



McMaster University Retirees Association

Winter 2022

<http://mcmaster-retirees.ca>

President's Corner



Now is the beginning of the third year of the COVID-19 pandemic, while we are in the midst of a dark winter. Perhaps not as dark as the words William Shakespeare put in the mouth of King Richard III before the battle of Bosworth Field¹, but a darkness created by fatigue. Yet, we hope, 2022 may be the end of the worst of COVID-19 in Canada, with the darkness replaced by the light of the Great White North.

MURA's Annual General Meeting in June may be the last of our Zoom meetings. Zoom meetings during the pandemic have allowed retirees far away from McMaster to participate in some of our meetings, however, so we hope to continue to offer optional virtual attendance.

A great deal of the life of a voluntary association is produced by face-to-face meetings and this is true for MURA. Our members look forward to these yearly events. One popular annual event is a lunch for the newly retired, also attended by the MURA Council and McMaster Human Resources representatives. The social event that appears to be the most anticipated is the December Holiday Lunch, an event that cannot be replaced by Zoom. Our Annual General Meeting is preceded by a lunch, an event usually held in June.

Once it is safe to come on campus, other events and services become available. We even have the opportunity to join the activities of other retiree groups, especially those from other higher education institutions. In 2019 my wife Cathy and I went by bus

to the Niagara area for a lunch, theatre performance and bus tour to view the December lights at Niagara Falls and the Park, a trip organized by the retirees of Mohawk College.

While we have to wait for the beginning of normality, the Council has been working on monthly Zoom meetings, a Zoom meeting with recent retirees, an AGM Zoom meeting in June, and collecting useful information for our *MURAnews* which comes out four times a year. We are very proud of the information we have on our website, <https://mcmaster-retirees.ca> which is an excellent source of online information. The quality of this MURA resource is the result of the effort and talent of Nora Gaskin, our webmaster, and the 2015-17 Web Subgroup, Helen Barton, Phyllis DeRosa-Koetting, and Heather Grigg.

Increasingly over the course of the 2021-2022 year, the Council has been working with Michelle Jubinville, the McMaster Human Resources representative to Council. We have been focusing on issues concerning information desired by retirees in order to ensure they receive their proper pensions, insurance benefits and accurate tax documents for filing income tax forms.

Pensions and benefits may vary from year to year depending on the year of retirement. Understanding how to be sure you are getting what you should is a complex undertaking. Retirees are often upset when they get a rejected claim. They often don't know what they should receive and how to provide the needed information. Machine responses to claims are often not helpful. In the past getting a response from the Human Resources Department, or from the company

delivering these benefits, has often been difficult. We are trying to remove these information problems.

Also complicating this flow of information are relatively new laws and regulations on the privacy of information. At times it will be necessary to sign a release that allows your personal information to be seen by the individuals who can properly process your claim. A poorly composed machine statement may not tell you that the company providing the service, or your health provider, are allowed to see or pass on your personal information that is the core of your claim. What we are trying to do is find an individual who can go over your rejected claim and give you the information you need to successfully obtain the proper reimbursement.

Lastly, I want to thank Helen Ayre for her dedication as News Editor for the past two years. I especially appreciated her gentle reminders about my deadlines. We all wish her a happy real retirement without the stress of deadlines.

My best wishes to you all as we look forward to a Spring which lightens our hearts.

Hank Jacek
Email: jacek49@cogeco.ca
Phone: 905-628-8857

¹ King Richard the Third, Act V, Scene III

A MURA Funding Update

The [Winter 2021 MURAnews](#) noted that the Service Employees International Union (SEIU, Local 2), which had supported its retired hospitality services members for several years by providing funding to support MURA, was no longer participating as a MURA funding partner.

MURA Council is pleased to report that, as of March 2021, SEIU had reinstated its funding commitment.

What's Happening at Mac

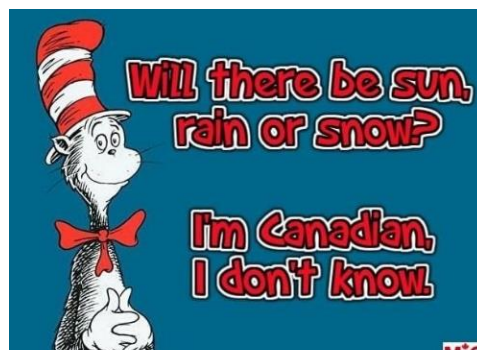
Back to Mac – Update

By Mary Johnston

I'm sure there was much rejoicing when the University announced in early December that students would resume in-person learning, facilities would be more available, and employees could return to campus in the new year. Alas, the excitement was short lived. The arrival of the COVID-19 Omicron variant and the meteoric rise in case counts put those plans on hold. As I write this on January 14th, the University's plan is to gradually open up over the next two months. You can keep informed as the situation evolves by monitoring the McMaster [Daily News](#) web site.

One set of programs at the university especially relevant to retirees are those run by the Physical Activity Centre of Excellence (PACE) – MacMS-FITT, MacWarriors, MacCardiac, MacSeniors and MacWheelers. Although registration for 2022 had commenced in late 2021, this too was put on hold but has now resumed in anticipation of restarting the PACE programs in February. To find out more, visit the [PACE](#) website.

In the Fall issue of MURAnews, we told you about the [MacCheck](#) tool for displaying your COVID-19 vaccination status when visiting campus or other McMaster properties. If you have had trouble negotiating the web site for registering with MacCheck, you may contact the Vaccination Validation team for support through email at vacc@mcmaster.ca or via telephone at 905-525-9140, extension 21600.



courtesy of Humour is Contagious

News from MURA

Save the date – MURA Annual General Membership Meeting

Date: Tuesday, June 7, 2022

Time: 1:00 – 2:30 PM

Location: Zoom, online or by phone
(Due to the restrictions of COVID-19)

Details will be outlined in the Spring 2022 edition of *MURAnews*.

Call for Nominations

MURA is a volunteer-based organization whose mandate is to facilitate a continuing spirit of unity and connection among retirees and former colleagues, represent the interests of members in matters relating to their accrued benefits, contribute to and support the University, and foster an understanding of MURA's functions among employees nearing retirement. See [Article 2](#) of the MURA Constitution.

The duly constituted MURA Nominating Committee is now receiving input for the nomination of Council members for the three-year term starting in June 2022, as well as for President and Vice President for a one-year term.

The list of candidates will be presented by the Nominating Committee at the March meeting of Council.

Please forward expressions of personal interest and/or suggestions for nominees to the Nominating Committee Chair, Helen Barton at: barton@mcmaster.ca or (905) 518-5339, or to any member of the Nominating Committee, no later than February 15, 2022.

Council representatives: Barry Diacon
Kathy Overholt
Member representatives: Helen Ayre
John McKay
Chair: Helen Barton

Contacting MURA

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Phone 905-525-9140, extension 23171
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Email mura@mcmaster.ca

Website <http://mcmaster-retirees.ca/>

Retirees in the News

By Mary Johnston

Legacy of late McMaster retirees lives on through \$1.1 million bequest

In November, the McMaster *Daily News* web site featured the story of retirees [Carol and Vic Nunn](#), who bequeathed 1.1 million dollars to the University Library. Their careers spanned over 30 years at McMaster, where the library was an important part of their lives as individuals and as a couple. According to Vivian Lewis, McMaster University Librarian, their gift "will help purchase needed materials and bolster services at McMaster University Library, both areas that were close to the Nunn's hearts."

How work by Mac scientist laid the foundation for today's viral vector COVID vaccines

Take a look at the McMaster web site *Brighter World* for a very interesting [article](#) by Jack Gaudie (Department of Pathology & Molecular Medicine) about the important discoveries made by his colleague Frank Graham (Departments of Biology and Pathology & Molecular Medicine). The article tells the story of work started by Graham in 1969 and explains its importance for the development of viral vector vaccines used in the fight against COVID-19.

Recent retiree wins award for transforming medical education in three developing nations

The *Daily News* recently ran a story about the career of [Brian Cameron](#), who retired in June from the Department of Surgery. Cameron is the inaugural winner of the 2020 M. Andrew Padmos Award from the Royal College of Physicians and Surgeons of Canada for his work to improve medical training and access to surgical care in Uganda, Guyana, and Fiji. He believes that "a solid medical education system is key to building a successful health-care system in developing countries."

Welcome New Retirees

Compiled by Kathy Overholt

Fred Bene, Facility Services (Grounds)
Kathryn Cline, Oncology
Donna Fitzpatrick-Lewis, Nursing
Pamela Forsyth, Family Medicine
Lauren Foster, Obstetrics & Gynecology
Larry Greenhalgh, Facility Services (Logistics)
Audrey Hicks, Kinesiology
Tina Horton, Faculty of Social Sciences
Susan McGowan, Medicine
Elizabeth Merz, Pediatrics
Anita Riddell, Health Sciences Educ MERIT
Kimberly Sardella, Labour Studies
Gary Schrobilgen, Chemistry & Chemical Biology
Alicja Siek, DeGroot School of Business
James Smith, Medicine
Bea Tolsma, Medicine
Vivian Vaughan Williams, Pediatrics
Willi Wiesner, DeGroot School of Business
Carine Wood, Anaesthesia

Belated welcome to:

Doris Burns, Kinesiology
Gerry Gysbers, University Technology Services

Recent Passings

Compiled by Kathy Overholt

Amelia Alberto, Building Operations, Nov 4/21
Laura Bester, Student Financial Aid & Scholarships,
Oct 8/21
Clifford Brettle, Geography & Earth Science, Nov
3/21
Michael Buchanan, Medicine, Jan 3/22
Douglas Duncan, English & Cultural Studies, Dec
21/21
Eleanor Frank, Faculty of Social Sciences, Dec 17/21
Elizabeth Hillman, Pediatrics, Aug 9/20
Mary Jukes, Physical Plant, Oct 22/21
Evropi Katotikidis, Hospitality Services, Dec 13/21
Rashid Khan, Economics, Dec 27/21
Jean Looney, Registrars Office (Records), Dec 26/21
Gerry Middleton, Geology, Nov 2/21
Robert (Andy) Muller, Economics, Oct 14/21
Judith Padunsky, Nursing, Nov 2/21
Carol Paulino, Accounts Payable, Dec 1/21
Nicola Radia, Building Operations, July 24/21
Joanne Raiser, Physical Plant, Oct 17/21
John Robertson, Religious Studies, Dec 2/21
Doris Southwell, Nursing, Oct 1/21
Amy Stott, Family Medicine, Sept 28/21
Anna Tulkan, Building Operations, Sept 9/21
Margaret Wilby, Physics & Astronomy, Oct 29/21

MURA Scholarship Fund
McMaster University Retirees Association



MURA Graduate Scholarship Fund Update

By Helen Barton

As soon as it is fully funded, MURA's graduate academic award fund will provide a \$1,000 annual scholarship to a graduate student researching technological advances related to seniors. The \$25,000 endowment fund to support this scholarship was opened in the fall of 2020.

We are well over halfway to the goal, with many donations made close to the end of the calendar year still remaining to be counted. Thank you to the retirees and friends of MURA who have made gifts.

Please give generously to this fund. Donate online at MURAscholarship.ca, or by phone at (905) 525-9150, extension 24224.

Your donations are tax deductible and will help McMaster graduate students for years to come.

MURA members have been supporting academic awards since 1992. A fully funded endowment continues to provide an annual \$2,500 in-course scholarship and a \$750 graduand prize to undergraduate students studying society's aging population. The new graduate scholarship will add to MURA's legacy of student support.

2021 MURA Scholarship and Prize Winners

Undergraduate In-course Scholarship – awarded to the student in an Aging and Society program who attains the highest Fall-Winter average.



Briana-Rose Nudo

Dear donors of the MURA scholarship,

Firstly, I'd like to thank all of the donors who made this scholarship possible. I am very appreciative

that I have received the MURA award and that my academic efforts have been recognized by the McMaster University Retirees Association.

I am a fourth-year student currently completing my combined honours BA in Aging and Society & Psychology, Neuroscience and Behaviour. I am interested in gerontology and health studies, and I hope to continue my education in this field. The professors in the Aging and Society faculty are passionate and have been nothing short of incredible and supportive throughout the duration of my undergraduate degree. As I begin my fourth year, I look forward to completing a thesis as I investigate the topic of elder abuse.

I have volunteered with the McMaster Institute of Research on Aging (MIRA) in their Meet My Hamilton project. Volunteering with MIRA was very exciting; I loved speaking with senior alumni of McMaster and learning about their experiences after graduating. I also volunteer with Doane House Hospice and Margaret Bahen Hospice, which has encouraged me to enrol in a palliative care course. In addition to volunteering, this summer I worked at a Chartwell Retirement Residence as a concierge and COVID-19 screener. I believe that the teachings of Aging & Society classes have enhanced my experience working with seniors and I have enjoyed incorporating these teachings into my interactions with residents at work. I feel that my volunteer and work experiences have been extremely rewarding and I look forward to continuing

working with seniors.

As I near graduation, I am excited to continue working towards my academic and career-based goals. This fall I will begin my final year of my undergraduate degree and I will be applying to master's programs in the field of public health and health policy. By furthering my education, I hope to expand my knowledge so that I can be an advocate for the health and well being of seniors in Canada. In the future, I hope to work for Health Canada or the Ministry of Health to implement better health strategies within the current system to better address the needs of seniors in the health sector.

I look forward to continuing my education beyond my undergraduate degree to achieve my academic goals and career-based aspirations. That being said, with my utmost gratitude, I thank you all. I am extremely thankful to be awarded with the MURA scholarship and your donations have greatly impacted the final year of my undergraduate degree at McMaster.

Kind regards,
Briana-Rose

Graduand Prize – awarded to an undergraduate student graduating from an Aging and Society program who attains a high average.

Julia McDermid Boue

"I have really enjoyed the opportunities that my undergraduate degree has given me, especially the placement course. My placement on a palliative care unit was very meaningful to me and I learned a lot of important lessons from the patients I worked with. I hope to pursue a Masters degree next year."



Julia was the recipient of the MURA Undergraduate In-course Scholarship in both 2019 and 2020.

From the Archives

MURA's funding over the years

By Mary Johnston

Do you know how MURA funds its work on behalf of members? Many of us remember paying annual membership fees in the past, but in more recent times membership has been free of charge. So, where does the money come from?

In the first months of its existence in the mid 1980s, MURA's operating costs were underwritten by the McMaster Personnel Department. Following its first Annual General Meeting in May of 1986, MURA started charging members an annual fee of \$10. That year, MURA applied for and received a one-time grant from a federal government agency, allowing the association to buy office furniture, equipment (a typewriter – remember those?!) and supplies. MURA collected a grand total of \$2,100 in membership fees in 1988.

By the turn of the 21st century, the association had grown to include 1120 retirees, but only 43% of those elected to pay membership fees. In 2001, income from membership was \$6,793 and overall expenses \$7,788, roughly 60% of which went to printing and mailing the newsletter. It is not surprising that a motion was passed at the 2001 AGM to increase membership fees to \$15/year. That same year, MURA received a grant of \$10,000 from the McMaster University Futures Fund to buy a computer and related equipment for the MURA office.

The funding situation changed completely in 2006. Thanks to the efforts of Brian Ives and Helen

Barton, MURA secured agreements for funding from the University President's Office, the McMaster University Faculty Association and CAW Local 555. Since January 2006, each of these groups, joined by Service Employees International Union (SEIU) Local 2 in 2017, has made an annual contribution to MURA. The amount paid by each group has been based on the number of MURA members associated with each constituency. Not only did this innovative arrangement eliminate the need for membership fees and the work associated with collecting them, it also did away with the distinction between 'active' (i.e., fee-paying members) and 'non-active' members.

Where do we stand at the end of 2021? The President's Office (funding retirees from the management group), the Faculty Association (funding retired faculty members), Unifor Local 5555 (funding retirees represented by MUSSA/MUSA/CAW/Unifor) and SEIU Local 2 (funding retirees from hospitality services) contributed a total of \$11,251 to MURA in the 2020 fiscal year. Unfortunately, this did not quite cover MURA's expenses that year, which totalled \$13,655. The largest expenditures were for printing and mailing the newsletter, maintaining the website, and holding the Annual General Meeting. For 2021, Unifor has reduced its contribution and expenses are increasing. Hence the urgent need for MURA to reduce the substantial outlay required to mail copies of *MURAnews* to a large number of retirees. Using email to distribute the bulk of our newsletters and postal mail only for members without access to email should help to achieve balanced budgets in the coming years.



courtesy of Meanwhile in Canada

Piano Playing Cures Pandemic Blues

By George Sweeney, Department of Medicine

It all began about 7 years ago when Alan (McComas, Medicine and Neurosciences) organised a "Schubertiad" - a term familiar to those who know their Schubert. Excited by this pleasant experience of "Hausmusik", George (Sweeney, Medicine) approached David (Goodings, Theoretical Physics). "I've got the music for Schubert's F# min Fantasie for piano, 4-hands; shall we try it sometime?"

Schubert wrote a good deal of piano duet music, but the Fantasie stands out; it is a wonderful piece of music but, unfortunately, too hard for David and George at that time. Meanwhile we had found easier stuff and just enjoyed playing duets.

Then COVID hit. We are all "frail elderly" – well, elderly, anyway, so were meticulous about avoiding contacts outside our bubbles. But the three of us declared ourselves to be a bubble so music could continue: it would be safe to gather in one or another of our homes. A routine emerged: every 8-12 weeks we would gather. Generous spouses provided delicious meals, but definitely music first then lunch. Each of us would prepare something to play to the captive audience with duets following. I suppose we are all a bit competitive and practising for the Piano Lunch is very goal directed.

Before Mr. Edison invented the phonograph, and Mr. Marconi the wireless, if you wanted music in the home, you made it. You could call it active versus passive and the experience is hugely different. We elderly amateurs cannot aspire to the brilliant performances of professionals but there is plenty of music that can be slowed down or simplified a bit and still sound really good. And the pleasure in making the music is added to the listening role.

The three of us all learned to play piano during long ago school days but only David had a thorough musical education and continued to play as he proceeded through University of Toronto and Cambridge. But it is never too late to learn new things, it just takes longer when you are old. But what use is retirement if not to provide free time? If you are looking for inspiration as an amateur pianist, find a copy of "Playing the Piano for Pleasure" by Charles Cooke, at one time music critic for the New Yorker. (I believe it is still in print but try Abebooks). George bought his copy around 1955 but found copies for the other pianists.

Thanks to the enthusiasm for Hausmusik there is no shortage of stuff for amateur keyboard duos. In the 19th century



there were as many as 6 transcriptions of Mozart's symphonies available. Beethoven, Liszt, Dvorak have all surfaced at Piano lunches but also later works including Debussy's Petite Suite, Faure's Dolly Suite and Grieg's Peer Gynt. Forsythe's music shop in Manchester, U.K. is excellent for internet shopping and a search through their website yielded more than 300 works for "piano, 4-hands". There is a nice series "20th Century Classics" where you can meet Delius, Khatchaturian, Copland and others. If you tire of the classical idiom there is Gershwin (George), Bernstein, Cole Porter, and Irving Berlin all of whom have featured at Piano Lunches.

Our little group will never exhaust this cornucopia of music. COVID will become endemic, and I suppose we will all get our regular boosters. But we shall go on playing.

Podcasting: Let Your Voice be Heard!

By Luke Janssen, Department of Medicine

Sitting in the waiting room of an auto shop while my SUV was getting its annual winter undercoating, I pulled out my laptop and started editing the audio files for my latest podcast episode. Another man sitting beside me immediately recognized what I was doing, since he too had found podcasting to be a great pastime in his own retirement; he used that platform to talk about the intricacies of photography (and to sell his prints). In fact, his son had recently started a podcast focused on gourmet baking: sourdough bread was his latest subject. My brother also hosts a sponsored podcast for a financial firm. My own podcast explores the complex interactions between science and faith in the 21st century. There are no limits to what one can podcast about.

It's all part of the democratization of media. Reaching a wide audience with sound recordings was once only possible through radio. Now your house can become a studio. Free software allows anyone to be a sound engineer. And anyone with an opinion can host their own audio program.

For me, podcasting has become a very fulfilling and stimulating pastime. I enjoy researching the topics, interviewing high-profile experts in the relevant areas, the creative process of envisioning and packaging each unique episode, curating the website that serves as the platform, and cultivating a Facebook community following. When my cohost and I first started, almost two years ago, we were tickled that a couple of hundred people were downloading each episode. Now every episode generates several thousand download requests, from 44 different countries worldwide. I would invite inquisitive, critically-thinking readers who hold or grew up with a belief system that scrapes against modern science, world history, sociology, and philosophy ... or even the morning headlines (from which we get a majority of our topics) ... to peruse our [archive](#) of the 65 episodes we've released so far. Our most recent episode series looked at the science of COVID and vaccine development, and how science denial regarding both has only made this pandemic worse. We are now starting two separate series, one exploring the relationship between religion and technology, and the other focusing on the origin and evolution of the universe, life, species, and humans.

Part of the reward of this hobby has been the sheer learning experience. That applies not only to the subject matter we cover but also the intricacies of producing and editing high-quality audio recordings. We've had to develop interviewing skills, the ability to adapt complex subjects for a non-expert audience, art and graphic sensibilities to help market our content, and internet strategies to grow our audience and assess our engagement.

Altogether, this has been a truly rewarding experience for me. I would be happy to chat with fellow MURA members about how to get started on their own podcast. Share your experiences, wisdom, interests, and passions. Let your voice be heard!

You CAN Teach an Old Dog New Tricks!

By Kenrick Chin, Departments of Physics & Astronomy and Engineering Physics

Have you got the lockdown blues? Do you feel a need to expand your circle of friends? Learn new skills?

For as long as I can remember I have always been shy, timid, and introverted. I was always caught at a loss for words at any social gathering and it did not help that I was a moderate stutterer. Joining the

Valley Town Toastmasters club in Dundas, unexpectedly, became a life-changing experience for me.

What is Toastmasters?

Toastmasters International is a worldwide non-profit organization that empowers individuals to become more effective communicators and leaders. Global membership is close to 400,000 with more than 16,600 clubs in 143 countries. Each club is run autonomously by its members while following the same educational program called *Pathways*.

What does Toastmasters have to offer?

Almost every member of Toastmasters joins because of their fear of speaking in public. That fear is so real that they would rather choose to die than step up onto a podium and behind a lectern. Toastmasters provides its members the tools, occasions to practice, constructive guidance, feedback, and encouragement in order to overcome this fear. At the same time Toastmasters training demonstrates that to become an effective speaker requires one to become a good listener. The Toastmasters program trains you to organize yourself and your thoughts so that you are able to effectively speak "off the cuff" in any social situation.



What I was not prepared for was the training in both leadership and interpersonal skills.

Toastmasters training teaches us to become better listeners and communicators, to be more respectful of others while assuming leadership roles. In particular, our club practices proper parliamentary procedures according to Robert's Rules of Order while conducting business meetings. Our club's motto is *Laughing & Learning*, where we all learn new tricks in a fun way.

And if that was not enough, joining Valley Town Toastmasters presented an opportunity for me to make new friends and to network with a diverse group of individuals with a wide range of skill sets.

Before the pandemic, club meetings were held in the spacious auditorium of the Dundas Town Hall. Having ample parking, this location was the venue of choice for holding inter-club speech contests.

The COVID-19 pandemic presented some serious challenges for Toastmasters, as it did for every

social group. While in-person meetings were prohibited, our club found it imperative to be able to continue holding meetings. Valley Town Toastmasters relied on the strength and resilience of its members to continue meeting even during various lockdowns. In April of 2020 our weekly Thursday meetings were moved online via Zoom. Thursday evenings became the event to look forward to, a way to lift members' spirits and beat the lockdown blues.

Finally, with some restrictions lifted in summer of 2021, Valley Town Toastmasters held its first in-person meeting on a Thursday evening in early September at the Dundas Driving Park while maintaining proper social distancing.

Our club values the importance of maintaining social connections and makes the interests and welfare of its members its top priority.



If you're one of those who believes that you can't teach an old dog new tricks, my Toastmasters' experience tells me "Yes, you can!"

Everyone is welcome to join us on an educational and inspiring journey while *Laughing & Learning*.

Links

<https://www.valleytowntoastmasters.com/>
<https://www.facebook.com/valleytowntoastmasters>
<https://www.toastmasters.org/>

As They Were

*By Elaine McKinnon Riehm, Faculty of Humanities,
Eighteenth-Century Studies*

Some time ago, I was driving on a country road near Dundas enjoying along the way the promise found in fields of new potatoes and ripening corn. My mind was straying to buttered corn when I noticed a figure on the edge of a woodlot adjacent to the cornfield. The person was bobbing up and down like a marionette on a string. When I drew closer, I recognized him as an old friend from university, an urban type, noisy and always outspoken. By way of acknowledgement, Ron wiggled his ears as he often used to do and then vanished, simply evaporated. Whatever was he doing in a cornfield in Dundas?

Have you ever unexpectedly encountered someone from long ago, possibly dead, and certainly far out of mind? I once bumped into my father, who had been dead 16 years. He was standing at the top of an escalator at The Bay, and I was able to introduce him to his great-grandchildren who were not yet born when he died. Although brief, the moment was lovely for us all.

These encounters are not seances where vanished family and friends appear on request with the turning or tapping of tables and speak to us through a medium. Ron did not speak; he wiggled his ears and evaporated silently, still bobbing in time to music that only he could hear. My father, a quiet man, simply smiled and in his accustomed way tipped his hat to these newcomers, his progeny.

There are several explanations for these phenomena. The first that comes to mind is that I am going crazy or perhaps have already gone. This possibility causes anxiety to some people, but to me it seems like a pleasant enough state, one in which the real world yields briefly to another one but quickly returns. Common sense and the laws of gravity then once again prevail.

Another explanation is that constant insomnia has tweaked my timeline. It is bad enough to confuse Wednesday and Thursday and to have to look at the header in the daily newspaper to determine which is which. But to confuse whole years and even decades may suggest a real muddle. The oft-given advice is to take one day at a time, but which one?

Now to my mother. I have often waited, hoped, for her to appear. I expect her to materialize in the kitchen when I burn a cake or leave dishes in the sink. But she has refused to enter the kitchen or any other likely spot, for example, the back yard when I am hanging clothes on our clothesline that squeaks as hers used to do. She always was a strong-minded woman, and I am forced to conclude that she will or will not appear when she determines to do so or not to do so.

These encounters are not visions. The people are real and have their customary characteristics, both the good ones and the annoying ones. They have not improved during the interval of their absence, nor have they metamorphosed into insects or metaphors, nor have they sharpened into wit or cleverness or beauty. They are, as Elizabeth Bennett observed of Mr. Darcy, very much what they always were.

Flying High After Retirement

By Laurie Doering, Department of Pathology and Molecular Medicine

Greetings from Burlington, Ontario!

Retiring in December of 2018 (before lockdown) permitted a few spontaneous vacations with my wife before settling into my passionate hobby of flying (real world and simulated).

I have always had an interest in aviation, and I remember building several radio-controlled and free-flight model airplanes in my youth. Aspects of aviation just got better as life continued. As I drew closer to my official retirement date, I decided to begin flying lessons at the Brantford Flight Center. After six months of weekly flight training, studying for the Transport Canada Private Pilot exams and passing my flight test, I obtained my private pilot's licence in September of 2016.



I was fortunate to have excellent mentors guiding me along my aviation path. A small group of pilot friends with decades of combined aviation experience helped me throughout my flight training and in the selection/purchase of an airplane, a Vans RV9A from a pilot in Kelowna BC. With my daughter and her future husband living in Kelowna, making the trip there to fly my airplane back to Ontario seemed like a dream come true. The weather was absolutely stunning for the departure from Kelowna. The memory of that crisp morning on March 20, 2017 is as vivid as yesterday. In less than 30 minutes I was over the Rocky Mountains at an altitude of 11,000' with my experienced ferry pilot (Dave McElroy) in the first leg of our 2-day trip to the Brantford Airport. The visibility was so incredible, we did a 360 degree turn to capture the mountains in all their glory! (Photo 1 – Over the East Kootenay mountains). We maxed out at a ground speed of 204 knots with the tailwind – that's 378 kph. The ride was silky smooth with not a single bump! It took 11.6 hours of airtime over the 2 days from Kelowna to Brantford. It is quite a thrill landing your own airplane on the runway back at home base in Brantford (CYFD).

I have also been involved with flight simulation for more than 30 years! With retirement, now was the perfect time to start a YouTube channel and document my aviation experiences. I publish videos about real world aviation and flight simulation on my channel. Video editing and researching new topics has always been a very enjoyable pastime. I started the channel in 2020 and currently add a video about once a month. I concentrate on quality over quantity, and I am slowly building the channel. The channel can be viewed at [The Flight Level](#).

With 3 GoPro cameras mounted to the airplane I capture the views to their fullest on my real-world flights. There is also incredible realism in Flight Simulation now. You can fly "anywhere in the world" with amazing detail. I have published videos flying into the most [dangerous airports](#) and the most [scenic airports](#) in the world.

Did you know that Billy Bishop Toronto City Airport has been ranked as one of the world's most scenic approaches? My landing at Billy Bishop Airport with 3 GoPros mounted to the aircraft can be viewed in this [video](#).



My real world flying usually occurs in Southern Ontario (Photo 2 – Flight over Toronto) but I have flown as far North as Killarney (of course for fish and chips). Goderich is one of my favourite airports and one of my videos highlights the World's largest salt mine located in Goderich. It is always special to

have my wife come to the airport for spectacular sunset flights out of Brantford (Photo 3 – Sunset at Brantford Airport).

I consider myself to be lucky enough to enjoy retirement to its fullest after 31 years of great employment at McMaster. I



enjoyed going into work each day and have many fond memories of delivering lectures, preparing experiments, or discussing results with graduate students. While 3 decades at McMaster were great, waking up each morning with options of flying as often as I want is very gratifying. If I am not in the air, I will be in my shop working on a wood project or perhaps biking with my wife or just enjoying life in Burlington, Ontario.

If you visit my YouTube channel and watch a video, please do leave a comment. Better still, if you enjoy aspects of aviation, subscribe, and hit that bell for instant notification when I upload a new video. Thanks, and blue skies!



courtesy of Meanwhile in Canada

Your Money/Your Health

January 2022 Pension Plan Increases

By Cliff Andrews, MURA Representative, Hourly Pension Plan Committee

Brian Beckberger, MURA Representative, Pension Trust Committee

Most, but not all, McMaster retirees are members of one of two pension plans: the Hourly Pension Plan and the Salaried Pension Plan. Furthermore, there is a group of retirees in the Salaried Pension Plan who are governed by a somewhat different set of rules, which apply only to employees who were hired on or after May 1, 2010, and who retired from the University as a Unifor Local 5555, Unit 1 Member.

On December 15th, 2021, MURA notified its members (those who have provided MURA with an email address) of increases in pensions starting January 2022 as follows:

- Annual Pension Increase of 1.45% for all retirees in the Salaried Pension Plan who

retired prior to July 1, 2020. Those who retired between July 1, 2020 and June 30, 2021 receive a pro-rated increase.

- Annual Pension Increase of 1.45% for all retirees in the Hourly Pension Plan who retired prior to July 1, 2020. Those who retired between July 1, 2020 and June 30, 2021 receive a pro-rated increase.
- Supplementary Pension Increase of 0.177% for employees who were hired on or after May 1, 2010 and who retired from the University as a Unifor Local 5555, Unit 1 Member on or before July 1, 2018. Those who retired between August 1, 2018 and June 1, 2020 receive a pro-rated increase.
- Supplementary Pension Increase of 0.345% for employees who were in the Hourly Pension Plan and retired on or before April 1, 2020. Those who retired on May 1, 2020 or June 1, 2020 receive a pro-rated increase.

Members who retired after June 30, 2021 receive no increase for January 1, 2022.

How these Annual Pension Increases are calculated

Annual Pension Increases, if any, are based on the five-year average annual rate of return on the pension funds as of the previous June 30th. The five-year average annual rate of return as of June 30, 2020 was 9.34% $[(16.73 + 4.68 + 5.84 + 8.29 + 11.16) / 5]$ for the Salaried Pension Plan and 7.80% $[(13.97 + 4.39 + 6.29 + 5.48 + 8.87) / 5]$ for the Hourly Pension Plan. Increases are paid if this average exceeds 4.50% for most members of the Salaried Pension Plan, 5.00% for employees hired on or after May 1, 2010 in the Salaried Plan and who retired from the University as a Unifor Local 5555, Unit 1 Member, and 6.00% for members in the Hourly Pension Plan. This figure is then compared against the percentage increase in the 12-month average Consumer Price Index (CPI) for the previous year, and the lesser of these is the percentage pension increase. The 12-month average monthly increase in the Consumer Price Index for the year ending June 30, 2021 was 1.45%.

For employees in the Salaried Pension Plan who were hired on or after May 1, 2010 and who retired from the University as a Unifor Local 5555, Unit 1 Member, the five-year average annual rate of return of 9.34%, less the 5.00% limiting factor described above, resulted in excess interest of 4.34%. Since the 12-month average CPI to June 30, 2021 of 1.45% is less than the excess interest, the pension increase for January 1, 2022 is 1.45% for these retirees.

For other members of the Salaried Pension Plan, the five-year average annual rate of return of 9.34%, less the 4.50% limiting factor, resulted in excess interest of 4.84%. Since the 12-month average CPI to June 30, 2021 of 1.45% is less than the excess interest, the pension increase for January 1, 2022 is 1.45% for these retirees.

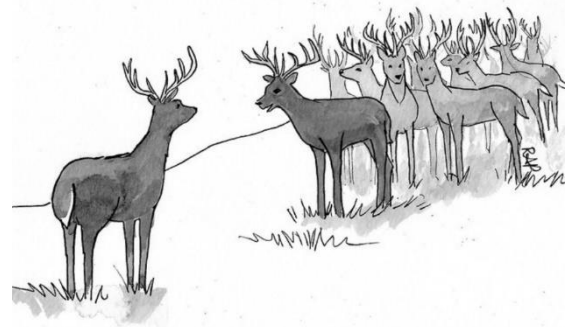
For members of the Hourly Pension Plan, the five-year average annual rate of return of 7.80%, less the 6.00% limiting factor, resulted in excess interest of 1.80%. Since the 12-month average CPI to June 30, 2021 of 1.45% is less than the excess interest, the pension increase for January 1, 2022 is 1.45% for these retirees.

Supplementary Pension Increases

The Supplementary Pension Increases are based on the current five-year average rate of return and the previous three years of Annual Pension Increases. If the Annual Pension Increases were

less than the CPI in any of the previous three years and if the current five-year average rate of return exceeds the limiting factors mentioned above, the Supplementary Pension Increases are intended as a means to allow a 'catch-up' to the full CPI of any of those previous three years.

Additional information on the [Hourly Pension Plan](#) and the [Salaried Pension Plan](#) can be found on the Human Resources Services website.



Some have complained that our organization is a little top heavy.

courtesy of [Rose Anne Prevec](#)
Instagram: [@groundhog_hill](#)

Aging and Sleep - a compilation of materials from the McMaster Optimal Aging portal By John Horsman

Getting a good night's sleep is too often problematic for seniors, but sleep is important no matter our age. It is estimated that half of the adult population in Canada have difficulty falling and/or staying asleep. While sleep is important in maintaining optimal mental and physical health, sleep duration and quality decline as we age. On average, older adults get seven or fewer hours of sleep per night while young and mature adults get about eight hours nightly, and children should get nine to ten hours. Everyone is different of course, but sleep disruptions, or poor quality of sleep, can be symptomatic of health problems. Poor sleep quality can negatively impact our mental health, cognitive health, and physical health. Lynn Johnston, cartoonist (For Better or Worse) and former Mac hospital employee, wrote, "Not being able to sleep is terrible. You have the misery of having partied all night, without the satisfaction".

In addition to the one in two Canadians having difficulty falling or staying asleep, one in five report that their sleep is not refreshing and one in three have difficulty staying alert during waking hours. For older adults, this has the potential to increase the risk of anxiety, depression, suicidal behaviours, cognitive issues, physical impairments, heart disease, diabetes, and immune disorders. Comedian Bob Hope once said, "I don't feel old. I don't feel anything till noon. That's when it's time for my nap". Maybe we should all take an afternoon nap. After all, afternoon siestas are a common part of everyday life in many countries.

The time spent sleeping is only one part of the equation. There may be negative changes also with the quality of sleep as we age, and sleep becomes less effective. In addition to the issues outlined above, sleep deprivation, whatever the reason, has also been shown to trigger food craving which may cause weight gain if it continues over time. Studies with sleep-deprived mice show increased abnormal Alzheimer-related proteins.

Although studies show that sleep and mortality seem to be linked, it does not necessarily follow that sleep problems cause diseases that lead to our death. It could, in fact, be the other way round. Lack of duration, or quality of sleep can either negatively affect our general health or, it can be a sign of health issues. Given no discernable factors otherwise, trouble falling or staying asleep can very occasionally be a symptom of neurodegenerative diseases like Alzheimer's and Parkinson's. Medications can increase or decrease sleep duration. Waking one, two or three times a night to go to the toilet is not uncommon, and if you can fall asleep again it probably isn't a serious health issue. Try drinking less, or not at all, after supper and avoid caffeinated beverages later in the day.

When should one seek medical attention for sleep problems? In general, most sleep disruptions are minor and do not require medical intervention. Often the local bedroom environment can be a major reason you cannot fall asleep. Room temperature, street noise, noisy neighbours, barking dogs, and annoying household noises can all have a negative impact on one's ability to fall and stay asleep. Noise reduction techniques like earplugs, "white-noise" machines, soothing music, or shutting the window, can often help alleviate these common problems. Evolution and our diurnal rhythms have accustomed us to sleep better when it is dark. Heavy curtains or other light blocking strategies can help with this. Not watching TV or using computer devices for at least one hour before bedtime has been linked to improved ability to fall

asleep, as has a regular habit of going to bed at about the same time each evening.

Research shows that there are a few circumstances that might require professional investigation by your health care provider. These would include any sleep problem that significantly disrupts your waking quality of life; daytime sleepiness in conjunction with loud snoring (your own not your bed partner) or sleep apnea (you stop breathing during sleep); consistent acting out your dreams by punching, kicking, screaming out, which may be a REM (Rapid Eye Movement) sleep disorder and is an early warning sign of Parkinson's disease. Writer Anthony Burgess (*A Clockwork Orange*) wrote in *Inside Mr. Enderby* "Laugh and the world laughs with you, snore and you sleep alone".

What else can one do to improve the quality of sleep? Drugs to alter mood, thinking, or behaviour are often the first option for treatment. "Sleeping pills" can have safety implications, dependency issues, or tolerance and contra-indications with other drugs, and some medical experts assert that seniors are already over medicated. One common side effect of sleeping pills in older adults is disorientation. Some non-drug treatment options include yoga, light therapy, and music. A recent systematic review of studies of music as an aid to better sleep quality in older adults found that, overall, the quality of sleep may be enhanced through the use of music strategies. The studies were based on small sample numbers but generally considered music to be safe. Music not only improved sleep quality but also sleep latency (how long it takes to get to sleep), efficiency (percentage of time asleep), and daytime dysfunction (staying awake while doing daily activities like driving and maintaining enthusiasm to complete daily tasks). There are a variety of online songs/sounds/mixes on platforms such as YouTube that one can try. There are a number of blog posts and web resource ratings on the [McMaster Optimal Aging Portal](#), as well as references to published articles most of which are available to download/read. If memory serves from my days as a research assistant in health sciences, just reading scientific articles is probably enough to put one to sleep. If these strategies don't work for you then perhaps you should heed the advice of Dale Carnegie who said, "If you can't sleep, get up and do something instead of worrying. It's the worry that gets you, not the lack of sleep".

How much sleep then is optimal to stay healthy? The amount of sleep needed will vary across people and, in general, duration will decrease as

we age. The fact is, although research shows that sleep is vitally important for good health and well being, there is no straightforward answer to the question of how much sleep you need to stay healthy. And so, with deference to either Clement C. Moore or Henry Livingstone Jr.,

“He sprang to his sleigh, to his team gave a whistle,
And away they all flew, like the down on a thistle:
But I heard him exclaim, ere he drove out of sight,
Happy Christmas to all, and **to all a good night.**”

Good advice at any time of the year.

8:00 AM: Too tired to think

Noon: Too tired to think

5:00 PM: Too tired to think

**Midnight: How do dragons
blow out candles??**

courtesy of Humour is Contagious

Cataract Surgery

Statement from HR on Relevant Benefits

It is always recommended that a retiree asks for an estimate/predetermination of the entire procedure from their provider and submit to Sun Life to determine the exact amount they would be eligible to receive as benefits coverage may vary across the different benefits plans.

In Ontario, there are a few different components that make up the cataract surgery procedure and, at each step, a patient will often be presented with options that may or may not be covered through their private plan and/or OHIP. If no additional extras are purchased, a retiree is, in many cases, able to obtain cataract surgery fully covered by OHIP.

Regarding the diagnostic tests performed to measure the eye, OHIP covers testing using ultrasound. There are additional preoperative testing options available that do provide a more accurate eye measurement that would not be covered by OHIP (for example an IOL master exam). These specialty exams are also not covered by the Sun Life benefit plan.

The surgery itself is covered by OHIP.

When it comes to the selection of the lens implant, OHIP will cover the lens that the physician determines is medically necessary for the individual at the time of surgery. The physician may offer lens options with features that are not medically necessary, such as multi-focal lenses. If selecting this option, the patient would be charged the difference between the OHIP covered lens and the lens they have opted for. This amount would be covered by the Sun Life plan if there is coverage specific to cataract surgery. The lenses referred to in the benefits books under cataract surgery are those implanted in the eye during surgery - not new lenses for eyeglasses. Sun Life covers new lenses for eyeglasses necessitated by cataract surgery only if the retiree would normally be eligible to claim for new glasses under their plan. Coverage information can be found in your applicable benefit booklet.

Coverage information above is as of November 2021. Both provincial and private plan coverage is subject to change. A predetermination should be sent to Sun Life prior to any expense to confirm coverage.

Information To Consider If You Need Cataract Eye Surgery

A personal perspective by Dawnelle Hawes

Having recently had cataract surgery, I would have found the following information personally helpful in making decisions about the procedure.

In order to ascertain your eligibility for benefits coverage under Sun Life, it is recommended by HR that you submit an “estimate/predetermination” for the entire cataract procedure that will be performed by your ophthalmologist.

OHIP coverage

OHIP covers the cost of both the surgeon’s fees and the type of *standard lens implant (IOL – intraocular lens)* that was determined to be medically necessary and suitable at the time of surgery.¹ Patients *may* find themselves presented with alternatives around the cataract surgery procedure that are not covered by either OHIP or their private plan.

Diagnostic tests

Diagnostic tests are necessary before cataract surgery to accurately measure the length of the eye. This measurement is extremely important as it allows the eye surgeon (ophthalmologist) to select the right lens implant for each patient.

Preoperative testing generally occurs in your surgeon’s office at which time patients pay for the

optional uninsured services. Ultrasound testing that is performed by ophthalmologists is accurate and is covered by OHIP. There are, however, “other preoperative measurement techniques that are optional and are not insured”, such as IOL Master testing.* “These may permit a more customized vision correction with lens implants and reduce your dependence on glasses at the focus point of your choice” (distance for driving or near for reading).¹

**The IOL Master uses laser technology to measure the focal length and is more accurate than any other method currently available.*

Lenses

Intraocular lenses (IOLs) for cataract patients are generally made of acrylic or silicone. They provide a function similar to that of contact lenses or glasses in that “their power, or focus, is tailored to the patient’s eyes” using the measurements that have been taken by their ophthalmologist.² The most common IOLs have been monofocal (a lens with a single focus to provide clear distance or near vision) that generally require glasses.^{1,3,4}

Optional lenses, which are not the standard or non-aspheric lens covered by OHIP, are available to patients at an additional cost since these non-insured services are not considered to be medically necessary. They “are designed to reduce dependence on glasses/contact lenses, and/or to potentially enhance the quality of your vision.”¹

Optional types of lenses include²

- Aspheric (local example, 2020, \$110 per eye: these lenses are effective only for one focal distance, meaning a patient must decide whether or not to be more dependent on glasses for either driving or reading)
- Multifocal, extended depth of focus³, and accommodating intraocular lenses (also called special feature IOLs) allow the possibility of seeing well at more than one distance. Potential drawback is that they may decrease contrast sensitivity and visual issues such as glare or haloes around lights. These lenses are not suitable for patients with *significant* astigmatism without additional surgery.
 - Toric (Astigmatism correction lenses, for correcting errors in the cornea or lens, approximately \$500-600 per eye)
 - Multifocal (approximately \$950-1000 per eye)
 - Multifocal + toric (approximately \$1250 per eye)

** The benefits booklet may be confusing in that prescription eyeglasses and contact lenses are also*

called lenses. It would be important to clarify the definition of lens/lenses.

Prescription glasses following cataract surgery

Many people find that they need to have their eyeglass or contact lens prescription updated after cataract surgery. This will be covered by Sun Life only if you would normally be eligible for new lenses under your post-retirement benefits plan. There are a number of benefit booklets based on employment group and date of retirement. The relevant header in the benefits booklets is “Contact lenses, eyeglasses or laser eye correction surgery.” Coverage for these services can vary widely but all agree that contact lenses must be prescribed and obtained from an ophthalmologist or licensed optometrist or obtained (but not prescribed) from an optician. It is important to consult your own benefits booklet and, if necessary, Sun Life, for a clear articulation of your entitlements. For example, the following captures the spectrum of benefits available for eyeglasses/contact lenses: (accessed Jan. 4, 2022 at: [Benefit Booklets](#) on the Human Resources website.)

- \$100-\$150 one time every 24 months (some benefits include a proviso that this amount could be \$200 if the period exceeds 36 months)
- \$250 one time every 24 months
- \$400 every 24 months for certain groups who are more newly retired (post-2017 and post 2019)

References and for further reading

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Members Have Their Say

Fitness Trackers:

Our last issue contained an article on the benefits of using a fitness tracker as part of a healthy living program ([Walking, fitness trackers, and 10,000 steps](#)). The article prompted MURA members to share their own experiences with these products.

One wrote:

I have had a Garmin Vivofit fitness watch for many years. I have worn it faithfully. I did notice that some days were not as accurate as I thought they should be.

This past May, my husband decided that it was time for me to have a fancier fitness watch. To our amazement, the new one was less accurate!

I then did some controlled studies. What I found was that the steps were accurate if the arm wearing the watch moved with the step. That is to say, the arm moved as in briskly walking, jogging, or running. When the arm, which was wearing the watch, was carrying something like a purse, grocery bag or laundry basket, no steps were recorded. I then sat in a chair and swung my arm to and fro while sitting still. I added a step with each swing!

I have since noticed at least one fitness watch advertised that it did not register with arm movement alone. If you are looking to get a fitness watch, please be aware of these quirks. Also, make sure that the watch is returnable if it fails the tests. I still wear mine daily not really caring what the exact number of steps are as long as the steps are in the expected range.

I do like the sleep feature where my night is separated into heavy or light sleep versus awake time.

Another member noted:

I wear a Fitbit Versa 2 Lite and before that I had another Fitbit. Each of these only records steps when the arm swings, whether I am walking or just swinging my arm. Pushing a shopping cart in the grocery store prevents the Fitbit from counting steps. Older mechanical pedometers clipped to your belt were about as accurate as the "smart watches". When I ride my stationary bike, I sit with my hands on my thighs instead of holding the handlebars to record "steps" but it only records about 1 in 2 steps.

None of these things are completely accurate but I have driven my car and recorded the kilometres over the same course I have walked, and both

record similar distances. This is assuming you set up your watch accurately to measure the number of steps to a known distance. The manual tells how to do this. My step is pretty close to 3/4 of a metre so it takes me 1250 steps to walk 1 km but even though I walk the same route almost every day the 1 km point is variable. Sometimes it takes less than 1250 steps and sometimes it takes almost 1350 steps, but I can usually predict with reasonable accuracy how many steps my usual walk will record.

While my Fitbit isn't 100% accurate in counting steps it does motivate me to walk more and that in turn makes me have greater portion control at mealtimes. I have a Fitbit Air scale that syncs and records my weight to the Fitbit app. Every week I get an email with a summary of my steps, calories, sleep, etc. It helps me maintain my weight and levels of activity.

Let's face it, nothing is infallible.

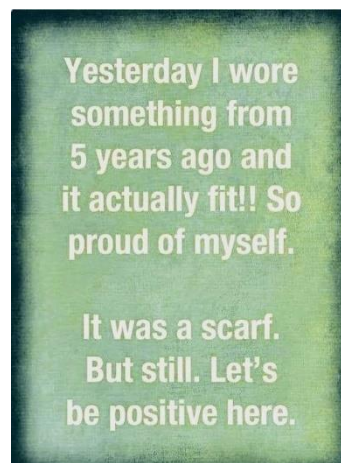
And one more comment:

I wear a Fitbit as well and I get annoyed when I know the watch hasn't picked up all my steps!

That said, I do like other features of the activity trackers such as monitoring my sleep patterns, water intake, and heart rate. I can also count calories, but I find other apps to be more accurate and recognize a larger variety of foods.

Anyway, I think it's more of a "buyer beware" type of situation, or at the very least, people should do their own research to find the activity tracker that has the most relevant features for the wearer.

Please do continue to let us know what you think of the articles. We love to hear from our readers!



courtesy of Humour is Contagious

Volunteer Opportunities



Call for Volunteers for 2022 Season

By Nancy Gray

Hamilton & Burlington Chapter



In the Fall 2021 Issue of the MURA newsletter, I wrote about the [program](#) we have started in Hamilton.

Cycling Without Age is a world-wide initiative that gives senior citizens and others who cannot cycle an opportunity to have a safe slow free bicycle ride through their neighbourhood on a Dutch built trishaw (three wheeled e-assist bike) piloted by trained volunteer guides. Established in Denmark in 2012, there are now over 2500 chapters, 35,000 pilots, and more than 30 chapters in Ontario alone.

In the October story I noted that after the CBC posted a video from our official launch on Sept 29, ten people immediately sent emails wanting to sign up to be volunteer pilots. When the Hamilton Spectator issued a [front page story](#) on Thanksgiving Saturday, another 45 people wrote wanting to volunteer! So, we ran two outdoor 'try a trishaw' info sessions in late October that were very well attended. We've been planning and working with a couple of seniors' centres to ensure we have enough passengers for all these potential pilots! And just this week some generous Hamilton west mountain folks made a \$16,500 donation, which is almost enough to fund, equip and insure another trishaw, so we have ordered it and are actively fundraising to ensure we can get this second bike 'on the road' this spring. (Our 'stretch goal' is Five in Five - five trishaws in five years on the road in Hamilton and Burlington.)

To accomplish our goals, we need several volunteers with various skills that may or may not include piloting the big e-assist trishaw. These include site coordinators for each seniors' centre or pickup location, trishaw escorts who ride their own bikes ahead of the trishaw on the bike path, special event coordinator(s), social media lead, webmaster, IT lead, story writer, fundraisers, and grant writing assistants.

What does it take to be a pilot or a volunteer at CWA Hamilton & Burlington?

- All pilot trainees must be confident cyclists on their own bikes
- All pilot trainees must be reasonably fit and able to easily cycle for a minimum of 30 minutes.
- All pilots must complete on-bike training successfully.
- All pilots must carry a personal cell phone in case of emergency.
- All volunteers must obtain a criminal record check including vulnerable persons.
- All volunteers must sign the confidentiality agreement and waiver.
- All volunteers must follow CWA Hamilton COVID protocols

If you want to pick up a meaningful and fun volunteer activity next spring contact Nancy Gray (Co-Founder CWA Hamilton & Burlington) at cwahamilton@gmail.com.

<https://cyclingwithoutage.ca/hamilton-burlington/>



Other News

T4 Slips for Retirees working at McMaster during the 2021 tax year

If you retired in 2021, a T4 will be issued electronically via Mosaic for your earnings. AT4A related to your pension payments will be mailed to your home address by CIBC Mellon. In subsequent years, most retirees will receive only a T4A (issued by CIBC Mellon) for their pension payments. Retirees who continue in employment at McMaster post retirement will receive a T4 electronically via Mosaic for their earnings.

Any questions about tax slips can be directed to HR at hr.mcmaster@mcmaster.ca or 905-525-9140, x22247.

Parking on Campus

Permit Expiry Renewal Reminder

Retiree parking permits are issued on a 12-month basis and must be renewed annually. Renew prior to your expiry date by [email](#), [phone](#) or by [postal mail](#). Your transponder number is on the front of your transponder. If you have questions or have not made a note of your expiry date, please contact McMaster Parking Services by email at parking@mcmaster.ca or at 905-525-9140 ext. 24232.

A note to retirees without parking transponders

Free parking on campus is available to retirees. To take advantage of this perk, and to view retiree parking access, go to the [McMaster Parking Services](#) web page. **Due to COVID-19, the Parking Office is accepting permit applications by email only.** For further information, please contact [Parking Services](#).

News from CURAC – New Travel Medical Insurance Offer

CURAC/ARUCC from time-to-time receives promotions from its affinity partners. The offer below from MEDOC is targeted to those who like to travel.

*To take advantage of the exclusive rates that CURAC/ARUCC has arranged for its members, when requesting a quote by phone, identify your group as “CURAC – McMaster University Retirees Association”. For an online quote, type **CURAC** in the search box and select **CURAC_MURA** from the dropdown list. Please do not select CURAC_MURA/ARUM; this is the McGill association.*

The past year has been tough. We've all had to put our travel plans on hold as we wait for borders to open and vaccines to arrive. Now as the world slowly begins to re-open, we have additional benefits for MEDOC® Travel Insurance Customers. So what's changed? COVID-19 medical coverage has been added to the MEDOC® program and now covers you during your trip for:

- COVID-19 related medical costs for up to \$5 million
- Medical coverage for reactions to the vaccine



For often less than the cost of purchasing insurance for multiple trips separately, you can enjoy an unlimited number of trips during the policy year.

MEDOC® gives you peace of mind knowing you're protected. Give Johnson a call at 1.855.473.8029 or visit [Johnson Insurance/MEDOC](#) to get a quote and finalize your coverage. Johnson is ready when you are.

MURAnews is produced by MURA members Denise Anderson (Production Editor), Helen Ayre (News Editor), Helen Barton, Nora Gaskin, Dawnelle Hawes, John Horsman, and Mary Johnston. We welcome submissions from MURA members.