



President's Corner

Summer was quite strange this year, but still enjoyable. It did not stop us catching up on family, friends and of course visiting the cottage. Whilst the weather did not always cooperate, we took advantage of the long days and enjoyed the lush countryside even though the noise of frequent mowing of lawns was very apparent.

At the moment, McMaster seems to be in state of "small turmoil" over the recently completed contract negotiations with the staff and technicians in CAW Local 555, but McMaster has a very strong back built up over the years by all present and past members of the our workforce . We are sure level heads will prevail and the present situation will be resolved. There is a report by Les Robb and Helen Barton on this topic on page 7 of this issue.

Next year is the 25th Anniversary of MURA and we are actively engaged in planning appropriate festivities. We do welcome any suggestions on "How to wave our hats!".

Due to great generosity of donors, the MURA Academic Awards Endowment Fund has now reached our initial target figure of \$32,000. We sincerely thank all of those who have given so generously and hope retirees will continue to support this fund, which will help to raise the value of the scholarship and prize we support.

Our volunteer web site has sparked much interest and we are sure retiree volunteer activity on campus will continue to grow.

We changed our venue for the Annual General Meeting this year to Celebration Hall on campus. Both the meeting and the venue were a great success. We are looking forward to having our Christmas Party in Celebration Hall this year as well. We hope you will be able to attend. Details of this event are on page 3 of this issue. Please note that this year's procedure is different from previous years. There is a form on page 10 that needs to be completed and returned, with your payment, by November 20.

There are many interesting articles and events in this issue of MURAnews which we hope you will find useful. We are always looking for items of help and interest to you.

Change has come to the MURA Council this year as Helen Barton finished her role as President. Fortunately we are not losing her as she has become Past-President and continues to guide us with her knowledge. We welcome Marianne Walters, who brings to Council much experience from her many years at McMaster.

We do hope you have a great "Fall Season" and are starting to think of the festive season that will soon be upon us.

- Joan Parker, MURA President
parkerj@mcmaster.ca or 905 648 2244



YOUR MONEY

Marianne Van der Wel

DANGERS OF ONLINE CONTRACTS

Purchasing a Product On-Line That Involves a Subscription

A year ago I had difficulty removing a virus from my computer using the software I had installed. A friend in the Computer Business had recommended another antiviral program so I downloaded it, paid for the package with a credit card and tried it out. It did successfully remove the virus but subsequently brought my PC to an unusable crawl. Within two days I abandoned the second package and switched to a third, which worked much better. I totally forgot about the second package.

In August 2009 (a year later), I got an e-mail congratulating me on renewing my subscription for another year and a charge of \$39.95US was levied to my credit card account. Quite an **unpleasant surprise!**

Since the message I had received was an automated one, I could not respond directly. I did send a response to the company guessing at what I thought was their e-mail. It went unanswered. Hence after a day or so, I called my credit card company.

The Legal Versus the Ethical

My credit card company informed me that this transaction was perfectly legal as I had implicitly agreed to have my subscription automatically renewed each year by not writing to the antiviral company to cancel. I was told my only recourse was to ask the anti virus company for a refund, and was given an 800 number to call.

I phoned immediately to discover a recorded message that this anti virus company does not offer phone support and to check out their web site. I did that next. After searching the company's web site for over half an hour, I submitted a request for cancellation to the company's webmaster using an interactive form as I could no longer remember the original details to submit the cancellation to their sales department.

Protecting Yourself When Purchasing a Subscription Online

- 1) If you subscribe to anything online, save the information the company sends you regarding your purchase.
- 2) When you receive the purchase confirmation notice, read the **WHOLE** notice. If you do not find the "Terms of Service", (the Fine Print!) which should include renewal information, check the company's web site. If you can't find it, contact the company.

3) If you decide not to use the package, cancel immediately IN WRITING.

4) Keep copies of your cancellation notice be it on paper, e-mail or through an interactive web form.

Note: Once you submit an interactive form, your message generally disappears. Print your message to a piece of paper (or to a file if you have that capability) BEFORE you submit the form.

5) Keep copies of any confirmation e-mails you receive from the company regarding your cancellation . If using the regular post (in case you cannot find an on-line contact), send your cancellation registered or by special delivery with signature so you have proof it was received.

Any charges to your credit card account after a certain period (15 days in my case), can be reversed by your credit card company but ONLY if you have dated, written proof that you sent the cancellation.

Other Good Practices To Minimize Your Damage When Purchasing On-Line

1) Use a credit card with a low limit (whatever amount you can afford to lose).

2) Do not buy items that cost a lot when you do not know the company (or individual). I risked \$40-\$50, not my life savings.

If you ask your credit company to cancel your credit card, this does not lift the financial obligation that you unwittingly agreed to. However, the company will likely contact you when the automated payment fails and you can then have a dialogue with the company.

Final Comments

I did eventually get a refund hence it's worth asking even if you have lost the original material.. **In any case, do continue to use ANTI VIRAL software to protect your computer, but be on guard!**

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 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: Amanda Williamson chaplain@mcmaster.ca, or by phone at: **(905) 525-9140, extension 24207.**

The dates are: December 7-17, 2009, with the exception of Saturday evenings as there are no exams on Sunday

Computer Security

Marianne Van der Wel

No Charge Anti Virus Software

Sophos: McMaster Retirees are eligible to use **Sophos**, licensed and paid for by the University for home use without charge. See: <https://antivirus.mcmaster.ca/>

However, remember to validate the program every August to keep Sophos current. You will not be warned to do this and if you forget, the virus checking will not be current. See: <https://antivirus.mcmaster.ca/1year.html>

AntiVir by Avira: If you are not a fan of Sophos or discover that Sophos doesn't work for you (as I discovered for my Acer PC with Vista) try **AntiVir**, a free Antiviral program that ranks on par with some packages costing \$50 (or more) annually. Pat Foran from Toronto's CTV recommended AntiVir on September 25, 2009. See his "**Secure Computers**" video presentation at: <http://toronto.ctv.ca/consumer/#TopVideoAn> and for AntiVir on Avira's web site see: <http://free-av.com/>

Spyware, Scams & Phishing

A year ago, in the fall 2008 MURAnews, I reported on Computer Scamming, Phishing, Adware and Spyware. See: <http://tinyurl.com/yetwfgl> . Pat Foran's "**Secure Computers**" video report from CTV (on Sept. 25, 2009) also touched on these topics. See: <http://toronto.ctv.ca/consumer/#TopVideoAn>

To prevent identity theft, never respond with personal information to web site addresses that come in e-mails ("phishing"). Pat's report warns you of this and to help identify bogus sites, he recommends you use **McAfee's site protector program**, free, at: <http://www.siteadvisor.com>

You can also get a bogus site when you mistype a web site address. Hence, if you supply personal information, look at the site carefully for legitimacy and compare it to what you saw the last time you used it. Again, **McAfee's site protector program** may help you identify bogus sites.

Pat Foran further recommends **Windows Defender** to protect against Spyware when using Windows XP (Vista has it built in). For Windows Defender, see: <http://tinyurl.com/5q36co>

To fight Spam, use Spamfighter, also free, at http://www.spamfighter.com/Product_Info.asp

CONTACTING MURA

Mail: Gilmour Hall B108, McMaster University, 1280 Main Street West, Hamilton, ON L8S 4L8

Phone: 905-525-9140. Ext.23171 (checked several times per week)

E-mail: mura@mcmaster.ca

Web Site: <http://www.macra.ca>

**VOLUNTEER OPPORTUNITY!
WITH OSTEOPOROSIS CANADA**

We are looking for volunteers to support the vision of 'Canada without osteoporotic fractures', and to assist with the mission of working toward a future where all Canadians will be knowledgeable about osteoporosis, be empowered to make informed choices about their bone health, have access to the best osteoporosis care and support and to benefit from research into the prevention, diagnosis and treatment of osteoporosis. At the **Hamilton-Burlington Chapter** level we support this vision and mission by acting as part of a team to represent the national organization in our local community.

- Some examples of volunteer opportunities are:
- joining the Speakers' Team and presenting "Speaking of Bones" to community and corporate groups;
 - attending health fairs;
 - setting up and leading support groups;
 - helping to plan public forums;
 - planning events and other fundraising activities;
 - government advocacy;
 - providing office and administrative support;
 - establishing and maintaining relationships with local media;
 - recruiting other volunteers to join our Chapter and volunteers to help in the office or just occasionally.

For more information, please contact:
Marian Toth
Volunteer Development of the Hamilton-Burlington Chapter of Osteoporosis Canada
E-mail: tothm@sympatico.ca
Phone: 905 643 3485

MURA Christmas Lunch
Monday December 7, 2009 at NOON
Celebration Hall in KTH
RSVP by November 20, 2009



This year we are trying something completely different and we hope you like it!

The Annual Christmas Lunch will be held on campus. The University President's office has generously subsidized the expenses for this event, which has kept the cost to retirees to an amount similar to past years.

Celebration Hall in Kenneth Taylor Hall (KTH) will be decorated in its Christmas finery. The luncheon buffet will be a traditional Christmas menu consisting of freshly baked rolls, five salads, veggies & dip, roast turkey with sage dressing, baked ham with raisin cider sauce, mashed potatoes, and fresh mixed vegetables. All this will be topped off with assorted tarts, festive cookies, and tea & coffee.

There will be a cash bar with both alcoholic and non-alcoholic choices for your pre- and post-lunch enjoyment, as you meet and mingle with fellow retirees in this festive season.

We will also have our usual draw prizes for you to win.

The price is \$12 per person. Please be advised that you must pre-book and pay for this luncheon by November 20, so we'll be able to order the food. This is a departure from past Christmas lunches. This year you will not be able to pay for your meal on the day of the event.

Please fill out and send in the Booking Form (on back page) along with your cheque by Friday, November 20.

For information, contact Pam Penny: 905-627-0463 or penny@mcmaster.ca

MURA Endowment Fund Campaign
WE'RE ALMOST AT OUR GOAL!

As of Sept 15, 2009 we have raised **\$31,743**, only **\$257** short of our goal of **\$32,000 by 2010**, our 25th Anniversary. We have done this in only TWO YEARS with one year left in our campaign

THANK YOU TO ALL OUR DONORS!

To help us over the top, and to make the MURA student awards grow in value, contact:
Jenny Thomson,
Development Officer,
Office of Alumni Advancement,
McMaster University
The President's Residence
1280 Main St. W, 2nd Floor
Hamilton, ON L8S 4K1
Phone: 905-525-9140
ext. 23071
E-mail: jthoms@mcmaster.ca



COMPLIMENTARY PARKING: On-campus parking for the MURA Christmas Lunch is free of charge. **MURA thanks Parking Services for this generous support.**

Retirees who do not have a McMaster parking permit may park in any on-campus parking lot that shows that shows "Visitors - Open". Lots B, C, D and E, accessible via the Sterling Street entrance, are closest to Kenneth Taylor Hall.

You will need to take a ticket from the machine as you enter. Be sure to pick up an Exit Ticket from the check-in table at the luncheon. The Exit Ticket, provided free of charge by Parking Services, will let you exit the lot without paying when you're ready to leave.

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

PARKING INFORMATION FOR THE MOBILITYIMPAIRED: Lot C is closest to the ramped entrance to the DeGroote School of Business. The elevator just inside the entrance of the DeGroote building provides wheelchair access to Celebration Hall in the Kenneth Taylor Hall basement.

Patricia Goodall Lives Life to Its Fullest ...



With her outgoing personality, Patricia has found camaraderie and made many friendships as a frequent participant in MURA events and cruises. In spite of her innate ability to enjoy the moment, she has never lost sight of the needs of less fortunate people around her.

Happily, more and more people these days are turning their attention to finding ways in which they can render assistance to their less fortunate neighbours. There is no need to travel to far away countries to find suffering and hardship. Even in our own affluent country there are people who, through no fault of their own, are without food, shelter and clothing. So many people just need a helping hand to enable them to maintain their dignity and independence, and the knowledge that someone really cares about them.

Having known Patricia through most of the 33 years of her career at McMaster, I learned to appreciate her for her many attributes: her positive attitude, her lighthearted touch, her sense of humour and her ready smile.

Since her retirement, Patricia has been able to achieve a long-held desire by joining a local volunteer association called **The Brighter Futures Association**, who have made it their mission to raise funds to enable them to create social, cultural and recreational activities and opportunities for people with special needs living on disability pensions. This vulnerable population often lives well below the poverty line, unable to afford anything more than the basic necessities of life. Brighter Futures not only raises funds but also ensures that these people are given as much assistance as possible to enable them to live independent, productive, and contented lives. Examples are: providing gym passes for 60 adults in group care to keep up their fitness, retro fitting a wheelchair and purchasing a hockey membership for a deserving individual. Patricia can tell you all about it – her enthusiasm is so contagious. Compassion shown by a group of ordinary people doing extraordinary things.

Outings organized by **Brighter Futures** include a Luncheon River Boat Cruise on the Grand River; Christmas plays at Theatre Aquarius followed by dinner at the Swiss Chalet; an excursion to the Lion Safari; and an Annual Picnic. Patricia and other Board members enjoy the interaction with the residents when they accompany them on these various functions and activities.

Brighter Futures Fall fund-raiser is a Day at the Races at Flamboro Downs. It's a fun day for all who attend. This organization are always looking for new members for the Board, if anyone is interested in getting involved. It is very rewarding to see the happy smiles.

Brighter Futures Contact Info:

Office Phone: **905 538 1434**

E-Mail: goodallp@mountaincable.net

Web: <http://atinyshift.ca/BrighterFutures>

- by Veronica Morrison

Following the Group of Seven Painters

An Illustrated talk by Sue and Jim Waddington

Thursday, November 5, 2009 at 2:00 pm

CIBC Hall, 3rd Floor, McMaster University Student Centre

All retirees are welcome to attend this free event. No pre-registration is required. (*The Group of Seven talk follows the annual MUFA/President's luncheon for retired faculty and librarians which is being held the same day.*)



Sue and Jim have tried to locate actual sites that inspired the Group of Seven painters. Their talk will compare photographs of some of the 60 locations they found in and around Killarney Park with the corresponding artwork. They will discuss how they found the painting sites and what they have learned about the painters and their choice of locations.

Although the Group of Seven worked throughout Canada and produced many of the iconic images that we have of the north, there are very few photographs of the actual scenes that inspired them. One may dine in the Maison Fournaise restaurant in Chatou, France, in the very place that Renoir painted "Luncheon of the Boating Party" and "The Rowers' Lunch" but the sites of A.Y. Jackson's "Terre Sauvage" and Franklin Carmichael's "Light and Shadow" are unknown.

Sue is an artist - a traditional rug hooker. In 1977 she was making a rug hooking based on A.Y. Jackson's painting "Hills, Killarney, Ontario (Nellie Lake)." During a canoe trip in Killarney Provincial Park, Sue and Jim paddled to Nellie Lake and were surprised to find that they could locate the exact spot where Jackson had sat when he did the painting. After this initial success, they have continued to search for other painting locations. Since the artists did not keep detailed records of where they worked, each painting represents a puzzle to be solved. For each of the 150 places that they have located, they have recorded what the view looks like now and have compared it with the artist's impression of the same scene.

Jim is a retired physicist who likes maps and the sport of orienteering. He has no artistic talent at all.

This talk will illustrate some of the paintings that were made in the beautiful La Cloche hills of Killarney Provincial Park and will discuss what has been learned about the painters themselves.

In the fall of 2010, the McMichael Canadian Art Collection will host an exhibition of fifty works from La Cloche. The art works will be presented along with the photographs of the same scenes.

The Annual McMaster Children's Party
Saturday, December 5, 2009 10 am to 2 pm

This is a much anticipated annual event for all McMaster employees and retirees.

This year the 'Party' is moving to a much bigger venue – the David Braley Sports Centre. 400 tickets, an increase of 50 over last year, will be going on sale electronically the last week of October. The price is \$10 per child which includes a gift, games, crafts & inflatable fun, face painting, a free photo with Santa, refreshments & much more fun for all. There is no charge for the parents/grandparents who accompany the children.

Last year, some retirees were disappointed that they didn't get tickets, so this year the organizing committee will hold back some tickets for retirees. If you want to take your grandchild(ren), please contact Pam Penny, committee co-chair, penny@mcmaster.ca or 905-627-0463, **before Friday, October 23rd** to reserve your ticket(s). After this date, tickets will go on sale to employees and usually sell out within hours!



The Committee is also looking for lots of **volunteers to help out on the day of the Party**. There will be lots of things to do, from greeting everyone as they register, to helping children make crafts, play games & write out their letters to Santa, to providing crowd control as they line up to sit on Santa's knee to have their photos taken.

If you can spare a few hours to volunteer your time and have lots of fun on Saturday, December 5, please contact Diane McCue, a fellow retiree who is the volunteer co-ordinator for this event, at mccued@mcmaster.ca or **905-388-2026**.

MURA IS ALMOST 25 YEARS OLD!

A couple of facts that you may find of interest:

1. **Who was behind the creation of MURA?**
Stuart Winn drafted his thoughts on this topic in 1983.
2. **When was MURA created?** The first meeting was in August, 1985.

SEND YOUR MURA FACTS to Mike Hedden at: hedden@mcmaster.ca By the AGM next May, we hope have at least 25 MURA facts to publish. The person submitting the most will get a prize at the AGM.

GERITOL FOLLIES CHRISTMAS VARIETY SHOW

Thursday, December 3 at 2 p.m.
Friday, December 4 at 2 p.m. and 7 p.m.
Hamilton Place

Come see your fellow retirees who are in the show: Esme Shaw-Olds, Kathy Brown and me, Joan Zywina.

Tickets are \$24 plus \$1 handling fee. If you purchase the tickets through me, you will not have to pay the handling fee.

Contact me (Joan Zywina) at: zywina@mcmaster.ca or phone **519 647-2518** (not long distance from Hamilton).



MURA SPECIAL EVENT
TUESDAY OCTOBER 27, 2009
LUNCH at THE ROYAL HAMILTON YACHT CLUB
AND TOUR of MUM SHOW

CONTACT MARGARET JENKINS at (905) 648 2401 or
by e-mail at: mnr.jenkins@cogeco.ca



Come out and enjoy lunch in the nautically themed dining room of the Royal Hamilton Yacht Club and then drive to Gage Park greenhouses to see the Chrysanthemum Show. (People may choose to car pool from the Yacht Club to Gage Park.) This year's theme is Autumn Harvest and is created by Hamilton's finest horticultural staff. More than 100 varieties with 75,000 blooms will be on show. Hopefully, Gage Park itself will still be displaying some fall colours.

Price Per Person: \$25.00

When and Where: Meet Tuesday, October 27, 12 noon at the Royal Hamilton Yacht Club

See last page for the Booking Form!



WELCOME NEW MEMBERS

Mrs. Ellen Bowen, School of Nursing
 Dr. Salim Daya, Obstetrics and Gynecology
 Mr. Aldo DeGiuli, Facility Services
 Mr. Doug Bruce, Engineering Physics
 Mrs. Linda Builder, Pediatrics
 Mr. Myron Kulczycky, Pathology & Molecular Medicine
 Mr. Bill Lowe, Facility Services
 Elizabeth McCallum, Office of the Registrar
 Mrs. Emmi Morwald, Office of Research Services
 Dr. Coleman Rotstein, Medicine
 Dr. Mary Tremblay, School of Nursing
 Mr. Randy Walsh, Facility Services
 Mrs. Judy Walters, Pediatrics
 Mr. William Watts, Security & Parking
 Mr. Peter Whitaker, Facility Services
 Mrs. Patti Wiebe, Faculty of Business
 Mr. Shilun Zheng, Pathology & Molecular Biology

CORRECTION

In our printed version of the summer 2009 MURAnews, we reported that Anne-Marie Kniehl had retired. This was an error. Anne-Marie Kniehl did not retire. Our apologies.

RECENT PASSINGS



Mr. Maurice Dawson, Physical Plant, Sep. 15/09
 Dr. William Schlatter, Business, July 24/09
 Mr. Tuong Nguyen, Geography&Earth Sciences, May 30/09
 Dr. George B. Wallace, Art & Art History, July 17/09
 Mr. Paul White, Utility Plant, July 22/09

Interested in a Conducted Tour of the Southern Mainland of Greece?

Spiro Panagiotou, Philosophy (retired), a MURA member, is willing to organize and lead an eleven-day trip to the southern mainland of Greece in May 2010. The trip will include Athens, Mycenae, Epidaurus, Nafplio, Sparta-Mystra, Olympia, Delphi, and a day boat excursion to the Saronic islands. The estimated price for a group of about 30 persons is around \$2,700 per person, and includes: return airfare (Toronto - Athens), all hotels, bus for all land travel, breakfast, taxes, gratuities, and admission to sites and museums.

If you are interested in what should prove to be a very enjoyable and educational experience, please contact Spiro by November 15 at panagiot@mcmaster.ca or call him at 905-627-5043.

Fall Alumni Event Calendar

McMaster Alumni welcomes retirees to participate. Of particular note, the Discover Psychology Series is new and may be of interest to retirees as they are interesting topics, daytime lectures, and on campus on Friday afternoons (easy to get to and park).

For more information and to register, visit http://www.mcmaster.ca/ua/alumni/programs_events_registration.html or call 905 525 9140 ext. 23900.

BACKUP! BACKUP! BACKUP!

Marianne Van der Wel

Do you store important items **on your computer** such as your photos, music, tax documents or a favourite program? How would you feel if you lost any of these? Having lost two computers due to hardware failure 10 months apart, in the last 1.5 years, I REALLY appreciate having backups! Performing backups is easier and cheaper than ever.

- 1) Determine what data you do not want to lose (EG: photos, documents that you have no desire to recreate, vital business documents). This is usually your "My Documents", "My Pictures" and "My Music", as well as your "Desktop" folder and possibly your "Downloads" folder.
- 2) Determine how much disk space these folder use.
- 3) Buy an external disk that will fit your current and future needs. Allow room for growth. You have 3 basic choices:
 - A flash memory stick with 64 Gigabytes (GB) costs \$160-\$200; 32GB around \$90; 16GB approximately \$45 and 8GB around \$30
 - An external portable disk drive. These do not require an external power source and plug into a USB port with a cable. A 250GB device with the required USB cable can cost \$85-\$110
 - A regular external hard drive. These also plug into a USB port with a cable but are generally little larger in physical size and do need a separate power supply. These drives cost \$80-\$150 for 500GB to 1000GB (one Terabyte).

To actually perform the backups, there are many options besides your operating system utilities. Some external disks come with software that allows you to automatically backup your files as you create them. There is also free software that allows you to synchronize folders, even whole drives, and schedule the backups automatically. One is SyncBack at: <http://tinyurl.com/fmtel> (downloads a zip file).

If you prefer not to use a backup utility, you can use your **copy** command to transfer files to an external device.

Note that local e-mail programs such as Outlook Express and Thunderbird use special data bases and hence are generally not backed up and recovered using standard backup techniques. For Thunderbird, there is Moz Backup (my personal favourite!) at: <http://mozbackup.jasnapaka.com/>

A Note Regarding the Pensions and Benefits of Salaried Employees - by Helen Barton and Les Robb

The recent contract negotiated between the University and the Canadian Auto Workers Union Local 555 (CAW555), which represents most non-management salaried staff and technicians at McMaster, includes clauses which change dramatically the post-retirement benefits for employees hired into this group in the future and likely will change their pension arrangements as well.

The cost of post retirement health benefits will be increased for all new employees. Retirees with less than 20 years service will pay 100% of the monthly cost of contributions for the McMaster retiree benefit plan, if they opt to stay in the plan. Those with longer service will pay a fraction of the contribution costs on a sliding scale (ranging from 25% for service longer than 30 years to 75% for service between 20 and 25 years).

The pension arrangements for new hires have been sent to arbitration and the outcome won't be known for some time. The University had proposed that future hires into positions represented by CAW555 would participate in a group RRSP plan rather than the salaried pension plan. In this, the University would match employee contributions (as compared to paying about twice the employee contributions for current service in the Salaried Pension Plan). The Union wanted to keep the current arrangements for new hires. The two sides will now make proposals to an arbitrator who will make the final decision. This is not final offer arbitration of the sort Faculty have recourse to in contract negotiations, but one that allows the arbitrator to pick one side or the other, or to 'split the difference' and decide on something between the two positions. The parties will make proposals to the arbitrator which may or may not be the same as the positions they held at the end of negotiations.

Although it is not yet a matter that is decided, it is worth a thought or two about the arrangement the University has suggested and, in fact, already imposed on employees in The Management Group (TMG). A group RRSP is similar to a **defined contribution plan** but would not be registered with the Financial Services Commission of Ontario and as a consequence would not have the requirements of transparency and the protections of that body. The pension risk would be entirely shifted from the University to the individual employee. After the University makes its matching contribution to the RRSP it has no further obligation to the employee. Contrast that with the pension we receive where the monthly payment is guaranteed and we can even look forward to some inflation increases when markets do well. It is a huge change in the employee-employer relationship.

The direction the University is taking here is not new. The hourly rated employees and TMG have already been pressured to accept differential treatment of new hires and the University seems to want to move down this path with all of its employee groups.

Should those of us in the Salaried Pension Plan and, more particularly, those of us who are retired be concerned about

these changes? We think there is no serious reason for concern in the near term but do have some concerns about the longer term.

Our pensions are guaranteed by the University and the University is required by law to continue to make payments (including payments to eliminate the deficit) as long as the University keeps operating. There is no reason to expect the University is headed for bankruptcy, and the University has made statements that it has no intention of winding up the plan (see the Your Pension is Safe FAQ at <http://dailynews.mcmaster.ca/images/Pension%20One%20pager.pdf>).

For the longer term, it is hard to be so confident. There is a concern that the employer might change its mind about winding up the Salaried Pension Plan and pay out a lump sum to all the retirees, and as time passes there will be fewer active members in the Salaried Plan to defend it. For some, this might be a good thing, but for most it would likely bring a host of headaches. Recall that all of us who are on pensions had the option of taking a cash equivalent at the time of retirement and chose not to do so. Presumably we prefer the pension payments and not having to worry about investing those funds. Moreover, anyone who looked carefully at the cash option knows that it was not possible to buy an annuity on the market for anything like the amount you would get for the "cash equivalent" of your pension. These concerns are probably decades off, but we would be putting our head in the sand to ignore these prospects.

In response to the directions the University was taking on pensions and benefits during negotiations, MURA Council wrote to Peter George, McMaster's President, and to Matthew Root, President of CAW555, on behalf of retirees to express our concerns about the breakdown of the sense of community that will undoubtedly be caused by a two-tier system and the ever-increasing number of new employees with inferior benefits. MURA urged both sides to work toward a solution that would keep all salaried employees in the defined benefit pension plan, and provide an equitable health benefits package to new employees.

When to Wear A Flu Mask

Protecting Others From Catching The Flu

While washing hands properly is a good defense against catching the flu, once you catch the flu (or some other virus) wearing a mask will help to not spread it to others. However, a mask will likely not prevent you from catching the flu (or other virus). For more information on the subject of wearing a mask to prevent the spread of the flu, please see the New York Times September 14, 2009 article: "Who Should Wear a Mask During Flu Season?" by Tara Parker Pope. You can read the full article at:

<http://tinyurl.com/mwsk9x>

If you do not have a computer and internet, contact the MURA office (905 525 9140 ext. 23171) and we will read the article to you. Thank you to Dr. Roman March for alerting us to this New York Times article.

ANNE's MURA TRIPS

CONTACT ANNE SINCLAIR at (905) 627-0968 or sincla@mcmaster.ca

When you read this, we will have just returned from a wonderful river boat cruise in Provence and Burgundy, France and soon we'll be packing for our November cruise in the Mediterranean. We have two major events coming as you can see from the following posters.

McMaster University Retirees present:

A Michael Burgess Christmas

at the Sanderson Centre

Monday, December 14, 2009



Get into the holiday spirit with A Michael Burgess Christmas!

After an absence of five years, Canadian stage and recording star Michael Burgess returns to the Sanderson Centre stage to touch the hearts and minds of listeners. Michael first came to national prominence as Jean Valjean (*Les Miserables*), his stage presence and talent captivating audiences in performance after flawless performance. His pure tenor voice has been heard around the world at major events -- creating a thunderous demand for more. His stunning voice, passionate performance and natural charisma will make this delightful Christmas show a memorable one.

Prior to the show, we will enjoy a delicious buffet lunch at the Brant Park Inn. You won't want to miss this kick off to the holiday season! Call to book today!

\$90

Per Person

Payment is due **Nov 6/09**

Includes:

- Luxury motor coach transportation
- Buffet lunch at Brant Park Inn
- Performance of A Michael Burgess Christmas

Departs: Hamilton, Fortino's 1579 Main St. West., East end of Parking Lot closest to Boston Pizza

11:30am



For more information call your McMaster University Retirees Volunteer Representative:

Anne Sinclair
905 627 0968

sincla@mcmaster.ca



Travel Arrangements Made by: Great Canadian Holidays, 353 Manitou Dr, Kitchener, ON N2C 1L5
TICO#2280154 — 1 800 461 8687 — SC820/PN2796

McMaster University Retirees Present:

Washington Cherry Blossom Festival

5 Days: April 8-12, 2010



Day One: A scenic drive takes us through the rolling hills of Pennsylvania to our home for the night in Breezewood.

Day Two: We soon arrive in Washington where we meet our local guide for a fascinating tour of the city. Afterwards, we have time to visit the Smithsonian Institution, a series of magnificent museums. The most popular are the Air & Space Museum and the Museum of Natural History. We spend the next 2 nights just outside the city.

Day Three: This morning we attend the spectacular Cherry Blossom Parade viewed from reserved bleacher seats. This afternoon, you have your choice of returning to the Smithsonian Institution or join the group for a visit to Arlington National Cemetery to see the Eternal Flame and the Kennedy graves.

Day Four: A short drive takes us to the harbour city of Baltimore, where we meet our local guide for a tour of the city. Enjoy some free time at Harbour Place, a fascinating hub of restaurants, shops and activities. This afternoon we visit the spectacular Baltimore Aquarium, one of the best we have seen. We spend the night north of Baltimore.

Day Five: A scenic circle route takes us through central Pennsylvania as we return home by early evening.

\$730

Per Person/Twin

\$705/Triple

\$690/Quad

\$980/Single

Includes:

- Luxury motor coach transportation
- 4 nights accommodation
- 3 continental breakfasts
- Guided tours of Washington and Baltimore
- Reserved seats for the Cherry Blossom Parade
- Smithsonian Institution ^(free)
- Arlington National Cemetery
- Admission to Baltimore Aquarium
- Services of tour director

Departs: Hamilton, Fortino's 1579 Main St. West., East end of Parking Lot closest to Boston Pizza

Reservations with a \$200 deposit are due November 1/09

For more information call your McMaster University Retirees Volunteer Representative:

Anne Sinclair
905.627.0968



Travel Arrangements Made by: Great Canadian Holidays, 353 Manitou Drive, Kitchener, ON
TICO#2280154 — 1.800.461.8687 — BW840/PN2693

Booking forms for
Trips are on the last page

BOOKING FORMS

TRIPS

To book either of the following trips, please complete and mail the relevant section of this form, along with a cheque payable to McMaster University Retirees Association, to **Anne Sinclair, 207-104 Osler Drive, Dundas, ON L9H 4B7**.
Phone: **905 627 0968**. E-mail: sincla@mcmaster.ca

	# of persons	Amount \$
Mon. Dec 14/09 - Book before Nov 3 rd - "A Michael Burgess Christmas", \$90.00 pp		
Name:.....		
Address:.....		
Postal Code: Telephone #: e-mail address:.....		

	# of persons	Amount \$
Thu. Apr 8/10 to Mon. Apr. 12/10 - Washington Coach Trip, Book by Nov 1/09		
Deposit of \$200 required when booking. The balance is due Feb 15/10. Circle your price choice: Twin: \$730.00CA pp; Triple \$705.00CA pp; Quad: \$690.00CA pp; Single \$980.00CA pp		
Name:.....		
Address:.....		
Postal Code: Telephone #: e-mail address:.....		

SPECIAL EVENT

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

	# of persons	Amount \$
Tues., Oct 27/09 Lunch at the Royal Hamilton Yacht Club followed by the MUM Show at Gage Park, \$25.00 pp		
Name:.....		
Address:.....		
Postal Code: Telephone #: e-mail address:.....		

MURA's ANNUAL CHRISTMAS LUNCH

Book by Nov. 20/09



To reserve seats for MURA's Annual Christmas Lunch, please complete and mail the form below (by Nov 20/09), along with a cheque payable to McMaster University Retirees Association, to:

Pam Penny, 3 – 60 Dundas Street, Dundas ON L9H 7M6

	# of persons	Amount \$
Mon., Dec 7/09 Celebration Hall in Kenneth Taylor Hall, McMaster University, \$12.00 pp		
Name:.....		
Address:.....		
Postal Code: Telephone #: e-mail address:.....		

For more information, contact Pam Penny at: Phone: **905-627-0463** or email penny@mcmaster.ca