcmaster.ca](mailto:uts@mcmaster.ca).

Pam Penny

## **MURA SUPPORTING STUDENTS**



Your Council is pleased to announce that a project is underway to endow our two existing MURA student awards. MURA has a long history of supporting students through annual scholarships and prizes. By increasing this endowment MURA members will ensure that students for generations to come will benefit from the generosity of McMaster retirees. This fall, we will be launching a campaign to raise the necessary funds to permanently support the MURA awards. Please stay tuned for more information of how you can support this important project.

## **WELCOME NEW MEMBERS**



Mrs. Effie Thersidis, Hospitality  
Dr. Barry Bartlett, Kinesiology  
Mr. Kenneth Frost, Elec & Comp. Engin  
Mr. Robert Gillies, Biology  
Mrs. Janet Leach, Science  
Mrs. Olga Miletic, Building Ops.  
Mrs. Prudence Heggie, Housing and  
Conference Services  
Mrs. Halina Szewczyk, Building Ops.  
Mrs. Vaso Tselepakakis, Hospitality  
Dr. Caroline Bayard, French  
Dr. Michael Buchanan, Pathology  
Dr. Barbara Carroll, Political Sciences  
Dr. Kenneth Chan, Economics  
Mrs. Mary Ann Clairmont, Regional Medical Assocs.  
Mrs. Doreen Derry, Obstetrics and Gynecology  
Ms. Mary Ann Eastman, Financial Services  
Dr. Digby Elliott, Kinesiology  
Dr. Harvey Feitl, Anthropology  
Dr. Gerhard Gerber, Biochemistry & Bio Sci.  
Dr. Frederick Hall, Geog. & Earth Sci.  
Mr. Michael Hedden, Planning & Analysis  
Mrs. Lorna Jill Hohns, UTS  
Dr. Susan Inglis, Kinesiology  
Mrs. Janine Karski, Building Ops.  
Mrs. Chrisula Lavovsky, McMaster Children's Centre  
Ms. Sharilynne Mercer, Faculty of Humanities  
Mrs. Donna Monte, Financial Services  
Dr. Henry Muggah, Obstetrics and Gynecology  
Ms. Allisan Noble, Faculty of Sciences  
Mrs. Jean O'Neill, Clinical Epid. & Bio Stat.  
Dr. Mary Perdue, Pathology  
Dr. Ronald Racine, Psychology  
Mrs. Yvonne Racine, Psychiatry  
Mr. Reginald Ripton, Sociology  
Dr. Digby Sale, Kinesiology  
Dr. Mamdouh Shoukri, V.P. Research  
Ms. Gail Spence, Medicine  
Dr. Barna Szabados, Elec. & Computer Engin.  
Dr. Paul Taylor, Computing and Software  
Dr. David Thompson, Engineering Physics  
Mrs. Darlene Watson, Geog. & Earth Sci.  
Dr. Ming-Ko Woo, Geog. & Earth Sci.

## **RECENT PASSINGS**

Kalawtee Maharajh, Hospitality, March 21<sup>st</sup>  
Mr. Abraham LeBow, Math & Stats, April 9<sup>th</sup>  
Mr. Teodor Dzikowski, Service Ops., April 23<sup>rd</sup>  
Dr. Brian Sayer, Chemistry, May 22<sup>nd</sup>  
Dr. Charles Dunnett, Math & Stats., May 18<sup>th</sup>  
Mr. Victor Giannotti, Service Ops., May 24<sup>th</sup>  
Mr. John (Brian) White, Security, May 28<sup>th</sup>  
Mrs. Stewart Dinning, Chemistry, June 19<sup>th</sup>



**Our Travel organizer Anne has something special to offer...**



**TUESDAY AUGUST 7,  
2007 AT 6:30 P.M.**

***YOU ARE INVITED...***

to join us for a **Social Evening** on August 7<sup>th</sup>. Have a glass of punch along with some goodies, as we enjoy a presentation of our next cruise. Seating is limited, so **PLEASE** call or e-mail me to reserve a seat as soon as possible, and I

will give you the directions to our Dundas location. Our Travel Agent, Joanne O'Brien of **Vision 2000**, will be there to answer any questions about our

**10 NIGHT SOUTHERN CARIBBEAN CRUISE  
FROM NEW YORK ON BOARD THE  
QUEEN MARY 2**



We will travel by coach on **April 5, 2008** to Newark, where we will stay overnight. On **April 6<sup>th</sup>**, our coach will take us to New York where we will board the beautiful **Queen Mary 2**. We will have 2 days at sea, and then a day in each of these islands: Tortola, St. Kitts, Barbados, St. Lucia and St. Thomas, followed by a further 2 days at sea before arriving back in New York on **April 16<sup>th</sup>**. Our coach will be waiting there to bring us home. This is a great itinerary, **NO FLYING INVOLVED**.

I have reserved a block of Balcony Cabins on Deck 4. Excellent value for a 10 night cruise with group prices in US \$.

Cruise only \$2,324.00 per person, plus government tax of \$76.41. Prices for other categories are also available.

**The Great Canadian Coach and Hotel package** is \$308 Canadian per person, twin, and includes driver's tip. Single, triple and quad rates are also available. 10 cabins (20 people) have already been booked, and the coach only holds 52 people.

Please call me at **905-627-0968**, or e-mail me at [sincla@mcmaster.ca](mailto:sincla@mcmaster.ca) for further information, and to avoid disappointment.

**GERITOL FOLLIES**

Don't forget to call me to reserve your tickets for the **Matinee performance of the Geritol Follies, Friday December 7<sup>th</sup>**. For **\$25.00 per person**, this is an excellent show. Just make your own way there to **Hamilton Place**.

**CHRISTMAS IS COMING!!!**

On **Tuesday December 4<sup>th</sup>** we will begin our day with a **Buffet Luncheon** at the **Town & Country** in Toronto. (Popular spot with our retirees.)

Then we will enjoy a matinee performance of

**Irving Berlin's "White Christmas" at the Hummingbird Centre.**



This production made its stage debut during the 2004 holiday season in San Francisco, garnering rave reviews. *"Irving Berlin's White Christmas makes you feel like you have stepped into a Technicolour movie musical. The voices are superb, the design is entrancing and the choreography is positively exhilarating"*, said the San Francisco Chronicle.

**No better way to get into the Holiday Mood**

Coach departs **10:15 a.m.** from Fortino's, 1579 Main St. W, Hamilton (east side of parking lot), **returning at approx. 6:00 p.m.** (weather and traffic permitting).

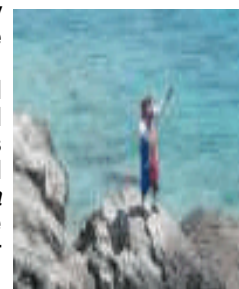
**Price per person: \$120.00 all inclusive. Please make cheques payable to MURA, postdated to November 4, 2007, and mail them to Anne Sinclair, at 207-104 Osler Drive, Dundas, ON, L9H 4B7.**

These tickets will go fast, so please e-mail me at [sincla@mcmaster.ca](mailto:sincla@mcmaster.ca), or call me at (905) 627-0968 to reserve a seat.

**BERMUDA TRIP**

Over, but never to be forgotten by the 51 happy travellers. From the comfortable coach trips to and from New Jersey; to the shipboard experiences with great meals and entertainment; explorations of this exotic island which is so unique; and a chance to share in the **Bermuda Day** activities!! This calls for a huge round of applause for Anne and her organizing team.

Below:: Town Crier



Above: the Newcombes relishing their time together



Bermuda Day Parade

**Something you just cannot miss...**

**MARGARET HAS SOME  
SPECIAL EVENTS PLANNED**

There are two Fall events scheduled for this year.

- 1) ***Host Your Own Cooking Event:***  
***Monday, September 10<sup>th</sup>, 2007 at 7 pm.***  
Hamilton Spectator Office, 44 Frid Street,  
Hamilton.

This is an exciting new programme offered by the Spectator's **"Go Cooking Events"**. It is advertised as being ideally suited to those with a passion for food and a desire to learn. We will have an opportunity to interact with the Chef, taste-test each course. There will be a wine consultant who will pair each menu item with perfectly matched wines which we will sample. The Spectator kitchen is state of the art and complemented by elegant table settings. Each participant will be given copies of the recipes used. Please come along and enjoy this evening of food and wine. The kitchen accommodates 24 participants, so call me early for details if you wish to participate. **Cost is \$53.00 per person including taxes.**



- 2) ***Autumn Dinner - Tuesday, October 30<sup>th</sup>***,  
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"**. She will present an overview of recent research demonstrating the mental health benefits of engaging in challenging activities such as taking courses, peer teaching, learning in the arts, performing arts, memoir writing, volunteer work and advocacy. **Cost is \$32.00 per person Cocktails (cash bar) 6:00 p.m., Dinner 7:00 p.m.**

For further information on these events, please contact Margaret at [mnr.jenkins@cogeco.ca](mailto:mnr.jenkins@cogeco.ca) or 905-648-2401. Send cheques to Margaret Jenkins, 430 Hamilton Drive, Ancaster, On L9G2B1



**CHRISTMAS LUNCHEON  
SCHWABEN INN**

So you think we're crazy.....planning Christmas on the hottest day of the year!! But Pam has already booked **The Schwaben Inn, King Street, Dundas, for Thursday December 6<sup>th</sup> for 12 noon**. As usual, we pay our own way. This has to be the most popular event of the year. We look forward to sharing food, fun and games with you.



**College and University  
Retiree Associations  
of Canada**

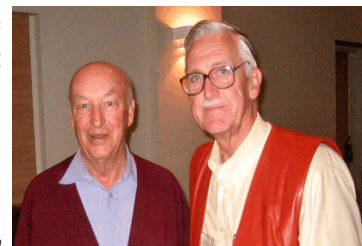
7B Pleasant Blvd.  
Suite 997  
Toronto ON M4T 1K2

**CURAC MATURES**

This Spring, **Brian Ives** attended as MURA's delegate the fourth annual meeting since MURA became a member of the umbrella organization, **College and University Retirees Associations of Canada**. The meeting in Windsor was hosted by the University of Windsor and St. Clair College. Brian reported a sense of maturity in the fledgling organization, which now has substantial membership from Associations all across Canada. This year's meeting theme was **"Securing the Future: Pensions, Fiduciary Protection and Health Benefits"**. A wide range of speakers addressed a comprehensive overview of topics of pressing interest to retirees and the associations which serve them. A full report of the proceedings will soon be available on the CURAC website at [www.curac.ca](http://www.curac.ca) - your chance to learn about "fiduciary responsibilities", for example! The reports from committees presented to the annual meeting are already available on that site (at [www.curac.ca/reports07.htm](http://www.curac.ca/reports07.htm))

One may conclude that in general, college and university retirees are well provided for, but there is always need for maintaining a close watch on administrations as budget cuts are sought. This reflects the experience of MURA with the McMaster administration. One advantage of CURAC meetings is the opportunity afforded to network with members of other Canadian retiree associations, permitting the sharing of ideas, the inevitable comparisons, and some good feelings about our own MURA.

The meeting also saw the retirement from active CURAC participation of Peter Russell, University of Toronto, the architect and prime mover in the formation of CURAC and its first President. Peter is seen here (right) being congratulated by Brian, who wished him well in his continued retirement. Peter still chairs the CURAC Committee on **Support for Continuing Professional Activities of University and College Retirees**, and on which Brian also serves



Did you know that in addition to charitable bequests, charitable gifts of life insurance make a big difference in the lives of students at McMaster University? To discuss making a gift of life insurance to McMaster, please contact the Office of Gift Planning at 905-525-9140, ext.23447.



**THE FOLLOWING IS AN EXTRACT FROM THE REPORT WHICH WAS PRESENTED AT THE  
ANNUAL GENERAL MEETING ON MAY 30, 2007 BY TREASURER BETH CSORDAS.  
THE REPORT WAS APPROVED BY AUDITOR ROBERT A. WEST**

**Statement of Income and Expenses For The Year  
Ended April 30, 2007**

<b>Income:</b>	<b>\$</b>
Canadian Auto Workers Local 555	4,988.00
McMaster University Faculty Association	4,676.00
McMaster University	1,086.00
Member dues and donations	3,305.95
Interest	956.20
	<u>15,012.15</u>
<b>Expenses—Communications:</b>	
Printing	2,299.42
Postage	3,198.50
Labels and Envelopes	539.27
Other	286.31
CURAC--Membership	300.00
Annual Meeting	481.65
Scholarship Fund	1,250.00
Annual Meeting	1,403.42
Christmas lunch	340.74
Office and administrative expenses	172.52
Cards and visits	63.79
Miscellaneous	67.19
	<u>10,402.81</u>
<b>Excess of income over expenses:</b>	4,609.34
<b>Unrestricted Members' Equity:</b>	
Beginning of year	23,780.36
End of year	<u>28,389.70</u>

**Trips Programme Statement of Activity For The Year  
Ended April 30, 2007**

	Bank Acct.	GIC	Total \$
Balance May 1, 2006	1,807.91	2,053.30	3,861.21
Transf. from Bank acct .to GIC ( 500.00)		500.00	
GIC interest		62.23	62.23
<b>Trips:</b>	<b>#</b>	<b>Receipts</b>	<b>Payments</b>
Wenonah Cruise	52	3,871.00	3,794.00
Trent Severn Cruise	47	3,525.00	3,539.00
Stratford (S. Pacific)	51	5,406.00	5,262.00
Geritol Follies	28	700.00	700.00
Xmas Lights/Coburg	45	3,150.00	3,087.00
ROM	42	3,066.00	2,667.65
Sugar Bush	35	1,890.00	1,745.75
Coach/Hotel, Bermuda	51	13,665.00	13,340.00
	<u>351</u>	<u>35,273.00</u>	<u>34,135.40</u>
			1,137.60
<b>Other Expenses:</b>			
Postage and LD calls		45.00	
Annual Christmas lunch		100.00	
New cheque supply		41.42	
		<u>186.42</u>	
<b>Balance April 30, 2007:</b>			
Bank Account			2,259.09
GIC			2,615.53
<b>Total Balance:</b>		<b>\$</b>	<b>4,874.62</b>



**Balance Sheet As At April 30, 2006**

<b>Assets:</b>	<b>\$</b>
Petty Cash	30.00
Credit Union operating account	5,295.62
Credit Union Membership Account	56.34
ING Direct savings account	28,877.11
	<u>34,259.07</u>
<b>Liabilities:</b>	
Due to McMaster	876.71
<b>Members Equity:</b>	
Unrestricted	28,389.70
Held for fixed asset additions and replacements	4,992.66
	<u>33,382.36</u>
<b>Total Liabilities and Members' Equity</b>	<b>34,259.07</b>

***Do you wish to receive the President's Newsletter?***

Periodically, McMaster Peter George distributes a newsletter outlining recent news and events on campus. If you are interested in receiving the President's Newsletter by mail, please submit your full name and mailing address to [presdnt@mcmaster.ca](mailto:presdnt@mcmaster.ca). Past issues of the newsletter can be viewed online at <http://www.mcmaster.ca/pres/newslett.html>.

## TRIPS BOOKING FORM

To book now for any of the following **two** events, 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 \$
Mon. Sept. 10/07	Go Cooking Event/\$53.00 pp	.....
Name: .....		
Address: .....		
Postal Code: ..... Telephone #: ..... e-mail address: .....		

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Tues. Oct. 30/07	Annual Fall Dinner/\$32.00 pp	.....
Name: .....		
Address: .....		
Postal Code: ..... Telephone #: ..... e-mail address: .....		

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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**.

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Tues. Dec. 4/07	White Christmas/\$120.00	.....
Name: .....		
Address: .....		
Postal Code: ..... Telephone #: ..... e-mail address: .....		

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Fri. Dec. 7/07	Geritol Follies/\$25.00 pp	.....
Name: .....		
Address: .....		
Postal Code: ..... Telephone #: ..... e-mail address: .....		

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Sat. Apr. 5/08	Queen Mary 2 Cruise \$2,324.00 pp (cruise only)	.....
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://mse.mcmaster.ca/MURA/pages/MURA\\_Activities/Newsletter.html](http://mse.mcmaster.ca/MURA/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](mailto: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**