

## President's Corner



This issue of *MURAnews* is packed with a wide variety of articles and information we hope you'll find useful and interesting.

Thanks to **Jean Emberley** for her inquiry about physiotherapy insurance coverage that led to the article about OHIP supported physio clinics on page 7.

'Are our Pensions Keeping up with Inflation?' on page 3 and **Geoff Evans'** writeup about a new 'AAA'

screening program (see page 2) are other examples of the type of articles about your health, pension and benefits that we hope to feature more in future issues.

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Thanks to 34 recent new donors, and the ongoing support of many others, our MURA academic awards fundraising thermometer is now at the 61 percent mark. Almost 100 retirees and friends of MURA have now contributed to this effort. The current total is \$19,555, well on the way to the \$32,000 that will endow MURA's \$1,000 scholarship and \$250 prize in Gerontology.

One of our members reported that he mistakenly donated to another scholarship fund. Please be aware that the University fundraises for many purposes, so if you get a phone call you should not presume that it's for the MURA fund.

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Thank you to **John McCutcheon** and **Rod Phillips**, for their service to MURA for many years. Both John and Rod recently left council in mid term for personal reasons.

Council welcomes **Alan Fraser**, **Joe Laposa**, and **Wayne Rouse** who have very willingly agreed to serve as councillors to fill vacancies.

Alan, a recently retired carpenter, was chosen as representative of hourly retirees. Joe, a faculty retiree from Chemistry, will fill the other two-year vacancy. Wayne, a faculty retiree from the School of Geography and Geology, has agreed to a one-year appointment to Council.

Council has had low faculty representation for several years, and even more so since the recent death of Past President Brian Ives. Council agreed on the importance of strengthening MURA by immediately increasing the number of faculty members on Council, and will work to maintain this balance.

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An update on the McMaster Volunteer Network, including information on how to get involved in the volunteer options being developed for the pilot project, should be ready and out to you in about a month. There's lots of enthusiasm and creative ideas in the departments chosen for the pilot, which will involve both retired academic and staff volunteers.

- Helen Barton  
[barton@mcmaster.ca](mailto:barton@mcmaster.ca) or 905 528 8951



## WELCOME NEW MEMBERS

Mr. Daniel Abel, Maintenance  
Ms. Linda Beare, Medicine  
Mr. Brian Beckberger, UTS Enterprise Systems  
Mrs. Mary Cleland, Kinesiology  
Dr. Patricia Daenzer, School of Social Work  
Ms. Carolyn Essner, Budgeting Services  
Mrs. Peggy Findlay, Library - References Services  
Mr. Tom Flemming, Health Sciences Library  
Mrs. Rosalie Goodwin, Social Sciences  
Mrs. Lou Hale, Library - Research Collection  
Mrs. Silvia Halfon, Library  
Mrs. Janis Hudak, UTS Enterprise Systems  
Mr. Patrick Irvine, Audio Visual Services  
Mrs. Barbara Hourigan, Research Contracts & Intellectual Properties  
Ms. Diane Kowalski, Centre for Continuing Education  
Ms. Kitty Ku, Library  
Mrs. Diane McCue, University Advancement  
Mrs. Brigitte Maier, Library  
Anissa Muzar, Athletics and Recreation  
Mrs. Anna Nielsen, Word Processing Centre  
Mrs. Maria Pirrotta, McMaster Hospitality Services  
Mrs. Wendy Rankin, Library  
Mr. Dale Roy, Centre-Leadership in Learning  
Ms. Roberta Shaw, Education Services  
Mrs. Kerstin Smith, Research Contracts & Intellectual Properties  
Ms. Grace Stanley, School of Nursing  
Mr. John Vickers, School of Nursing  
Mr. Michael Walton, Library



## RECENT PASSINGS

Mr. Bharat Jadon, Education Services, July 6  
Dr. Colin Campbell, Electrical Engineering, Sept 9  
Ms. Jenny Garber, Financial Services, Sept 5  
Dr. Martin Johns, Physics & Astronomy, Sept 18  
Dr. Warren Tresidder, Art, Drama, & Music, Aug. 26  
Ms. Suzanne Withers, Hospitality Services, June 21

## CONTACTING MURA

Phone: 905-525-9140. Ext. 23171  
(checked once a day MON-FRI)  
E-mail: [mura@mcmaster.ca](mailto:mura@mcmaster.ca)  
Web Site: [www.macra.ca](http://www.macra.ca)

## LETTERS TO THE EDITOR

Fellow Retirees,

I, like many of you, was shocked by the revelations concerning the various financial packages given to the Presidents of Universities in Ontario. I have made detailed comments regarding the details of the President's contract at McMaster in both an open letter to the Faculties of Science and Engineering and an Opinion Editorial in the Spectator on Saturday September 13<sup>th</sup>.

I would urge you to consider seriously the implications of these revelations for McMaster and to express your views directly to the Board of Governors. In my view, the values and the reputation of the university we have served are at stake here and I think in the future we must demand a much more transparent system of governance for McMaster.

Sincerely  
David Embury

## A NEW DESIGN TO MAKE READING *MURAnews* ON-LINE ON THE WEB A LITTLE EASIER

If you read *MURAnews* on the web, you will see that we have added the ability to read our colour, on-line copy of *MURAnews* page by page. In this new format, the navigational tabs for each page on the left of the screen indicate the contents of that page, acting as a table of contents. Hopefully, this will make it easier to find the articles you are interested in, especially when you want to refer back to one. Since each page is smaller, the load time - before you can start reading - is reduced. Those of you who are satisfied with things as they were have the option of loading the entire newsletter at once, which does make printing the entire contents easier. Please try our new on-line version at: <http://macra.ca> Follow the "*MURAnews*" button on the left of the screen.

The Fall 2008 *MURAnews* as well as editions for the past year are now available in this new format. Older editions are archived but not available in the "page by page" format.

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## HEALTH CARE:

### ABDOMINAL AORTIC ANEURYSM

By Geoff Evans, Cardiovascular Surgeon [retired]

Canada has just announced the start of a screening program to identify individuals with abdominal aortic aneurysms (AAA).

#### What is an abdominal aortic aneurysm?

It is a pathological increase in size of the main blood vessel in the abdomen. The normal size is approximately 2 cms in men and a bit smaller in women. As the aorta increases in size, the risk of rupture increases. The condition is usually silent (no symptoms) until rupture occurs. Elective repair is generally indicated at 5.5 cm. in men and 5 cm. in women. The timing of intervention will depend upon individual risk factors.

#### Why are we hearing about this now?

We have strong evidence that repair before rupture occurs is effective in preventing death from the condition (3 to 5% versus 50% if ruptured).

#### Who is affected by AAA in Canada?

The incidence of AAA in men over 65 is five percent and in women over 70, one percent. Men, therefore, account for 80% of abdominal aortic aneurysms. The peak age range is between 65 and 75 years for men and between 70 and 80 years for women. Individuals who smoke currently, or who have smoked in the past, are five to six times more likely to develop an aortic aneurysm than those who have not smoked. A family history of abdominal aortic aneurysm is important, and anyone with such a history, should be screened earlier, at age 55 years.

#### How do I get screened?

If you are a male, and fit the age category or have specific high risk factors (for example, family history, both males and females), phone your primary care physician, who will arrange for you to have a limited ultrasound examination of your abdomen.

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### **MURA CHRISTMAS LUNCH, THURSDAY DEC. 4, 2008**

Once again this year, Mrs. Claus invites all of you to the Annual MURA Christmas Lunch to be held on Thursday, December 4, 2008 at Eastside Mario's Restaurant, in the University Plaza in Dundas. Lots of free parking and bus accessibility. Festivities will begin at 12 noon.

The party will be in the main restaurant this year, not in the side room we had last year. In order to assist with seating set-up, **please RSVP to Pam Penny at [penny@mcmaster.ca](mailto:penny@mcmaster.ca) or phone 905 627 0463 by Friday, November 28** at the latest.

**MURA Endowment Fund Campaign:**

Our Special Awards Funding Campaign has the goal of raising **\$32,000 by 2010**, our 25th Anniversary. At the end of August the fundraising total was **\$19,555** about 61% of our goal!

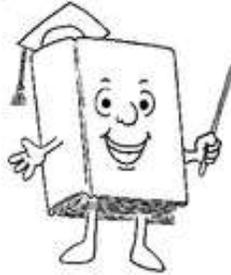
To Contribute, contact:

*Jenny Thomson*, Development Officer, Annual Giving,  
University Advancement,  
Office of Alumni Advancement,  
McMaster University

The President's Residence  
1280 Main St. W, 2nd Floor  
Hamilton, ON L8S 4K1

Phone: 905 524 9140 ext. 23071

E-mail: [jthoms@mcmaster.ca](mailto:jthoms@mcmaster.ca)



**ARE OUR PENSIONS KEEPING UP WITH INFLATION?**

In the Spring 2008 *MURAnews*, we published a letter from a retiree, Malcolm Horsnell, who suggested it would be helpful if MURA could publish a graph/chart in the newsletter to show how McMaster pensions have kept up with inflation over the years. "We would then be able to see more clearly whether we should plan for reduced buying power in our personal pensions as time goes by or not", he said.

Those charts, thanks to the work and cooperation of the Benefits and Pensions Unit of Human Resources, are shown on the next page.

None of our pensions has kept up with inflation during the ten years in question although retirees in the Salaried Plan fared much better than those in the Hourly plan. Those in the Salaried Plan have had increases that covered about 2/3rds of the inflation increases while those in the Hourly Plan have had only about 1/4 of the inflationary increases covered by indexing.

There are many variations between the two plans, which makes it difficult to fully explain the reason for different results. One factor is the difference in the formulae between the two Plans. Both Plans use a 5-year average rate of return to determine whether an increase will be paid each year, but the Hourly Plan requires that the average return, after expenses, must be at least 6.0% before any excess earnings are available to be used toward an increase, while the Salaried Plan has a 4.5% threshold.

The relatively small size of the Hourly Plan compared to the Salaried Plan is another factor. It makes the expenses of the Hourly Plan proportionally much higher. The small size also prevents the Hourly Plan from using as wide a range of investment styles and asset types.

Finally, the Hourly Plan has a relatively lower rate of return on investments, for a variety of reasons, which can be seen by comparing the "5 Year Annual Average Return" columns in the two charts. The investment decisions of the Plans are monitored by different committees although both investment strategies must be approved by the Finance Committee of the Board of Governors.

Details of the pension plan formulae can be found in the pension plan documents. The Salaried Plan documents are online at <http://www.workingatmcmaster.ca/pensions/>. Information on both Plans may also be obtained by calling Benefits & Pensions at 905-525-9140, extension 24552 or 24570.

Articles and calculations behind last year's increases can be found in the Winter 2008 *MURAnews* - available on the MURA website [www.macra.ca](http://www.macra.ca), or by calling us at 905-525-9140, extension 23171.

**SALARIED PENSION PLAN INDEXING UPDATE**  
(January 2009)

Given the poor performance in investment markets recently, you might be thinking that this January will be another one of those without any pension increase. You would be wrong! A few years ago, the 5 year 'memory' in our indexing formula hurt us as losing years from early in this century entered the formula. Now, the strong performance in the last few years will help us in spite of the bad performance this year. My expectation is that for the year 2007/08 the return, after expenses, will be on the order of -4.0%. That is, a 4% loss. However when we couple this with the previous 4 positive years of returns, and calculate the excess returns (over 4.5%) there should be about 3.6% available for indexing. Inflation over the relevant period will be less than this so, in fact, there will be some catch up come January 1. Those of you who have lost out on pension increases in the past few years will make up some of those losses. I will provide more detail on this after the mid-November meeting of the Pension Trust Committee at which we will receive the audited calculations of the rate of return after expenses.

Les Robb  
MURA Representative on the Pension Trust Committee

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There will be an update on the performance of the Hourly Pension Plan, and information about the annual pension increases for both the Hourly and Salaried Plans in the next issue of *MURAnews*.

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## McMaster Salaried Pension Plan - 10 Year Summary of Results

For Period Ending	5 Year Annual Average Return	Pensioner Increase Date	Pensioner Increase %	Average CPI
December 31, 1997	7.63%	July 1, 1998	1.40%	1.40%
December 31, 1998	8.67%	July 1, 1999	0.90%	0.90%
December 31, 1999	14.23%	July 1, 2000	1.74%	1.74%
December 31, 2000	11.89%	July 1, 2001	2.73%	2.73%
December 31, 2001	8.57%	July 1, 2002 *	2.55%	2.55%
June 30, 2002	6.09%	January 1, 2003	0.66%	0.66%
June 30, 2003	2.57%	January 1, 2004	0.00%	3.36%
June 30, 2004	4.48%	January 1, 2005	0.00%	1.73%
June 30, 2005	4.69%	January 1, 2006	0.19%	2.08%
June 30, 2006	5.39%	January 1, 2007	0.89%	2.50%
June 30, 2007	8.53%	January 1, 2008 **	4.03%	1.72%
			<b>16.08%</b>	<b>23.53%</b>

Please Note:

\* 6 months from January 1, 2002 - June 30, 2002 (Plan Text - change in year end)

\*\* The increase payable on January 1, 2008, represents a combination of the Annual Pension Increase (1.72%) and the Supplementary Pension Increase (2.271%). The Supplementary Increase is payable to retirees in receipt of a pension prior to June 1, 2006, and is pro-rated for retirees who starting receiving a monthly pension benefit during the period from March 1, 2005, to June 1, 2006 (inclusive).

The above information is intended to summarize the 5 Year Annual Average Return and Pensioner Increase Percentage History. As it is a summary only, this document is not intended to have legal effect. In the event of any discrepancy or inconsistency, the original documents (audited financial statements) will govern.

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## McMaster Hourly Pension Plan - 10 Year Summary of Results

For Period Ending	5 Year Annual Average Return	Pensioner Increase Date	Pensioner Increase %	Average CPI
December 31, 1997	n/a	July 1, 1998	0.99%	1.40%
December 31, 1998	n/a	July 1, 1999	0.24%	0.90%
December 31, 1999	n/a	July 1, 2000	0.18%	1.74%
December 31, 2000	n/a	July 1, 2001	0.68%	2.73%
December 31, 2001	8.20%	July 1, 2002	2.20%	2.55%
June 30, 2002	5.56%	January 1, 2003	0.00%	0.66%
June 30, 2003	2.41%	January 1, 2004	0.00%	3.36%
June 30, 2004	4.14%	January 1, 2005	0.00%	1.73%
June 30, 2005	3.86%	January 1, 2006	0.00%	2.08%
June 30, 2006	4.35%	January 1, 2007	0.00%	2.50%
June 30, 2007	7.24%	January 1, 2008	1.24%	1.72%
			<b>5.64%</b>	<b>23.53%</b>

Please Note:

(1) 6 months from January 1, 2002 - June 30, 2002 (Plan Text - change in year end)

(2) The above table does not include ad hoc increases to pensions as a result of amendments to the Hourly Plan.

(3) Prior to July 1, 2002 increase, the increase was the amount by which the net rate of return of interest derived from value of the fixed income securities held by the Fund as determined by the University for the 12 month period that ended on the immediately preceding December 31 exceeds 6% (prior to July 1, 1999 exceeds 7%).

The above information is intended to summarize the 5 Year Annual Average Return and Pensioner Increase Percentage History. As it is a summary only, this document is not intended to have legal effect. In the event of any discrepancy or inconsistency, the original documents (audited financial statements) will govern.

## HOW MANY HATS DOES MARIANNE WEAR ?

By Veronica Morrison

Most of us go about behind our facades—too shy to reveal our true selves. Daily, we interact with people not knowing what they are really like. I have attended funerals at which I discovered for the first time, things about the deceased whom *I thought* I knew—amazing—how could that happen?

### MARIANNE VAN DER WEL . . .

How many hats does she wear? I've lost count—let's see.



**HAT #1. Academic excellence in computer sciences.** After obtaining her degree at McMaster Marianne continued on, adding a formidable list of computing skills attained while employed by Computing Services for approximately 30 years. She was a computing consultant to many (almost all) McMaster campus departments, always at the rescue to solve computer user problems by providing technical, consultation and teaching support to the McMaster community; developing programmes; providing system management for both teaching and research computers; developing and delivering computer seminar programmes, presenting some credit and many non-credit courses in computer skills all across Campus; author and editor of numerous publications on the introduction to and use of computing systems at McMaster.



**HAT #2. Administrator: Assessor of computing needs.** Supervisor of the first teaching laboratories using interactive terminals (before personal computers), and the part-time student consultants and batch operators that helped staff these labs. Organizer of *COMPUTERFEST*, a 1986 four day “in-house” conference on the personal computer. Marianne skillfully filled the role of the first CIS engineering services coordinator, a position where she coordinated and delivered the computing needs of the Engineering Faculty as provided by CIS.



**HAT #3. District Commissioner and Girl Guide Leader for 25 years** for girls aged from 5 to 15, helping them develop skills in sports, socialization, fitness and community involvement. Providing Public Relations for numerous annual events and parades, which earned her the Volunteer Service Award for Long Service in Guiding in 2004, and the Gold Merit Award in 2005.



**HAT #4. Volunteer Positions** (*dearest to Marianne's heart*). The list seems to be growing. **Healthy Smiles for Haiti**, for whom Marianne maintains their web page as stated at <http://atinyshift.ca/support.html>, but I'm sure the commitment goes further than that. You simply must visit their website at <http://www.healthysmilesforhaiti.org/> to find

out more about it. Their ‘logo’ shows the provision of toothbrushes to children and how to use them. However, it encompasses complete dental care, at least in so far as up-to-date equipment and skilled professionals can be acquired to service these needs. Under the same umbrella at <http://atinyshift.ca/> Marianne edits and prints an annual newsletter for Canadians in Support of Afghan Women which provides teaching support of Afghan girls and employment for Afghan women. You can access their web site from her web site under “Organizations We Support” or directly at: <http://canadianssupportafghanwomen.ca/>. In addition, Marianne is a strong proponent of the “practical visionary” and winner of the Nobel Peace Prize, Dr. Muhammad Yunus and his mission (also the title of his latest book), “*Creating a World Without Poverty*”.



**HAT #5. Secretary Extraordinaire to MURA Council**, in addition to which, Marianne serves as technical advisor to the *MURAnews* committee, and with the



passing of Dr. Brian Ives has taken on his duties as webmaster. Since attending the 2008 Montreal CURAC conference, she now serves on their communications committee.

**IT REALLY TAKES YOUR BREATH AWAY!!**

Marianne Van der Wel, MURA Secretary, on a recent trip to South Africa, 2008

### **OPTING OUT OF POSTAL DELIVERY FOR *MURAnews***

*MURAnews* is now available on our web site with “Page by Page” access (see article on page 2) thus making it even easier to read *MURAnews* on the web. If you have a computer and Internet access, please consider removing your name from the list of people who get *MURAnews* via the regular post. This will greatly help MURA's budget by reducing our printing and postage cost.

To switch from the postal version to the Web version of *MURAnews*, contact Pam Penny at [penny@mcmaster.ca](mailto:penny@mcmaster.ca) or call 905 627 0463

## MURA Note Cards



*(Repeated from 2008 Summer MURAnews)*

MURA has produced a beautiful note card which is now for sale. Proceeds will be used for a special project, yet to be determined, to celebrate MURA's 25<sup>th</sup> anniversary in 2010. Stephanie Lisak, a McMaster retiree, very generously gave us permission to reproduce one of her original watercolour paintings, "Fall Colours at Mac" (see image above). Pat Vinton, a photographer with Media Services, donated her expertise to produce a very high-quality digital image. We are grateful to both for their support. McMaster Printing staff designed and printed the card at such a reasonable price, we are able to offer the finished product (9 x 4 1/8") at the low price of **\$1.50 per card**. It is printed on 80 lb. textured paper which gives the effect of an original watercolour painting. The card was first offered for sale at our Annual General Meeting and we received many positive comments. The image depicts a particularly lovely view of the oldest part of campus. The card inside is blank and can be used for special occasions, for saying thank you and other short notes. It could even be framed.

To order a card or cards, please mail your request to MURA, Gilmour Hall B108, McMaster University, 1280 Main Street West, Hamilton, ON L8S 4L8. Enclose a cheque or money order, payable to **McMaster University Retirees Association**, your complete mailing address and either your phone number or e-mail address. We assume that most orders will be processed by mail. However, if you want to pick up your cards on campus, please specify this in your order and we will contact you to arrange a mutually agreeable time. To help determine the cost, use the following chart:

<u>Quantity</u>	<u>Amount</u>	<u>Quantity</u>	<u>Amount</u>
1	\$1.50	10	\$15.00
2	\$3.00	11	\$16.50
3	\$4.50	12	\$18.00
4	\$6.00	13	\$19.50
5	\$7.50	14	\$21.00
6	\$9.00	15	\$22.50
7	\$10.50	20	\$30.00
8	\$12.00	25	\$37.50
9	\$13.50	30	\$45.00

For mailing within Canada, please add the following shipping and handling charges to your cheque.

Each package of: 1 to 5 cards      \$1.75  
 Each package of: 6 to 10 cards    \$2.50

Orders of more than 10 cards will be sent to you in more than one package to save you money. Mailing more than 10 cards in one envelope causes the price to increase significantly (to more than **\$7.00**) because of the larger envelope size. As an example, the shipping and handling charge for 15 cards (sent in two packages) will be \$1.75 plus \$2.50 for a total of **\$4.25** (a saving of \$2.75) plus the cost of the cards (i.e. \$22.50 + \$4.25 = \$26.75).

For non-Canadian addresses, contact us with your mailing information before placing an order so that we can let you know the correct Postal charges.

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## McMaster Children's Christmas Party



The McMaster Children's Christmas Party Committee would like to let all retirees know about 'the Party', which will be on Saturday, December 6, 2008, from 11 am to 2 pm.

A brand new Party website will be launched in October to give you all the information on how to get tickets for this year's festivities. Make a date with your grand-children for this annual event and bring them to the party. There will be entertainment, food, games and, of course, Santa will be there as well for a photo op. Tickets go fast, so make sure you reserve yours as soon as the information is available.

The Committee is always looking for volunteers to help with the organization of the party, so if you are interested, please phone **905 627 0463** or e-mail Pam Penny (A.K.A Mrs. Claus) at [penny@mcmaster.ca](mailto:penny@mcmaster.ca) for information.

### ***VOLUNTEERS NEEDED TO GREET WEARY STUDENTS DURING DECEMBER EXAMS***

Volunteer for a two-hour shift (either **5:30-7:30** or **7:30-9:30 p.m.**) in a comfortable area (Room 230) in the Student Centre. The Chaplaincy Centre provides cookies, tea and coffee. Your role is to greet weary students, refill the cookie tray and replenish the beverages. We use ceramic cups so students wash their cups in the kitchen near the Chaplaincy Centre. If you are interested in volunteering, please contact: Loretta Cassiani: [chaplain@mcmaster.ca](mailto:chaplain@mcmaster.ca), or by phone: **(905) 525-9140**, extension **24207**.

The dates are: **December 2-12, 2008**, with the exception of Saturday evenings as there are no exams on Sunday.

## The Wild Wonderful World of Physio Therapy in Ontario

by Marianne Van der Wel

I spent a wonderful summer walking back and forth to McMaster University's Sports Medicine clinic, twice a week, for physio therapy to get my knees "realigned" after I had a knee injury a year ago. I was aware that I had some retiree health insurance coverage through McMaster but I was not aware that being over 65 years of age I was eligible for coverage under OHIP. I received excellent treatment at McMaster's Sports clinic, a private clinic not eligible for OHIP reimbursement. Regrettably, it will be a while for my pocket book to recover. Thanks to an inquiry from a fellow MURA member, **Jean Emberley**, and with the benefit of some subsequent research, I am now a lot better informed about Physio coverage in Ontario. Here's the scoop:

### 1) Conditions Under Which You Can Get OHIP Coverage

- If you are 65 years and over or 19 years and younger, you can get coverage for up to 100 visits per year **if you get your treatments at a designated OHIP physiotherapy clinic.**

- For ages 20-64 and you had a recent condition that required an overnight stay as an inpatient in a hospital, you are covered **at those designated clinics** for up to 50 visits.

NOTE! The initial Physio assessment fee is NOT covered by OHIP regardless of your eligibility for treatment coverage.

### 2) OHIP Recognized Clinics Versus Private Clinics

Since Ontario changed its regulations regarding tax-supported Physiotherapy in 2005, Ontarians now have a mixture of private and OHIP designated Physio Clinics. OHIP will only cover the cost of treatment at OHIP recognized clinics. For more information call the Ontario College of Physiotherapists at **416-591-3828** or **1-800-583-5885** or visit their website at <http://www.collegept.org/>. On the website, you can find OHIP supported clinics in your area by following the 'FIND A PHYSIOTHERAPIST' link on your home page or under the 'FOR THE PUBLIC' link also on your home page. This leads to a box labeled 'Find a Designated Physiotherapy Clinic by City'. When visiting such clinics, you will need a physician's referral.

### 3) Varying Rates and Facilities

Rates at both private and OHIP designated clinics vary considerably. Initial assessment fees (which OHIP does not cover) can range from \$45-\$85. Treatment sessions that follow can range from \$45-\$75. Even at OHIP supported facilities, OHIP may not pick up the entire treatment fee. Be sure to check with the clinic of your choice how much above the OHIP fee (if any) you will need to pay or have covered by any private insurance you have.

*Facilities:* In researching this article, I found that the equipment, number of employees, proportion of licensed physiotherapists to clinic assistants, hours of operation and

allotted space for the various physio facilities, vary considerably at both private and OHIP supported clinics! Some are state of the art and others not! Please be on guard!

### 4) Private Coverage

McMaster's retiree health benefit plans provide partial coverage. Generally this amounts to \$15 per visit up to a maximum of \$250-\$300 per year. Check your benefits booklet or call Benefits and Pensions (905-525-9140 Ext. 24570 or 24552) for your personal coverage.

### 5) Conclusion

Although my wallet is lighter, my knees are doing much better. I do wish I had this information at the start of the summer so I could have made an informed choice when choosing a clinic. Hopefully, this information will assist you in choosing a physio clinic in Ontario.

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## UPDATE ON AUTOMATED PARKING



The new automated parking system has only been installed in some campus parking lots. So, as a retiree parker, you'll find you need your traditional "hang tag" to park in some lots, and your new "transponder" to park in others.

(When you received your new hang tag for on-campus parking this summer, you should also have received a transponder to attach to your car's front window for use with the automated system.)

All parking areas on the west side of Cootes Drive, as well as the lot south of the Engineering Building on the main campus (formerly Lot 3X, now lot I) have the automated gates. To get free retiree parking in these lots, you must have a transponder. Your "R" or "RR" hang tags will not work. The automated lots have been programmed to stay on "summer hours" until further notice, so retirees with transponders will get free parking in these lots even before 12:30 pm on weekdays. Please be aware, however, that once all campus lots have been automated and you have been notified, retirees with the "RR" parking designation will again be required to pay for parking for the hours before 12:30 pm from September to April in all lots on the main campus (east of Cootes Drive). The method of payment is still being worked out.

Parking areas accessible via Sterling Street are not yet automated. They are still working with hang tags. Attendants are at the kiosks, and "winter hours" are in effect. "RR" parkers must pay for hours prior to 12:30 pm upon entry. Automated gates will be installed on these lots one by one, starting in mid-October.

For more information, please contact the Parking Office at [parking@mcmaster.ca](mailto:parking@mcmaster.ca), or by calling (905) 525-9140, Extension 24232.

## COMPUTER SCAMMING, PHYSHING, ADWARE and SPYWARE

by Marianne Van der Wel

WARNING! ALERT! While computers can be a wonderful tool, they also attract the negative. There are many folks on the internet who will try to scam or defraud you! How? They'll send you an e-mail that, at best, will annoy you or, at worst, will - if you respond - empty your bank account or download a destructive virus to your computer. As you browse the web, your activity is being watched and you may get unwanted e-mails as a result as well as adware/spyware when visiting certain sites.

### Some Definitions:

**SCAM:** An annoying e-mail that asks you to buy something, or get a big, better widget.

**PHYSHING:** This is generally more dangerous as the message will try to trick you into replying with personal information or downloading a destructive virus which can be in an attachment. Damage can also occur simply by opening a suggested web site in the message.

**ADWARE:** Wanted or unwanted pop-up windows that can be destructive. One encounter asked if we wanted to buy something. We said no! It started to download anyway and we shut the computer down immediately to interrupt the download.

**SPYWARE:** An unwanted program downloaded to your computer without your knowledge when visiting a web site. Usually it just tries to figure out your interests so you can be targeted by advertisers. Sometimes the program can be destructive. You may have read about people who ended up with huge long distance phone bills as a result of spyware.

### PROTECTING YOURSELF

1) *Be alert and ever vigilant.* **Never** respond to an e-mail asking for personal information no matter how authentic the message or web site it gives you looks. Such e-mails can come from a cable company, a phone company, a bank, a security company, an update for software, including anti-virus software (that you can't quite remember having or not) or an offer for a trip or investment opportunity. This is especially devious if the message happens to be a company you deal with. Only offer personal information if you initiate the transaction and then only what is normally required. One software company wanted a birthdate along with the credit card information in order to make a purchase on-line. Too much information in our opinion and we did not proceed with the order.

2) *Use an AntiVirus Program:* An antivirus program is a must but when choosing one ask what the program detects. Some detect only viruses while others also track adware, spyware etc. Have a program that checks your e-mails and make sure this feature is turned on. Also perform a full system scan on a regular basis (say once a week).

Another consideration in choosing an antiviral program is the resources it uses...some can considerably slow down your computer.

3) *Choosing an e-mail and web page browser:* While your best protection is being alert and ever vigilant, e-mail and web browsers are not created equal when it comes to alerting you to scams and minimizing phishing/adware. Do look into alternatives to Microsoft's Outlook Express and Explorer. For example: Mozilla's free Thunderbird (e-mail) and Firefox (web browser), both part of the Open Source consortium and McIntosh's Safari which is now available for Windows. We have even noted differences in the behaviour of yahoo', 'hotmail' and 'gmail'.

### **Transitioning into Retirement: Programming "Your GPS" for a new Adventure**

The Ecumenical Chaplaincy office is offering a half day seminar for McMaster staff about to retire or recent retirees from the staff group.

Date: October 29, 2008; Time: 8:30 am-12:00 noon.

Place: On campus in Wentworth House

Cost: \$5 for breakfast and materials

Registration must be done by **Oct 24 noon**. Contact the Chaplaincy Centre to Register & for Information at **905-925-9140 x24207**,

Email: [chaplain@mcmaster.ca](mailto:chaplain@mcmaster.ca)

### **MARGARET'S SPECIAL EVENTS**

Contact Margaret at 905-648-2401 or

[mnr.jenkins@cogeco.ca](mailto:mnr.jenkins@cogeco.ca)

### **Fall Dinner with Dr. Gary Warner**

**The October 23<sup>rd</sup> dinner** will feature Dr. Gary Warner speaking about "The Challenge of Diversity in Canada". Canada has evolved from a settler colony to a modern multicultural state. Successive waves of immigrants have modified the face of the country. Does multiculturalism present a threat to the fabric of Canadian society in the 21<sup>st</sup> century or is it a source of Canadian vitality?



Dr. Warner is truly a "renaissance man" with very diverse interests from 17<sup>th</sup> Century French literature to international health to Director of the Arts & Science Programme. He has made many contributions locally and internationally such as working with SISO to help new Canadians; with CUSO in Sierra Leone; and other development work in West Africa. In 2005, Dr. Warner was a recipient of the Order of Canada.

**DATE:** Thursday, October 23  
**TIME:** Cocktails 6 pm, Dinner 6.30  
**PLACE:** Waterfront Centre, Chamber of Commerce,  
(Foot of Bay St.)  
**COST:** \$37.00 per person (including taxes & gratuities)

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**“Glass under Glass” at the RBG with lunch at  
Pepperwood Café**

- Escape from winter and enjoy a treat on a cold day.
- “Glass under Glass” is an exhibition of spectacular glass art in a glass house.
  - Leave the snow behind, bask in the heat and admire the plants in the Mediterranean Gardens while looking at the snow outside!
  - Visit the Wollemi Pine exhibit. “Dinosaur to Pinosaur; The Tree That Time Forgot” is an exhibit that celebrates the discovery, evolution, ecology and preservation of one of the world’s rarest and oldest species.

These self-guided tours will be preceded by lunch in the Garden’s elegant Pepperwood Café.

**DATE:** Tuesday, February 10, 2009  
**TIME:** 12 noon  
**PLACE:** RBG Centre, Plains Road, Burlington  
**COST:** \$18.00 per person (including taxes & gratuities), plus \$2.00 admission payable at the door for non-RBG members.

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**On March 31, 2009**, there’s a trip to the McMaster Planetarium with afternoon tea. Details to follow.

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**ANNE’S REPORT ON UPCOMING EVENTS**

Contact Anne at 905 627 0968 or [sincla@mcmaster.ca](mailto:sincla@mcmaster.ca)

*Pricing for all theatre trips includes Coach, Lunch, Show & Driver’s Tip.*

**Tuesday, December 2, 2008**

**OH CANADA EH! - "A FARNDALE CHRISTMAS CAROL"**  
Niagara Falls, Ontario

This show should put us in the Christmas Spirit. We will stop at Kittling Ridge Wineries for Tastings and Buyings, then on to Niagara Falls where we will enjoy being entertained by "OH CANADA EH!" as they perform their Christmas Show. The theme this year is "A Farndale Christmas Carol", and we are in for lots of laughs .

To start things off, I have arranged for everyone to have a choice of a glass of wine, a mixed drink, or a soft drink to enjoy with a delicious lunch.....so come on out and enjoy a fun-filled afternoon.

**Depart: 9.30 AM**...Fortino's, 1579 Main West, Hamilton  
**Stop** at Kittling Ridge Wineries  
**Performance** of OH Canada Eh!,including  
**Lunch** and the choice of a beverage  
**Arrive Home** approx **4.30-5.00PM**  
**Price per person: \$85.00.**

**Friday January 2, 2009**  
**Chitty Chitty Bang Bang - Canon Theatre**

Treat yourselves to a lovely "After New Years" matinee performance. I saw this show at the London Palladium in England and promised that, if it came to Canada, I would do a retirees coach trip.

Happily the show will be playing at the Canon Theatre in Toronto over Christmas and New Year's, and January 2 was the most suitable date. Come out and enjoy this Super Show! Tickets will go fast and we only have a limited number of spots. We will have lunch at the ever popular “Town & Country” in Toronto, and then enjoy a matinee performance of this great Musical.

Departing from Fortino's,1579 Main St West Hamilton at **10.45 a.m.**

Lunch at the Town & Country, Queen's Quay  
Matinee Show of Chitty Chitty Bang Bang at the Canon Theatre

Home approx 5.30 p.m. (Depending on Toronto Traffic!)  
Price per person: \$134.00

**Wednesday February 18, 2009**  
**British Pub Show, Sanderson Centre, Brantford.**

Come and join us for a winter break. We will visit “Smitty’s Gift Emporium”, then on to “Robert Hall Originals Studio” to see how pewter is handcrafted. Next on the list is a buffet lunch at “The Sherwood Restaurant”. We end our tour with a fun-filled performance of “The British Pub Show”, with lots of sing-along-favourites like “I’ve got a Lovely Bunch of Coconuts”, “Lambeth Walk” and many more. With lots of songs and hand-clapping dance numbers, we are in for a happy afternoon!



Price per person: \$92.00  
Depart Fortino's, 1579 Main St. West, Hamilton, 9:00 am  
Home approx. 5-5:30 pm

**Sunday September 27-Sunday October 4, 2009**  
**Riverboat Cruise - Provence & Burgundy, France.**

Uniworld River Cruises is offering great discounts for their 2009 destinations, so please contact me at 905-627-0968, or email at [sincla@mcmaster.ca](mailto:sincla@mcmaster.ca) if you are interested. I have a very limited number of cabins left, as the response to this trip has been so strong. We will be on board the “River Royale”, and you can access the cruise information at [www.uniworld.com](http://www.uniworld.com) . Check out **Provence & Burgundy**, and “Chalon to Arles” for the itinerary.

We are also adding a 3 day optional stay in Paris. Contact Anne for details.

**BOOKING FORMS**

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**TRIPS**

To book for any of the following events, please complete and mail the relevant section of this form along with cheque to Anne Sinclair, 207-104 Osler Drive, Dundas, ON L9H 4B7. Phone: **905 627 0968**. E-mail: [sincla@mcmaster.ca](mailto:sincla@mcmaster.ca) Cheques may be post-dated one month ahead of trip date, made payable to **McMaster University Retirees Association**

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	# of persons	Amount \$
Tue. Dec. 2/08 Oh Canada Eh! -"A Farndale Christmas Carol", \$85.00pp .....		
Name: .....		
Address: .....		
Postal Code: .....	Telephone #: .....	e-mail address: .....

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	# of persons	Amount \$
Fri. Jan. 2/09 Chitty Chitty Bang Bang, \$134.00 pp .....		
Name: .....		
Address: .....		
Postal Code: .....	Telephone #: .....	e-mail address: .....

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	# of persons	Amount \$
Wed. Feb. 18/09 British Pub Show, \$92.00 pp .....		
Name: .....		
Address: .....		
Postal Code: .....	Telephone #: .....	e-mail address: .....

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	# of persons	Amount \$
Sun. Sept.27-Oct. 4/09 Provence/Burgundy Cruise .....		
Name: .....		
Address: .....		
Postal Code: .....	Telephone #: .....	e-mail address: .....

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**SPECIAL EVENTS**

To register for the special events below, please call Margaret Jenkins **905-648-2401** or email [mnr.jenkins@cogeco.ca](mailto:mnr.jenkins@cogeco.ca) Then please complete the relevant section of this form along with a cheque payable to **McMaster University Retirees Association** and mail to Margaret Jenkins, 430 Hamilton Drive, Ancaster L9G2B1.

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	# of persons	Amount \$
Thursday October 23/08 Dinner With Dr. Gary Warner, \$37.00 pp .....		
Name: .....		
Address: .....		
Postal Code: .....	Telephone #: .....	e-mail address: .....

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**Tuesday, February 10/09 Glass Under Glass at the RBG Please call or email Margaret Jenkins.**