

President's Corner



As I write this in October, I've already seen the fall colours at their peak in Algonquin Park and am looking forward to seeing the Dundas Valley in a cloak of red and gold. At this time of year, it's easy to understand why the maple leaf is a Canadian icon. Do you remember the great

debate in the early 60's over the adoption of our bold red and white flag? Did you sing the *Maple Leaf Forever* at school?

Although the MURA Council does not meet in July and August, we have continued to work on your behalf over the summer: answering your questions, referring matters to MURA committees, liaising with the University's Human Resources Department, distributing information to you by email, and producing

the quarterly newsletter. We had productive Council meetings in September and October, and the committees are all busy tackling their agendas for the year ending June 2015. For example, MURA's Pension & Benefits Committee has prepared a very informative article on travel insurance, which you can read on page 4 of this newsletter. The Christmas Lunch Committee has been busy organizing this popular annual MURA event. I hope to see you there on December 3rd; please see page 3 for details. You can find a list of Council members and their roles on the MURA web site at:

mcmaster-retirees.ca/council.html.

In June, MURA was invited to make a presentation to the Committee to Recommend a President. Representing MURA, I relayed our positive experiences dealing with Patrick Deane. I am very pleased that Patrick was re-appointed as President and Vice-Chancellor. We look forward to continuing MURA's relationship with him over the next five and half years.

Till next time.

Mary Johnston
johnston@mcmaster.ca

Let Us Know If We Can Stop Mailing MURAnews to YOU

We thank the 200 members who have helped make up for the recent postal rate increase by opting out of the postal mailing of *MURAnews*.

Please phone Linda Grocott at 905-689-7520 or email her at grocott@mcmaster.ca if **you** would like to join this group of budget rescuers.

We make it easy to print your own *MURAnews* by attaching a PDF copy to the email that's sent when a new *MURAnews* is ready to read. Or you can just click the link in the email and read online.

Contacting MURA

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

Phone: 905-525-9140, extension 23171
(voicemail is checked twice a week)

Email mura@mcmaster.ca

Web Site <http://mcmaster-retirees.ca/>

Seniors Driving

Ellen Ryan

We have all encountered situations where older adults cut back on their driving in light of age-related changes — avoiding left turns, night driving, major highway driving, or long-distance driving. Sometimes older adults or their family members wonder whether they should continue driving.

McMaster's Brenda Vrkljan and other researchers are studying older drivers to identify how best to keep them on the road through projects such as the CanDrive longitudinal study (<http://www.candrive.ca/>). [See "Volunteer Opportunities, below.]

You might be interested in the Seniors Driving Resource — seniorsdriving.caa.ca. Created by the Canadian Automobile Association, this online toolkit provides tips on how to stay safe behind the wheel in later life, maintain confidence and modify driving habits if needed.

You may have heard that the Ontario government has recently revised the licence renewal process for drivers over 80. The process continues to involve a vision test and a group information session offering tips on better driving in later life. Instead of testing knowledge of the rules of the road, the focus of the new assessment is to screen for age-related cognitive changes that might affect driving. A road test may be required, depending on driving record and screening test performance. For details on the procedure for licence renewal and to download a practice sample of the new in-class screening component, visit ontario.ca/seniordriver or telephone 1-800-387-3445.

Please note that an individual no longer qualifying for a driver's licence can obtain the Ontario Photo Card to use as an official identity card for proof of age, banking and other purposes. Contact a Service Ontario Office close to you or see:

ontario.ca/government/ontario-photo-card.

Volunteer Opportunities



The **Alzheimer Society** invites you to join their new program, Tele-connect, which is designed to increase social interaction in seniors living with dementia and/or their caregivers through friendly visiting by phone. They are looking for retirees from the Health/Social Services (nursing, social work, teachers/facilitators and those who have experience with supporting individuals with dementia) to join the team. For more information, contact Kathy McArthur at 519-759-7692 or Kathy.mcarthur@alzda.ca.



McMaster's **Labarge Optimal Aging Initiative** needs volunteers to provide input in creating a website that provides trusted information about how to stay healthy, active and engaged as we grow older and how to manage our health conditions. Volunteers would participate in a 45-minute interview, either in person, by phone or Skype. During the interview, you would read some of the information on the Portal, as the web site is called, and give feedback. You must have access to a computer and internet connection. For more information, contact Angela Barbara (905-525-9140, ext. 22151; barbara@mcmaster.ca).



If you are an older driver who has problems with balance and mobility due to arthritis or other medical issues, you are needed for a study at McMaster about vehicle design. Dr. Brenda Vrkljan (Rehabilitation Science) and Dr. Robert Fleisig (Engineering) are working on affecting the future design of automobiles by observing how older people get into and out of cars. For more information, contact **Candrive** at 905-525-9140, ext. 27817.



Greet Weary Students During December 2014 Exams:

The Chaplaincy Centre is in search of volunteers for our Exam Hospitality in December 2014. We provide a warm and relaxing space on campus for students to take a break and enjoy cookies and a hot beverage for free. As a volunteer, your role is to greet students, refill the cookie tray and replenish the beverages. Everything you need is supplied by the Chaplaincy Centre and OPIRG. Shifts are two hours - either 5:30-7:30 p.m. or 7:30-9:30 p.m. Our first day is on Thursday, December 4th and we continue through until Monday December 15th. We do not hold Exam Drop In on Saturday, December 6th and 13th. You can sign up for one shift or more by contacting Amanda Lemus, 905-525-9140, ext 24207 or by E-mail: chaplain@mcmaster.ca



MURA Christmas Lunch

**Wednesday, December 3, 2014 at 12:00 Noon
CIBC Hall - McMaster Student Centre**

RSVP by Friday, November 14, 2014

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

We have once again booked the CIBC Banquet Hall in the Student Centre for this year's Christmas Lunch. We will have two lines of buffet tables for quick service.

The lunch 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, roasted potatoes, and fresh mixed vegetables. All this will be topped off with assorted tarts, festive cookies, a fresh fruit platter, and tea and coffee.

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

We will also have many draw prizes for you to win.

The price is \$16 per person. Please be advised that you must pre-book and pay for the Christmas Lunch by November 14th, and should make your booking as soon as possible. We will try to accommodate everybody who wants to attend, but seating is limited to 200. 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 p. 9 of this issue of *MURAnews*) along with your cheque by **Friday November 14th.**

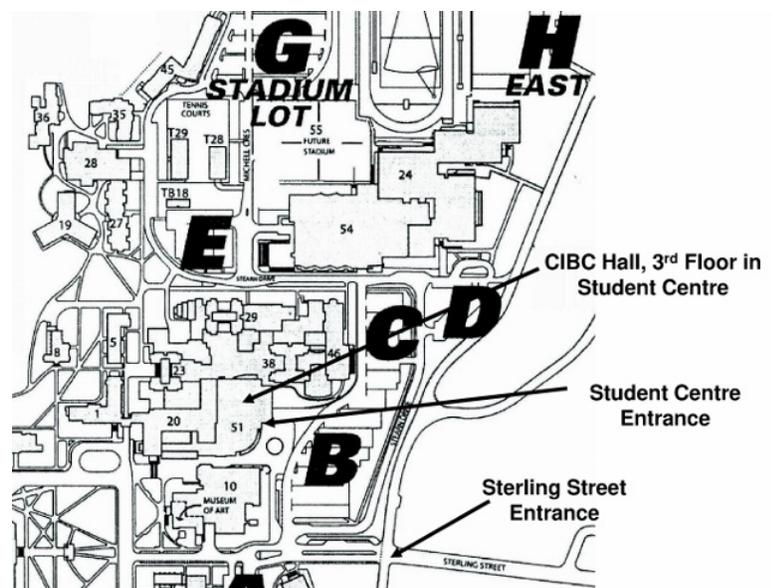
For information, contact Pam Penny (905-627-0463 or penny@mcmaster.ca).

Complimentary Parking MURA thanks Parking Services for their generous support

Retirees will have access to Parking Lots C, D and E, all close to the Student Centre. Come on campus via the Sterling Street entrance. Lot G — the underground Stadium lot — may also be used if the closer lots are full.

Retirees who do not have a McMaster parking permit and transponder may park in any of these lots showing "Visitors - Open". Take an entry ticket from the machine as you enter. Then be sure to pick up an "Exit Ticket" from the check-in table at the lunch location. Insert the Exit Ticket at the exit gate to "pay" for your parking when you leave your parking lot. Retirees with valid transponders may park in any lot that shows "Transponders - Open".

For the mobility impaired, if you have an Ontario Accessible Parking Permit and require reserved accessible parking, please be sure to tell Pam in your RSVP. Reserved parking will be provided in Lot C close to the Student Centre. Parking staff will be on duty to assist with accessible parking in Lot C. Please have an Ontario Accessible Parking Permit on display in your vehicle.



An Update on Out-of-Province/Country Health Insurance

Mike Hedden

Your \$10,000 Out-of-Province Emergency Medical Coverage

MURA has devoted several articles over the past few years to this topic, with a particular focus on the value of the \$10,000 Out-of-Province Emergency Medical Coverage for retirees. These articles can all be found on the MURA website: <http://www.mcmaster-retirees.ca>, by going to the **MURANews** tab and then clicking on **MURANew Articles by Topic**. A further clarification on the \$10,000 Medical Emergency Coverage can also be found on the MURA website by going to the **Pension and Benefits** tab and clicking on **Health, Dental and Insurance Benefits**. (Please contact MURA at 905-525-9140, ext 23171 to ask about this information if you do not have access to the internet).

In summary, the following are the key features of your \$10,000 Out-of-Province/Country Medical Coverage:

- This coverage, which is managed for the University by Sun Life, will pay 100% of the cost of qualified emergency medical services up to a life time maximum of \$10,000, regardless of any pre-existing conditions you may have.
- The plan covers you for trips of up to 30 days.
- This coverage is available to both you and your spouse. Your spouse's coverage continues even after your death.
- This coverage can be used as a first payer on an emergency out-of-province/country claim, i.e. when purchasing additional private insurance coverage with a deductible; you can use the \$10,000 to coordinate with the private insurance. This can reduce your premium by up to 45%, although not all policies offer a deductible. Cost should not be the only factor in deciding whether or not to use the McMaster coverage as a deductible. Because the McMaster policy covers all pre-existing conditions, you might want to save the McMaster coverage for your more elderly years when insurance will be more difficult and expensive to purchase. For a more thorough discussion of whether or not to use your McMaster coverage as a deductible, see the article on p. 1 of the Fall 2011 issue of MURANews website:

<http://www.mcmaster-retirees.ca/MURANews.2010-11.html>

- A summary of the retiree Out-of-Province Coverage can be found on the Human Resources (HR) retiree web page: <http://www.workingatmcmaster.ca/retirees/index.php> or by phoning HR at 905-525-9140, ext. 22247.

Why You Need Additional Coverage

- \$10,000 may seem like a lot of coverage, but a medical emergency in the U.S. or other countries can cost tens of thousands of dollars.
- Even trips to other Canadian provinces require additional coverage, as some procedures in other provinces may not be fully covered by OHIP, and the cost of evacuating you back to Ontario can be very expensive.
- You may be perfectly healthy, but accidents can and do happen, and when they do the medical costs can be substantial.

Where Can You Get More Information?

- An excellent discussion of travel health insurance, addressing the need for travel health insurance, who provides this insurance, a list of questions you should ask when purchasing travel health insurance and the restrictions/limitations of this insurance is available from the Canadian Life and Health Insurance Association. Their pamphlet can be found at <http://clhia.uberflip.com/i/199455> or by calling 1-888-295-8112.
- MURA spent considerable time over the past few years working with Geoff Burman of Broker Advantage to sort out some of the issues around the University's \$10,000 plan. Geoff has since left Broker Advantage, and Broker Advantage was sold to AwayCare. Some useful information about travel health insurance and travelling out of province and out of country can be found on their website <http://www.awaycare.ca> under the "Canadians Traveling" section, or by phoning their Dundas location, 905-315-9426.

Where Do You Buy Out-of-Province Medical Insurance?

- MURA cannot recommend any particular providers. This is a personal choice and will depend on your age, your health, whether or not you have any pre-existing medical conditions, whether you want insurance for a single trip or would like coverage that covers several trips over the course of a year.
- Costs can vary substantially among the various providers and you should shop around to get the best price. Premiums for the same coverage can vary by hundreds of dollars from one provider to the next.

- ➔ As a result of MURA's discussions with the University, Sun Life, who administers the \$10,000 coverage, has partnered with Royal Sun Alliance Travel Insurance. It is stated on the HR website that they provide "preferred rates" to McMaster retirees. No details are provided, but further information can be found on the HR web page, <http://www.workingatmcmaster.ca/retirees/index.php>, or by phone at 905-525-9140, ext 22247.
- ➔ An insurance broker may be a good place to start looking for the travel insurance that you need. Insurance brokers represent a wide range of companies offering emergency travel insurance and as such can provide a broad range of coverage to match individual travel plans, age and pre-existing medical conditions. Insurance brokers don't sell travel insurance from a single insurance supplier but rather attempt to find the best insurance to match your particular requirements and health. Brokers will also attempt to educate you so that you are aware of some of the pitfalls in purchasing travel insurance. Brokers will also advocate on your behalf should you have to make a claim. AwayCare and Medi-Quote are but two examples of such insurance brokers. Simply Google "travel insurance brokers" to find a comprehensive list.
- ➔ There are many other providers of out of province medical insurance. Blue Cross, the CAA, CARP, Manulife, TIF and RBC are just a few. In addition, many premium credit cards provide travel insurance. Be aware, however, of assuming that your credit card will provide you with adequate medical insurance. Many premium credit cards do provide automatic travel insurance, but this coverage is limited in nature (usually up to 15 days and only for travellers **under age 65**). A few premium cards do provide emergency travel insurance to those over 65, but this is limited to trips of 3 days duration or less. The caveat once again is buyer beware.
- ➔ Shop around for the coverage that provides the best coverage for your individual needs at the best price and **always ensure that you explain completely any pre-existing conditions. When completing the medical questionnaire, answer all questions accurately and honestly, and consult your doctor if you are at all unsure as to how to answer a question.**

Scientists Find Canadian Dirt Containing Kryptonite for Superbugs

A fungus living in the soils of Nova Scotia could offer new hope in the battle against drug-resistant germs that kill tens of thousands of people every year. A McMaster team has discovered a fungus-derived molecule which is able to disarm one of the most dangerous antibiotic-resistant genes. The discovery is critical because it can provide a means to target and rapidly block the drug-resistant pathogens that render certain antibiotics ineffective.

Boris Clinic 'setting the gold standard' for healthcare

(from [McMaster Update](#))

McMaster and Hamilton Health Sciences have opened the first phase of a new outpatient clinic that will provide innovative care for adults by placing several medical specialties under one roof within a clinical teaching unit. The Boris Clinic, located at MUMC, is funded by Hamilton's Boris family as part of their \$30M gift to the University in 2012.

New McMaster Web Site Offers High-Quality Information for Seniors

McMaster launched its Optimal Aging Portal — meant to help Canadians find quality health and medical information on senior life. The website brings together research evidence and presents it in an easy-to-understand way. Dr. Anthony Levinson compared the site's ratings system to that of popular movie-rating site Rotten Tomatoes. The project is part of the Labarge Optimal Aging Initiative, supported by a \$10M gift from Chancellor Suzanne Labarge. The portal may be found at:

<http://www.mcmasteroptimalaging.org>

McMaster 2014 United Way Campaign

Dear McMaster Retirees:

The United Way invests in our community supporting priority needs areas. Your donations fund 130 programs through 72 agencies. We believe the United Way is the most effective vehicle for McMaster to help our community in the broadest manner.

United Way funding support programs for people with mental health conditions, provides health equipment to seniors and the disabled, provides mentors for after-school programs and support for families of challenged children.

Our current McMaster campaign goal is \$300,000. Last year, we raised \$295,000 mainly from 470 donors — 357 active employees and 113 retirees.

Please add your support through a personal donation. The people accessing services are often neighbours, co-workers, friends and family. Learn about the work that your donation supports at:

<http://www.workingatmcmaster.ca/uway/>

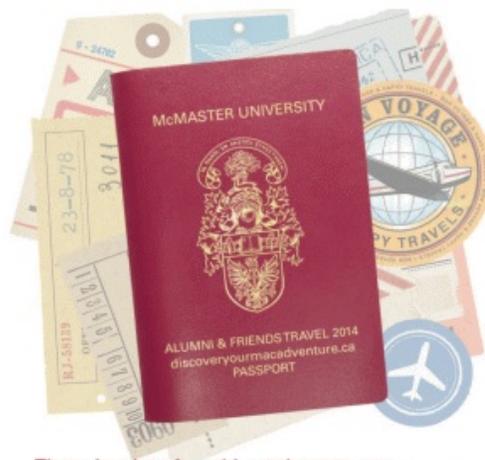
Thank you for considering a donation to the United Way of Burlington and Hamilton.

*Martin Dooley, Faculty Co-chair
Mat Lempriere, Staff Co-Chair
Sasha Manohar, Student Co-chair*

Trips and Special Events

Hello everyone. As we march into the cooler weather of autumn, trips for MURA retirees have lost their legs due to a number of factors. However, we are hoping to present an expanded version of activities for the winter season which will be detailed in the Winter newsletter. In the interim, if you have ideas for events you would like to see offered, please contact the MURA office. Thank you for your past support.

Shari Mercer
mura@mcmaster.ca, 905-525-9140 ext.23171



There is a lot of world out there to see,
are you coming?

McMaster Alumni Association would like to invite MURA members and Friends of MURA to [Discover Your MAC Adventure](#) by joining McMaster Alumni and Friends on an irresistible line-up of once-in-a-lifetime trips to some amazing destinations, as part of the 2015 Alumni Travel Program.

Enjoy the worry-free convenience and value of group travel, while sharing your dream vacation among like-minded travellers. Working with reputable travel partners, each known for their deluxe travel programs, we've selected quality, exciting, adventurous trips, enhanced by knowledgeable lecturers and experienced travel directors, offering built-in educational experiences not often found through larger group travel. McMaster's Nancy Doubleday, Hope Chair in Peace and Health, will be a resource educator on the Canada's Northwest Passage excursion in August 2015!

To see a line-up of our 2015 trips, please visit www.discoveryourmacadventure.ca.

To request a travel brochure or additional information on any of our trips, please contact the Travel Alumni Officer at 905-525-9140 ext. 24882 or email mactrav@mcmaster.ca.

All That Glitters

is a gently-used jewellery, scarf, and handbag sale in support of [Atzin Mexico](#) and Hamilton's [Native Women's Centre](#). It is organized by the [McMaster Campus Ministries Council](#) to raise funds for organizations that support marginalized women and help you recycle your unwanted accessories!

The All That Glitters collection period (September 22 to November 11) has officially started.



On Campus Donation sites are:

Chaplaincy Centre, MUSC 231
CUPE 3906, KTH B111
Gender and Feminist Research, TSH 308
Engineering, JHE A214
Human Rights and Equity Services, MUSC 212
Indigenous Studies, HH 103
OPIRG McMaster, MUSC 229
Human Resources, CSB 202
School of Nursing, HSC 2J34

All That Glitters Sale: Saturday November 22, 2014, 10am-2pm at The Freeway (333 King St East in Hamilton, ON at Wellington) to purchase accessories (Christmas is coming!) at killer prices and support two great organizations.

McMaster Photo ID Cards for Retirees – New Location

There are advantages to having a Mac retiree photo ID card, such as library borrowing privileges, access to the Pulse Gym (with membership), and access to campus staff lounges.

Photo ID cards are now being issued by Parking Services from a location in the **Campus Store** (formerly known as *Titles* bookstore). Note that cards are only issued on Tuesdays, Thursdays and Fridays from 8:30 am to 12 noon, and 1 to 4pm. Bring your employee number, a government issued photo ID (e.g. health card, driver's licence), and your old blue ID card if you have one.

See <http://parking.mcmaster.ca/photoid.html> or call the Parking Office in the Campus Store (905-525-9140, extension 23018) for additional information.

Welcome New Members

Dr. Ivan Bruha, Engineering — Computing & Software
Ms. Amelia Cesarini, Linguistics & Languages
Dr. Donna Kay Ciliska, School of Nursing
Ms. Yikang Deng, Medicine
Dr. Margaret Anne Denton, Health, Aging & Society
Mr. Robert Andrew Duncan, Physics & Astronomy
Ms. Ruth Elliott, Health Sciences Library
Mrs. Debra Farquhar, Brockhouse Institute
Ms. Antoinette Finelli, Health Sciences Library
Mrs. Irene Glavac Petric, Family Medicine
Ms. Christina Gulewitsch, Purchasing Services
Mrs. Sharon Guyatt, Pediatrics
Mrs. Doris Hutchison, School of Nursing
Dr. Gordon Irons, Materials Science
Mrs. Susanne King, School of Nursing
Mrs. Therese Koppang, Security & Parking Services
Mrs. Victoria Malcolm, Medicine
Mrs. Gloria McCleary, Research Accounting
Dr. Ann McKibbin, Clinical Epidemiology & Biostatistics
Ms. Donna Muriel Millar, Humanities Media & Computing
Dr. Sanzheng Qiao, Engineering — Computing & Software
Mrs. Laura Russell, Health Sciences Library
Mrs. Dorothy Sage, University Libraries
Mrs. Sharon Stray, Biology
Ms. Maria Troja, Facility Services
Mr. Christopher M. Wood, Biology

Recent Passings

Mr. Philip G. Ashbaugh, Accelerator Lab, Aug 7/14
Dr. Ivan Anthony Bracalenti, Family Medicine, June 25/14
Ms. Marie L. Ballachey, Pediatrics, Aug 20/14
Dr. Caroline A. Bayard, French, Sept 9/14
Mr. Richard Burger, Physical Plant, June 30/14
Mr. Bruce Cochrane, Athletics & Recreation, Oct 3/14
Dr. Ethel Cosmos, Biomedical Sciences, Aug 19/14
Dr. Jack Diamond, Psychiatry & Behavioural Neurosciences, Aug 19/14
Mrs. Mary (Mamie) Hunter, School of Graduate Studies, July 23/14
Mrs. Kim Lambert, Obstetrics & Gynecology, Sept 25/14
Dr. Norman D. Lane, Math & Statistics, Aug 6/14
Dr. Kenneth G. Lamont, Obstetrics & Gynecology, Sept 25/15
Dr. Paul W. Lapp, Surgery, Mar 10/14
Mrs. Andine Mikelsons, Purchasing Services, Aug 1/14
Mrs. Christina Nesbitt, Athletics & Recreation, Sept 4/14
Mr. Bruce Rothwell, University Technology Services, June 3/14

New and Not-So-New MURA Volunteers

Below we are featuring three retirees who have taken on volunteer MURA roles recently. Two other new Council members, Dianne Bird and Heather Grigg, will be featured in a future newsletter.



Phyllis DeRosa-Koetting has recently joined our *MURAnews* team as Production Editor. After completing her BA and MA at Marquette University (Milwaukee, Wisconsin), Phyllis came to Canada in 1971. She retired from McMaster in September 2013 after 37 years of service including 9 ½ years in the President's Office and 22 years as Executive Director of the McMaster University Faculty Association (MUFA). An avid reader and theatre-goer, Phyllis also enjoys cuddling up with her buddy, Beni (an adorable Schnoodle) while knitting and needlepointing.

Pam Penny has rejoined MURA Council after serving two previous three-year terms. When she retired after 30+ years as Administrator in the Mathematics & Statistics Department, Pam wished to maintain ties with McMaster on a volunteer basis. Pam has been Co-Chair of McMaster's Annual Children's Party and now chairs its Entertainment & Decorations subcommittee. She has represented McMaster's retirees on the United Way Committee, and during previous terms on MURA Council has been Membership Chair, as well as organizing the Annual Christmas lunches and AGM's. This year, Pam is serving as the first "Seniors' Representative" on the Dundas Community Council. In her spare time she loves to travel, and has a passion for cruising.



Peter Sutherland began his 37-year career at Mac in 1976 when the Physics Department was given permission to hire two astronomers/astrophysicists. While he enjoyed teaching and research, he was also happy to serve in a wide range of administrative capacities — Chair, Dean of Science, and (twice) President of MUFA. He has diverse musical and reading tastes. An avid cyclist and outdoors-man, he takes regular canoe trips with his wife and also with his best friend. He is especially proud of his three children, the youngest of whom is currently an MA student at Mac and a water polo player.

Share news on your retirement activities!
Honour a fellow retiree!
Become a *MURAnews* reporter/writer!

E-mail:
muranews@mcmaster.ca



The MURA Academic Awards Fund



We are almost there!

Only \$1,000 more needs to be raised in order to meet our goal of \$64,000. This amount will allow an increase in the MURA Gerontology Scholarship and Prize to \$2,000 and \$550 from the current \$1,250 and \$350.

Students need and appreciate this financial support. It enables their success.

Help us reach our goal.

A pledge card will be arriving in your mailbox in the late fall; please respond as you are able.

OR

Make a donation at <http://MURAscholarship.ca>, or by calling Meggie MacDougall, Alumni Officer, Special Projects, at 905-525-9140, ext. 24667.



Booking Form for MURA Christmas Lunch



Wednesday, December 3, 2014, 12 noon

\$16.00 per person — payable to MURA

Book by November 14, 2014

To reserve seats for the Christmas Lunch, please complete this form and mail with a cheque payable to MURA to:

Pam Penny, 3-60 Dundas Street, Dundas, Ontario L9H 7M6

For more information, Contact Pam Penny (905-627-0462 or penny@mcmaster.ca)

of persons _____ Amount (# of persons x \$16) \$ _____

Name _____

Address _____

Postal Code _____ Telephone # _____ email address _____

I have an Ontario Accessible parking permit and require reserved accessible parking:

Yes _____ No _____