



President's Corner



Retirement is changing. Soon many new Mac retirees will end their years of employment at McMaster without a defined benefit pension and without a retiree health and dental benefit plan - a combination that most current MURA members enjoy.

One of MURA's priorities during this time of change must be to determine how it can remain meaningful, helpful and relevant to all retirees. This will be a challenge for MURA Council in the coming year and beyond.

As retirees, our quality of life is affected by our health and by our financial well-being.

Monitoring and safeguarding the pensions and health care benefits of traditional Mac retirees will remain a priority, but how can MURA help retirees who may only have Retirement Savings Plans, and those who might need good, affordable health care plans?

Another important role for MURA is helping to maintain the connections among retirees, and between retirees and the University community. Strengthening these ties with more and improved communication, more retiree events, and more opportunities to participate or volunteer on campus and in the community, will continue to be important to all retirees.

But is MURA doing what its members would like it to do? What would you like MURA to be doing that it isn't? Please let me know. Email me: barton@mcmaster.ca, write to me at the MURA Office, or call me (905-518-5339).

Thanks to those who helped make the recent annual general meeting a success - particularly our guest speaker, **Stephen Heathorn**. Highlights of the meeting, and a summary of Stephen's well-received talk on Brexit, are featured in this issue of *MURAnews*.

My thanks also to outgoing Council member **Carolyn Rosenthal** for her contributions and wise counsel, and to **Les King**, who served MURA so ably for four years as President and Past President.

Special thanks to **Beth Csordas**, who is stepping down from being MURA's skilled and dedicated Treasurer for the past 14 years.

Joining Council are **Mary Law** as Vice-President, **Debbie Weisensee** as Treasurer and Councillor, and **Hank Jacek** and **Mary Gaud** as Councillors.

I am thankful to have the much needed support of the members of MURA Council and Executive, and the consultants and University committee representatives who are continuing their service to retirees in the coming year. I will also be counting on **Heather Grigg**, Past President, for valuable guidance. MURA owes Heather a vote of thanks for her four years of excellent service as Vice President and President.

Of note: This issue of *MURAnews* is the first with **Denise Anderson** behind the scenes as Production Editor. **Phyllis DeRosa-Koetting** has passed the layout baton to Denise, but remains as Chair of the *MURAnews* committee.

*Helen Barton,
MURA President*

MURA Scholarship & Prize Fund News

Thanks to all of our generous donors, both retirees and friends of MURA, MURA's most recent fundraising goal of \$85,000 was reached in December 2018.

With the achievement of this goal, the prize increased from \$550 to \$750 as of May 2019. The scholarship amount will increase from \$2,000 to \$2,500 starting in Fall 2019.

The awards are:

- The McMaster University Retirees Association Scholarship, given to a full-time student enrolled in Level 2 or above of a program in Aging and Society
- The McMaster University Retirees Association Prize, given to students graduating from a program in Aging and Society.

In the spring of 2019, the prize that has traditionally been awarded to an in-course part-time student was changed to a graduand award, available to both full and part-time students.

Amanda Whalen, who graduated from an undergraduate program in Health Studies and Gerontology in May, is the first recipient of the newly defined graduand award.

Please continue to give generously to the MURA endowed fund.

Donate at the McMaster University Retirees Association Endowed Scholarship and Prize Fund web page (<http://murascholarship.ca/>), or contact Meggie MacDougall at macdouml@mcmaster.ca or 905-525-9140, ext. 24667.

2019 Graduand Award Winner



**Amanda
Whalen**

This past spring, I had the honour of graduating from the Health Studies and Gerontology program at McMaster University, where I also completed a certificate in Leadership & Management in the not-for-profit sector. This summer and last, I have worked at the McMaster Institute for Research on Aging as a Research Assistant. In the fall, I will be returning to McMaster to complete

a MSc. in Occupational Therapy in the School of Rehabilitation Sciences. Taking all of this into account, I believe that to say I love McMaster would be an understatement!

Receiving this award is a great honour and I would like to thank the McMaster University Retirees Association for your support. I am not a traditional student, and knowing that my hard work and dedication to my studies are being rewarded offers me great peace of mind. I entered university more than a decade after finishing high school, and with two children who make every effort worthwhile. While there have been sacrifices, the rewards of undertaking this endeavor have been truly remarkable. I hope that I can take the knowledge and experiences I have gained these past four years and put them to use by contributing to my community and supporting older adults in their daily lives. I am truly grateful for this recognition and the funds that make it easier for me to continue working towards these goals.

Contacting MURA

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Phone 905-525-9140, extension 23171 (voicemail is checked once a week)
Email mura@mcmaster.ca
Web Site <http://mcmaster-retirees.ca/>

2019 MURA Annual General Meeting

Our AGM speaker, Dr. Stephen Heathorn, (Professor and Chair, Department of History) told the complex tale of Brexit. His talk was thought provoking. It was an instructional story of unanticipated consequences and the effects of globalization. You could have heard a pin drop in that large meeting hall.



It all started in 1975, when Britain had a national plebiscite and was finally accepted into the European Economic Community. Voters and politicians of Great Britain all expected an improved economic future. It was not to be that simple.

Dr. Heathorn described what happened during the following decades: how the EEC grew to include much of Europe; how it evolved into a political entity with a parliamentary body and became known as the European Union, capable of passing legislation applicable to the UK; how the numbers of East Europeans immigrating into the UK after 2004 were more than ten times the prior British estimates.

These factors exacerbated by government imposed austerity measures after the 2008 banking crisis led to increased divisiveness about the effects of the EU relationship. Analysis of the results of a 2016 referendum on whether to stay or leave the EU showed that polarization depended closely to how people saw themselves in British society: overlapping considerations related to age, education, economic status, and to nationalist interests among the member countries of the UK. Furthermore, leaving the EU would require that Britain, with no written constitution, address the legislative and constitutional gaps that leaving the EU would create.

Politicians and their voters began looking to find a way out of the conundrum. They have come to recognize that even if citizens of the UK could agree on the stay/leave issue, related questions would also need to be dealt with.

What, exactly, should “leaving” mean, and how should it be planned for? What about British citizens in the EU and EU citizens legally in the UK? How to deal with the complexities of the border between the United Kingdom and Ireland, and particularly the land border separating Ireland and Northern Ireland so that that the Northern Ireland Peace Deal remains protected?

In sum, the differences highlighted by the Brexit referendum are tearing apart traditional party structures and leading to re-examination of the

historical political beliefs of liberal democracy and our understanding of what globalization can imply. They show the value of a written constitutional document and clear referendum guidelines whilst society continues to strive for balance between individual and societal rights.

His conclusion: In a world that is increasingly globalized, the implied questions and issues apply to all of us who live in liberal democracies.

Note: Dr. Heathorn has agreed to send copies of his full text to anyone who contacts his email at heaths@mcmaster.ca.

- speaker summary by Marju Drynan.

Following Dr. Heathorn's presentation, MURA President Heather Grigg, called the business meeting to order, during which vacancies on the 2019/2020 Executive and Council were filled.

Executive

President	Helen Barton
Vice-President	Mary Law
Past President	Heather Grigg
Treasurer	Debbie Weisensee
Secretary	Nora Gaskin

Councillors

Serving until 2020	Phyllis DeRosa-Koetting John Horsman
Serving until 2021	Cliff Andrews Nora Gaskin Mahendra Joshi Kathy Overholt
Serving until 2022	Mary Gauld Hank Jacek Debbie Weisensee



Helen Barton, Beth Csordas, & Heather Grigg

A big “thank you” goes to Beth Csordas who, after 14 years as MURA's Treasurer, has decided to “retire” from this role. A small token of appreciation was presented to Beth for her many years of dedication ensuring MURA's finances are accurately reflected.

Brian Beckberger, MURA's delegate to the Salaried Pension Trust Committee, and Cliff Andrews, MURA's representative on the Hourly Pension Plan Retirement Committee spoke about the pension plans. Brian's report on the Salaried Pension Plan is available on the MURA website <https://mcmaster-retirees.ca/resources/Documents/salaried-pension-plan-report-2019.pdf>.

Congratulations to Cliff Andrews and Dennis Burke, who won the door prizes.

New MURA Council Members (in their own words)



Mary Gauld - I began working in the Department of Clinical Epidemiology & Biostatistics at McMaster in April 1979, retiring July 1, 2013 having worked as a Research Assistant, Coordinator and Team Manager – studying everything from running injuries, Cesarean Births, a number of “Aging” studies, along with systematic reviews on variety of topics.

I was one of the first “Staff Representatives” for the Department – attending departmental meetings, acting as a mentor/informant for new staff and planning staff continuing education sessions. I was also appointed as staff representative on the selection committee for 2 CE&B Chairs (1989, 1993).

In my retirement, I work part-time as the world-wide client liaison for Health Utilities Inc. (HUInc), a commercial offshoot of HUG research (following in John Horsman’s footsteps!) and I continue my association with McMaster as an interviewer for the Canadian Longitudinal Study on Aging.

I have volunteered throughout the winter months with the Hamilton Out of the Cold program, serving meals on Thursday evenings at Central Presbyterian Church. I am an active member of St. Paul’s Anglican Church in Westdale, a part of the Welcome Committee, sing in the choir known as “the Greater Good” and help to coordinate and sew wardrobe for the N-Zanity choir, which usually features many glittery costumes.

I am now officially an empty-nester – I have two grown daughters, both McMaster graduates – Meaghan (27) currently in her 2nd year travelling in Australia and Emily (24) recently married, working as a pastry chef, and living in Welland. My husband Rob (also a McMaster grad) and I both manage to keep busy volunteering and crafting.



Hank Jacek joined the McMaster Department of Political Science in 1967 and retired from full time service as Professor of Political Science and University Bedel, the third ceremonial officer of McMaster University in 2018. He enjoyed many different citizenship roles

in the University none more than as President of the McMaster University Faculty Association in 1995-1996. Other interesting positions were on The University Budget Committee, one year as Chair, and

several terms on the University Senate and University committees such as the University Appointments Committee. Related to the University was his thirty year service on the Board of Directors of the McMaster Savings and Credit Union -- an experience that was both educational and challenging. Outside of the University, Hank served as President for three years of the Ontario Confederation of University Faculty Associations (OCUFA), Programme Director of the Ontario Legislature Internship Programme for eleven years and President of the Dundas Heritage Association. After retirement, Hank has taught part time in American and Canadian government and politics. He also acts as a voluntary advisor to the University on government relations. Finally he loves to keep in contact with former students over lunch and dinner talking politics and freely giving advice on career development.



Mary Law is Professor Emerita, School of Rehabilitation Science at McMaster University, retiring in 2014. Mary was a faculty member in the School of Rehabilitation Science, Faculty of Health

sciences at McMaster since 1990. From 2001 – 2010, she held the position of Associate Dean and Director, School of Rehabilitation Science at McMaster. Mary is co-founder of CanChild Centre for Childhood Disability Research, a multidisciplinary research centre at McMaster University. Mary’s research centres on evaluation of occupational therapy interventions with children, the effect of environmental factors on the participation of children with disabilities in day to day activities, and transfer of research knowledge into clinical practice. While at McMaster, Mary sat on the University Planning Council and the University Budget Committee, chairing that committee for a year. In 2018, Mary was named an Officer of the Order of Canada in recognition of her contributions to occupational therapy and childhood disability research in Canada and internationally. Mary has lived in Cambridge for the past 42 years. She is married to Brian and they have 3 children and 6 grandchildren. In Cambridge, Mary has been actively involved on the Board of several community organizations. She enjoys hiking, bicycling, canoeing and is trying to learn to play bridge.

.....continued on next page

Debbie Weisensee graduated from McMaster in 1984 with a Bachelor of Commerce Degree. She returned to McMaster in January of 1989 where she was an employee in Financial Services for over 29 years. She held a number of roles including



Accounting Supervisor, Senior Accountant, Assistant Director and Project Manager, Finance Business Intelligence. Debbie was a member of the Mosaic Finance Implementation team where she was involved with conversion of legacy data, and was responsible for the implementation of the Accounts Receivable Billing Module and Reporting for all of the finance modules. After retiring in December 2017, Debbie continued to work part-time for McMaster on a project to improve research reporting for Principal Investigators, Administrators and Senior Research Accountants. The project was completed at the end of May 2019 and Debbie is now “fully retired” and looking forward to spending more time with her husband and children as well as helping to care for her mother and mother-in-law.

and the health benefits of interacting with dogs, to a look at some of the highlights of the U of G Library archives.

One of the topics that may be of interest to MURA members was an update on some of the discounts and affinity agreements that CURAC has negotiated with providers of various types of group insurance. All McMaster retirees qualify for these discounted rates through MURA’s membership in CURAC. Here is a short summary, adapted from CURAC’s web site:

- **Home and Auto Insurance:** Where provincial laws allow, **Economical** offers auto and home insurance at advantageous rates. More info: <https://www.curac.ca/members-benefits/economical-ha/>.
- **Extended Health Benefit Insurance:** The **Retired Teachers of Ontario (RTO/ERO)** plan is one which might be of interest to members who are seeking to purchase new extended health benefit insurance, transfer to a new plan, or add to their existing insurance. CURAC members who are currently in a group health benefits plan will be accepted as members of the RTO plan with no medical questionnaire. Those with no current extended health benefits plan will need to complete the questionnaire to be assessed for acceptance. More info: <https://www.curac.ca/members-benefits/rto-health/>.
- **Travel insurance -- Emergency medical & trip cancellation / interruption:**
 - **MEDOC** provides competitive travel/trip cancellation insurance and emergency medical insurance, with rates varying by age and medical condition.
 - For those who already have out-of-province medical insurance, **Johnson Inc.** offers stand-alone trip cancellation/interruption insurance. Extended family members or friends of CURAC members are also eligible. This insurance may be attractive to individuals who have existing trip cancellation/interruption insurance with lower limits than they would like.
 - More information on both these options at: <https://www.curac.ca/members-benefits/tc-ti/>.
- **Pet Care Insurance:** PetSecure offers pet insurance at advantageous rates. PetSecure is a member company of Economical. More info at: <https://www.curac.ca/members-benefits/economical-pet/>



Report from the 2019 CURAC Conference

by Nora Gaskin

Helen Barton, Heather Grigg, Brian Beckberger and I attended the 17th annual College and University Retiree Associations of Canada (CURAC) conference in Guelph, held May 22-24. Hosted by the University of Guelph Retirees Association (UGRA), the conference was held on the Guelph campus, with the theme “Improve Life”, and a focus on health. Sessions included “best practices” roundtables, and presentations given by Guelph academics and community leaders, with topics geared to retirement life ranging from the gut microbiome, functional foods, sexual health and aging, age-friendly cities

A Primer on Prescription Drug Fees

What drug dispensing fees should you be paying as a retiree, and how can you minimize these fees?

(The information about Sun Life payments in the following applies only to retirees who have prescription drug coverage in their McMaster post-retirement benefits plan.)

Retirees under 65

- For the majority of retiree benefit plans, Sun Life will provide reimbursement for drug costs up to the maximums and coverage limits specified in your benefit booklet ***. Sun Life will pay a maximum of \$6.50 of the drug dispensing fee per prescription, with the retiree required to pay the remainder of the fee. For a few older plans there is a \$25 per person deductible each benefit year, to a maximum of \$50 per family.

Retirees 65 or older

- If you are 65 or older, have a valid OHIP card, and live in and fill your prescriptions in Ontario, you are covered under the Ontario Drug Benefit program (ODB). ODB pays for drugs that qualify for ODB coverage. You can determine what drugs are covered by ODB by checking in the section “What’s Covered” at <https://www.ontario.ca/page/get-coverage-prescription-drugs>, or by checking with your pharmacy or doctor’s office.

For drugs that qualify for ODB coverage:

- **ODB Deductible:** Under the ODB, if you are 65 or older and your income is over a particular threshold*, there is a \$100 deductible per person per ODB benefit year (August 1 to July 31). This means that the ODB coverage doesn’t kick in until after the first \$100 spent on prescription drugs. Sun Life will cover that \$100 deductible.
- **ODB Co-payment:** After the deductible has been satisfied, when your income is over a particular threshold*, ODB requires a \$6.11 co-pay for each prescription. Sun Life will cover the \$6.11 ODB co-payment.

For drugs that do not qualify for ODB coverage but do qualify under your Sun Life retirement plan, Sun Life will provide reimbursement of drug costs up to the maximums and coverage limits specified in your benefit booklet ***. For the majority of retiree benefit plans, Sun Life will pay a maximum of \$6.50 of the drug dispensing fee per prescription, with the retiree required to pay the remainder of the fee. For a few older plans there is a \$25 per person deductible each benefit year, to a maximum of \$50 per family.

Your pharmacy determines whether to charge a ‘markup’ on your medications, either as a higher dispensing fee or as a drug price above the “standard rates” for reimbursement set by Sun Life. Sun Life has explained that their standard reimbursement rates are “a combination of the manufacturer’s suggested price and an average markup charged by pharmacies throughout the province”.

To help minimize dispensing fees

- Shop around. MURA has information from some local pharmacies and has found that dispensing fees vary widely: For example: Costco (Ancaster)** \$4.49; the on-campus McMaster University Centre Pharmasave \$8.83, Shoppers Drug Mart (Dundas) \$11.99, Walmart (Ancaster) \$9.97 and Rexall (Dundas) \$11.99, but \$8.83 for seniors. Pharmacies also differ on whether they charge a customer their regular drug markup if it is above an insurance company’s standard reimbursement rate.
- Retiree benefit plans stipulate quantity limits but, where allowed for maintenance drugs, ask your doctor to prescribe a larger supply of your medication. If you get a three-month supply instead of a monthly refill for example, you’ll pay one dispensing fee instead of three.

If you have questions, contact Sun Life 1-800-361-6212. If you still have questions regarding your benefits after contacting Sun Life, or to request a copy of your benefit booklet, please contact the HR Service Centre at 905-525-9140, ext. 22247.

* single senior: \$19,300; senior couple (both spouses 65 or over): \$32,300

** Costco membership required.

*** Refer to your retiree benefit booklet to confirm your dispensing fee and coverage specifics. In the event of discrepancies or inconsistencies, the information in the benefit booklet will govern.

Improved Sun Life Process for Vaccine Expense Reimbursement

Most McMaster post-retirement benefit plans include coverage for vaccine expenses. If your Sun Life group benefits booklet lists vaccines as an eligible expense under Prescription Drugs, you can claim reimbursement through Sun Life.

Until recently, most retirees had to pay their pharmacy for the vaccine and then submit a paper claim to Sun Life for reimbursement. Starting July 1, 2019 retirees will be able to pay for vaccines at their pharmacy using their Sun Life pay direct drug card.

Vaccines such as the new Shingrix vaccine for the prevention of shingles are quite expensive, so not having to pay up front can be helpful.

Read more about Shingrix in the Fall 2018 *MURAnews* at <https://mcmaster-retirees.ca/fall-2018#shingles>.

To review your benefits booklet, go to <https://hr.mcmaster.ca/retirees/post-retirement-benefits/>.

If you have questions regarding your benefit coverage, call Sun Life Financial at 1-800-361-6212 or Human Resources at 905-525-9140 ext. 22247.

You should have your member ID (your former employee ID number) and policy number (25018) available when making the call.

Retiree Benefits Reminder

The benefit year-end is June 30th. Be sure all benefit claims dated from July 1, 2018 to June 30, 2019 are submitted to Sun Life **no later than September 30, 2019**. Late claim submissions will not be reimbursed.

Review all responses you receive from Sun Life and follow up with them at 1-800-361-6212 if there is any question regarding accuracy (e.g. denial of a claim due to excess of maximum limit).

If you still have questions regarding your benefits after contacting Sun Life, please contact the HR Service Centre at 905-525-9140, ext. 22247

To find out more details on your benefits or how to submit claims electronically, visit: <http://www.workingatmcmaster.ca/retirees/index.php>

Welcome New Members

Sheryl Boblin, Nursing
Lori Campbell, Health, Aging and Society
Linda Cardwell, Library
Alison Cowie, Biology
Terry DeCola, Office of Dean & Vice-President, Health Sciences
Claire Dolan, University Advancement
Patricia Fraser, Economics
Mary Gahagan, Anesthesia
Richard Harris, Geography
Galina Kataeva, Medicine
Brenda Kruchka, Medicine
Kathy Kucemba, Medicine
Diane Lawson, Medicine

Nick Markettos, Office of Vice-President, Research
Marilyn Marlow, Engineering Physics
Kenneth Moyle, Research & High Performance Computing
Ruth Nicholson, Engineering Level One
Roberta Petitti, Medicine
James Reilly, Electrical & Computer Engineering
Lori Robinson, Medicine
Linda Stockton, Faculty of Business
Sherri Turkstra-Blok, Campus Stores
Chris Westoby, Research Finance
Philip White, Kinesiology
Lorna Zuccolo, Engineering Career Services

Volunteering Opportunities

Participants Needed for a Research Study on Driving

Research Study Title: Influence of multisensory signals on driving and navigation

Researchers: Dr. Judith Shedden and Dr. Martin von Mohrenschildt

Researchers in the Department of Psychology, Neuroscience and Behaviour are studying driving and navigation. The study takes place in the driving motion simulator laboratory on McMaster campus.

Participants should be:

- in good general health, have normal (or corrected to normal) vision and hearing, and have a G2/G driving license.
- able to understand and speak English fluently because some communication will be voice only.
- over the age of 35.

Participants should NOT:

- have susceptibility to motion sickness or vertigo or be claustrophobic.
- have history of epilepsy, back or neck problems, or have a pacemaker.

Participants receive \$10/hour and complimentary parking.

For more information and to sign up to participate, please contact Hannah Song at songh10@mcmaster.ca by August 15th

This study has been reviewed by the Hamilton Integrated Research Ethics Board.

Home Hospice Association

As many of you are probably aware, there is a crisis in palliative and hospice care in Ontario. Home Hospice Association (HHA) is a not-for-profit, federally registered charity that delivers free palliative and hospice care to anyone, at any time, under any roof, at any age.

We are asking you to become part of our volunteer force.

The fact that Boomers and Seniors currently account for 45% of Ontario's population means that we have an incredible resource from which to draw volunteers. We believe that volunteers of all ages are incredibly valuable. However, we know that Boomers and Seniors bring with them specific qualities, highlighted by

- Skill expertise developed over a lifetime
- Appreciation and understanding of team work
- Flexible schedule

The benefits to you include, but are not limited to:

- enhanced emotional and physical wellbeing

- strengthened mental capacity
- learning and skill development through new experiences

Our clients are facing life-limiting illnesses. After online training, HHA volunteers confidently help in a variety of ways, from operational work such as event-planning, to committee work, and hands-on caregiving in the home. The possibilities are as limitless as the skills our volunteers bring with them.

For more information about HHA and how you can help, please go to our website www.homehospiceassociation.com. There, you can read about our various programs in the "Get Involved" section, and submit a volunteer application form.

Regardless of where you live in Ontario, you are welcome to contact me directly by email or telephone. Looking forward to bringing you onboard!

Terri Viola-Wilson
Volunteer Executive Director
HHA Hamilton/Halton Chapter
terri@homehospiceassociation.com
905-320-2540



The Cancer Assistance Program is a community based, not for profit organization, led by a team of staff and volunteers, that offers free services to those in the greater region of Hamilton and surrounding communities affected by cancer. CAP provides services for over 2000 clients each year, all free of charge. It receives no government funding, relying on the community for support. CAP's over 130 volunteers serve in every area from planning to service delivery. Retirees are invaluable contributors to CAP's volunteer base because of their emotional maturity, experience, and daytime availability.

A variety of volunteer opportunities exist, including:

Driver: Drive individuals to and from cancer related medical appointments.

Client Services Assistant: Greet, engage and register clients for available services and issue requested equipment and personal care products.

Equipment Technician: Repair and/or sanitize home health equipment.

Board and Governance Committee Member: Provide governance and oversight of organizational activities as a board member. Offer subject-matter expertise as a board committee member.

Event Planning Committee Member: Assistance in the planning and facilitation of fundraising events.

Event Assistant: Assist during fundraising events in a variety of roles.

To review the detailed position descriptions, including screening requirements, please visit <https://cancerassist.ca/volunteer/>, or contact Maria by phone at 905-383-9797 ext. 102 or by email at meleusiniotis@cancerassist.ca.

MURAnews is produced by MURA members Helen Barton (News Editor for this issue), Denise Anderson (Production Editor), Phyllis DeRosa-Koetting, Marju Drynan, John Horsman, Mary Johnston, and Kathy Overholt. We welcome submissions from MURA members.

Recent Passings

Brian Bunting, Geography, May 18/19
 Terrance Burton, Physical Plant, May 10/19
 Doris Fitzhenry, Bookstore, May 20/19
 Dorothy Jacobs,* Faculty of Social Sciences,
 July 5/19
 Leo Leon, Psychology, Apr. 15/19
 Steve Maric, Pathology, May 26/19

Barbara Patterson, Nursing, June 27/19
 Irene Rorie, Office of the Registrar, July 4/19
 Jean Salamy, Religious Studies, May 11/19
 Dorothy Sovereign, Operations & Maintenance,
 June 9/19
 Dorothy Willott, Geography, June 8/19

* Dorothy Jacobs was one of the founding members of MURA, serving as Secretary from its founding in 1985 until 1992. Read more at <https://www.thespec.com/announcements-obituaries-memorials/obituaries-death-notices/9493889-jacobs-dorothy-lillian-wingfield-nee-longland/>

MURA Christmas Lunch

Mark **Wednesday, December 4, 2019**, on your calendar for MURA's annual Christmas Lunch. The lunch will be held in the CIBC Banquet Hall on the 3rd floor of the Student Centre on the McMaster campus. Look for more details and a reservation form in the Fall issue of *MURAnews*.



Suspicious Email

by Marju Drynan and Nora Gaskin

What might make an email appear suspicious, and what should you do about it? Here are some tips.

There is **Spam**, which is defined as unwanted commercial email. Most email software has an option to block specific email addresses from sending mail to your inbox. If spam is a problem, check your email settings for blocking it.

If you use a McMaster email account, read about how to limit spam at <https://mcmaster-retirees.ca/muranews-comp-tech/5016414>.

Then there is **Phishing**, which seeks to collect your private, personal or financial information. Phishing emails usually have one or more of the following characteristics:

- The sender appears to be one you are familiar with, but the address, content or other elements of the email aren't what are usually expected from that sender
- The email is from an entity with which you have had no dealings
- The email contains spelling or grammatical errors
- The email asks for private, personal or financial information such as user or account IDs, passwords, banking or credit card information
- The email, with or without any of the above characteristics, entices you to click on a link or open an attachment. Beware. These clicks could lead either to malware being installed on your computer or to fake login pages looking to steal your logons and passwords.

Action options

- Do not click on any link or download any attachment that is suspicious or unusual.
- Do not respond to emails that ask for private, personal or financial information such as user or account IDs, passwords, banking or credit card information.
- Do not respond to requests for money.
- DO report suspicious emails.
 - When following the suggestions below, forward the email as instructed by the company or agency you are reporting to.
 - If the sender appears to represent a known entity, search online, e.g. "report royal bank phishing" or contact that company to find out where you can forward and report phishing attempts made in their name: e.g. reportphishing@apple.com, spoof@paypal.com.
 - Forward the email to consumer and government agencies concerned with protection of privacy, e.g. spam@fightspam.gc.ca, spam@uce.gov, reportphishing@apwg.org
 - If you're using McMaster email, forward the email as an attachment to is-spam@mcmaster.ca. Read details at <https://www.mcmaster.ca/uts/selfservice/spam.html>.
- DO delete the unwanted email after reporting it. Before deleting, you can use your email software to mark it as Junk or Spam, so any further emails from that source will go directly to your junk mail folder.
- DO use an anti-virus and firewall program
 - These programs won't protect against responses you may make, but will guard against malware (viruses, spyware, etc) that may be in attachments, and also may warn you about links to websites that are not considered trusted.
 - Read about Trend Micro, the security software that can be purchased by McMaster retirees from the Campus Store, at <https://mcmaster-retirees.ca/muranews-comp-tech/5017379>.

For More information

Search the word "phishing" or the phrase "suspicious emails" using your favourite internet search engine.

Let Us Know if We Can Stop Mailing *MURAnews* to YOU

Please help MURA's budget by opting out of the postal mailing of *MURAnews*. Email the Membership Chair, Kathy Overholt, at muramemb@mcmaster.ca or leave a message on the MURA phone (905-525-9140, extension 23171).

You can print your own *MURAnews* from the PDF copy we send by email, or just click the link in the email and read online. Current and past issues of *MURAnews* can be found at <https://mcmaster-retirees.ca/muranews>.

If you do not have access to a computer and would like a copy of any of the items for which we have provided computer links, please leave a message on the MURA phone (905-525-9140, extension 23171) and we will print a copy and mail it to you.