

Nina de Villiers Garden, central campus

photo courtesy of McMaster University

McMaster University Retirees Association

Winter 2024

https://mcmaster-retirees.ca/

President's Corner



Susan Birnie

In my opinion, the winter season has the distinction of bringing out the most dichotomous emotions in people. Some people love it and enthusiastically ski, toboggan, snowshoe, ice fish etc. and believe the more snow the better. (They would be very disappointed in my part of southern Ontario this year). Others prefer to hibernate inside their houses and apartments. This approach has been made easier with the advent of grocery deliveries, Amazon and other goods delivery services, and restaurant meal delivery services. For those folks a count-down calendar to spring is an essential survival tool. Few are ambivalent. For myself, although I do not relish shovelling snow, I do prefer the look of freshly fallen snow to the grey of barren trees and rainy days.

Your MURA Council continues to meet monthly through all weather, with a hybrid model so that members can meet in person or virtually, as best meets their needs. We are planning a number of events over this year, including more walks curated by Mary Gauld, our Annual General Meeting, an orientation for recent retirees, a second "annual" spring fling barbeque, and the December holiday lunch. Watch for details throughout this and future newsletters. Council members are a mix of new-to-council and more experienced members and we all work together cooperatively to make sure

members' needs are met. Please think about joining us, and seriously consider stepping forward to volunteer to be a council member. (See <u>Call for Nominations</u> on page 3.)

You may have seen a notice from McMaster that our President, Dr. David Farrar, has given notice of his intent to retire in 2025. A committee has been formed to lead the search for his replacement. Dr. Farrar has been a great friend to MURA, and has contributed funding to many of our events. We wish him every happiness in his retirement. We hope to forge a successful and collaborative relationship with the incoming President.

Susan Birnie birnie@mcmaster.ca (905) 870-2500

Contacting MURA

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(voicemail is checked once a week)

Email <u>mura@mcmaster.ca</u>

Website http://mcmaster-retirees.ca/

News from MURA

Save the date – MURA Annual General Membership Meeting

Date: Thursday, June 13, 2024

Time: 1:00 – 2:30 PM

Location: Zoom, online or by phone

Details will be outlined in the Spring 2024 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 2024, 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, Henry (Hank) Jacek at: jacek49@cogeco.ca or (905) 628-8857 or to any member of the Nominating Committee, no later than February 16, 2024.

Council representatives: Virginia Aksan, Cliff Andrews Member representatives: John Horsman, Betty Ann Levy

Chair: Henry (Hank) Jacek

Recent Passings

Compiled by Kathy Overholt

Violetta Agrigiannis, Hospitality Services, November 6, 2023 Tae-Ho Choe, Mathematics & Statistics, December 27, 2023 Liz Denesiuk, Faculty of Science, January 4, 2024 Haraprasad Ghosh, Biochemistry & Biomedical Sciences, November 8, 2023 Barbara Jedrzejowski, Medicine, September 14, 2023 Reuven Kitai, Electrical & Computer Engineering, November 8, 2023 Michael Lang, Divinity College, November 11, 2023 Marilyn Latchford, Learning Resources & Education Services, December 12, 2023 David Lemmond, University Technology Services, October 7, 2023 James Levely, University Library, November 24, 2023 Helen Linkert, Student Health Services, November 6, 2023 Halina Lypka, Continuing Education, November 22, 2023 Girish Moudgil, Anaesthesia, November 29, 2023 Barbara Pegg, DeGroote School of Business, November 5, 2023 Graham Petrie, School of the Arts, December 9, 2023 Richard Rempel, History, December 12, 2023 Helen Reynolds, Science & Engineering Library, September 23, 2023

Balraj Singh, Physics & Astronomy, October 9, 2023 Alan Smith, Civil Engineering, December 21, 2023 David Weaver, Mechanical Engineering, September 24, 2023

Welcome New Retirees

Compiled by Kathy Overholt

Norma Brown, Health Evidence and Impact
Madalena (Maddy) Burley, DeGroote School of Business
Patricia Deadman, Health Sciences Finance
Mahshid Dehghan, Medicine
Lori Hill, DeGroote School of Business
Josie Marchese, Engineering BTECH
Todd Murray, CSU – Health Sciences
Fiona Myers, School of Nursing
Sally Perry, Surgery
Diane Poelmans, McMaster Children's Centre
Kimberly Raskob, Psychiatry
Debbie Robinson, Surgery
David Smith, Communication Studies & Media Arts
Michelle Vanderby, Family Medicine

Plus, a belated welcome to:
Sharlene Cipolla, Office of the Registrar (Admissions)
Gail Henderson, Health Sciences Education (MD Program)
Carmela Lawrence, Health Sciences Education (MD Program)
Janet Paci, Health Sciences Education (MD Program)



MURA Scholarship Funds - Make them grow!

Thanks to the generosity of MURA members and friends over the years, MURA has two fully-endowed funds for academic awards.

The Undergraduate Fund provides:

 An annual \$2,500 scholarship to the in-course full-time student enrolled in Level 2 or above of a program in Aging and Society who attains the highest Fall-Winter average. Established in 1991. • An annual \$1,000 prize to a student graduating from a program in Aging and Society who attains high averages. Established in 1992.

The Graduate Fund provides:

 An annual \$1,000 scholarship to a graduate student researching technological advances related to seniors and who demonstrates academic excellence. Established in 2020.

Please help make these funds grow.

Your continuing donations will enable MURA to increase the value of these awards to help students keep up with the rising costs of their education.

Donate to the fund of your choice online at <u>MURAscholarship.ca</u>, or by phone at 905-525-9150, ext. 24224. Donations are tax-deductible.

Save the date - 2nd Annual MURA Spring Fling

Date: Thursday, June 6, 2024 Time: 11:30 AM – 2:30 PM

Details will be outlined in the Spring 2024 edition of MURAnews.

Annual Holiday Luncheon

By Mary Gauld, MURA Special Events Coordinator

The Annual Holiday Luncheon was held on campus in the CIBC Banquet Hall in the Student Centre on December 5, 2023.



Sierra Granger & Miya Wilhelm, MURA Scholarship winners

There were 98 people in attendance and by all accounts, the food was tasty, the company was delightful, and many smiles and conversations were shared. It was nice to be back together after a 3-year hiatus. Special guests included Dr. Alvin Lee (Honorary MURA President), Dr. Catherine Anderson (MUFA President), Mike Cupido

(President's Office), Gillian Dunks (MUALA President), Sierra Granger (MURA Scholarship recipient), and Miya Wilhelm (MURA Scholarship recipient).

Special thanks go to the Parking Office for providing us with tickets for those in attendance who did not have a transponder. The Parking staff were very helpful on the day of the event at the kiosks, and with directions for those who didn't know their way! The University President's Office generously provided the lunch for the new retirees who attended, and subsidized the cost for the remainder of the guests.



We had 20+ door prizes donated to the event. Thanks to all who participated. We had a great selection for the winners to choose from. In addition, goodies were collected from a number of the academic departments and 'swag bags' were on each table for a lucky guest to take home. Thanks to Claire Richardson, Faculty of Social Sciences; Antoinette Somo, Faculty of Humanities; Sam Kandalis, Materials Engineering; Paige O'Beirne, Alumni Relations, Faculty of Engineering; and Katelyn Michailow, Faculty of Science for their assistance with this!

Goodie bags included: McMaster COVID masks, men's ties and socks, glass cleaner wipes, various key chains, plastic water bottles, lanyards, 2 different types of tote bags, small booklets, and notepads.

Prizes were donated by several individuals, both MURA members and MURA supporters. Thanks to Virginia Aksan, Susan Birnie, Noemi Diacon, Rose Gregor, and Denise Julian. Both the Phoenix and the Bookstore donated gift certificates. Local crafts people and retirees were also generous with their donations. Their contact information

is below. Please check out their goods and mention that you learned about them through the MURA luncheon!

T	T	T
Vineland Estates	David Hulley, Director of Customer	Two bottles of wine
Winery	Experience	and a wine tasting
McMaster Alumni	www.vineland.com,	
	dhulley@vineland.com	
Amanda Hammill	Ink and Essence Art, Ancaster, ON	Hand painted
McMaster Alumni,	Amanda.hammill@gmail.com	Christmas
MURA member		ornaments
Richard Fisher	Richard Fisher Pottery Studio	Signature mug and
Supporter of MURA	83 York Road, Dundas, ON L9H 1L9	gift certificate
	cell 289-439-7788,	
	info@richardfisherpottery.com	
Abbie Owen	Lux Candlery	Beeswax candles
Current McMaster	Luxcandlery.com,	
staff	Lux.candlery@gmail.com	
Dundas Little	dundaslittletheatre.com	Two tickets for
Theatre	37 Market Street South	winter show – Grand
Supporter of MURA	Dundas, Ontario	Horizons
	905-627-1620	
Denise Teatero	Aloette With Denise (Facebook page)	Aloette sampler
Supporter of MURA	deniseteatero@gmail.com	package

Additional pictures are available to view on MURA's Flickr webpage.



MURA Walks – Winter 2024 By Mary Gauld, MURA Special Events Coordinator

Happy New Year!

Come join me at the MURA walks. This is an informal activity designed to socialize, exercise, and have some fun. To be honest, we are a little more into the social than the focused walk! We tend to naturally break up into a faster-paced group, a medium-paced group, and a slow-paced group depending upon numbers – so there is always a

group for you to fit in to. I have tried to pick routes that include handy washrooms and also make it easy for us to go for coffee/lunch after. Depending on your speed, walks are about an hour in length or less. I also try to pick routes that are flat, plowed, and cared for, so that ice/snow are 'managed'. These are walks, not hikes. Always best to have good footwear and dress in layers.

Upcoming walks:

Tuesday February 20 at 10:30 – OUTDOOR Art Exhibit at McMaster Meet in the lobby of the Student Centre

- A tour has been booked with the McMaster Museum of Art to take us around to the various OUTDOOR art exhibits. A 75-minute tour is recommended, allowing for questions and the time to get around. This can be adjusted as desired. Reading week at McMaster is February 18-22 so there won't be quite as much student traffic around campus as usual.
- In case we decide to cancel due to a polar vortex or general bad weather,
 Tuesday March 19 is on hold for us. This date has been suggested in case
 anyone would like to see the INDOOR museum exhibitions while on campus, as
 they are scheduled to close at the end of that week (March 22).
- And of course, we will likely all need a good cup of coffee or bowl of soup after the walk so we can head to the Phoenix if you like (optional).
- PLEASE RSVP to me by FRIDAY FEBRUARY 16 so that I can give the
 museum an idea of our group size. Email <u>gauld@mcmaster.ca</u> or text me at 905906-5604 (preferred).

Tuesday March 19 at 10:30

 ...is the COLD/backup date for the February 20 McMaster campus outdoor art exhibit walk if it doesn't happen then. If the campus walk has taken place in February, I'm suggesting that we go to **Spencer Smith Park in Burlington** – meeting at the pavilion.



Suggested routes and dates for the spring:

April (week of April 15) - we'll look at wandering the streets of Dundas with one
or more of the walks that are in the book entitled <u>My Walks of Art</u>. We would
likely start at the Dundas Driving Park so people can park there and then do a
walk around town noting some of the significant history of houses in that area.

 In May (week of May 13) I'm suggesting that an interesting place to walk is by the <u>Painted Ladies in Grimsby</u>, just off of Bartlett Avenue down by the lake. (If you've never seen them, put Painted Ladies Grimsby into Google Maps and look - they are amazingly cool!) Parking is a bit of a challenge, but I will try to get some additional information.

An email reminder is always sent out a few days in advance and if you have RSVP'd, I keep a list as well and can let you know of any changes.

I'm always looking for new places to try! So if you have some suggestions, please send them to me! Look forward to seeing you.



News from CURAC Change to Home & Auto Insurance Partner

College and University Retiree Associations of Canada (<u>CURAC</u>) has a number of Affinity Marketing Agreements with which CURAC earns income by providing an <u>advertising channel</u> to the members of our retiree associations. The products include home & auto insurance, group travel, extended health insurance, and trip cancellation/interruption insurance.

This is a Notice of Change to the CURAC Home & Auto Insurance partner. If, as a MURA member of CURAC, you have taken advantage of the CURAC member discount it may affect your renewal.

Economical Insurance (Home and Auto)

- CURAC discounts for new policies and renewals with Economical Insurance will cease as of March 1, 2024. Insureds under the program will remain Economical policyholders, however they will not be receiving the CURAC program discount.
 - Please direct inquiries to Economical Insurance at 1-866-247-7700.

CURAC's new Home & Auto insurance partner will be: Johnson Insurance (operating as *Belair Insurance Company Inc.*)

• **Belair Insurance** will apply a group discount to home & auto insurance policies issued to members of CURAC. The discount depends on the terms of the policy/policies so a discount rate cannot be specified here.

- Please note that Belair automobile insurance policies are only available to residents of Ontario, Quebec, Alberta, British Columbia, New Brunswick, Newfoundland and Labrador, Nova Scotia, or Prince Edward Island.)
- More information from Belair will be provided through CURAC's marketing channel under the tab "Member Benefits", and in future issues of MURAnews.

Your Money/Your Health

January 2024 Pension Plan Updates / Increases

By Cliff Andrews, MURA Representative, Hourly Pension Plan Committee, and Brian Beckberger, MURA Representative, Pension Trust Committee

Like many other defined benefit plans, the McMaster plans have had a fairly weak financial return for the last few years. This has been the result of a combination of the COVID pandemic, followed by worldwide supply chain issues and the Bank of Canada's increase in interest rates. These events have caused a significant loss in investment value, particularly in 2022, which will have a dampening effect on pension payment increases for at least a few years. The only good news is that our plans are showing good gains, and we are anticipating better results in the near future.

All the McMaster defined benefit pension plans had very good investment returns from July 1, 2022 to June 30, 2023.

The Salaried Pension Plans enjoyed a rate of return of 12.71% in fiscal 2022-2023. The first quarter returns were similar to the previous fourth quarter, with losses in the markets. The second and third fiscal quarters had strong markets. The fourth fiscal quarter, while still positive, had weaker gains.

The Hourly Pension Plan had a rate of return of 16.66% in fiscal 2022-2023. With interest rates increasing quite dramatically in 2022 and 2023, and the Hourly pension plan fund having proportionately more assets in bonds, the return was high.

You will note from the above that the Hourly Pension Plan fund had a higher rate of return than the Salaried fund in fiscal 2022-2023. Both funds had similar rates of return over the previous five years. The reason the retirees of the Salaried Pension plans received a small annual increase in January 2024, but the retirees of the Hourly Pension Plan received no increase is due to the differing definitions of "excess average rate of return" (excess return) in the plans. As shown in the calculations below, the Hourly Pension Plan requires an excess return of 6% before an annual increase can be given, whereas the Salaried Pension Plan requires a lower excess return (4.5%, or 5% for employees hired on or after May 1, 2010).

How the January 2024 Annual Pension Increases were 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.

For the Salaried Pension Plans, the five-year average annual rate of return was 5.35% [(12.71 -13.2 + 16.73 + 4.68 + 5.84)/5] as of June 30, 2023. Increases are paid if this average exceeds 4.5% for most retirees of the Salaried plans, or 5.00% for employees hired on or after May 1, 2010 in Plan 2000 who retired from the University as a Unifor Local 5555, Unit 1 member. For retirees hired on or after May 1, 2010 in Plan 2000, the January 2024 increase is 0.35%. For others in the Salaried Plans, the increase is 0.85%.

The Hourly Pension Plan average annual rate of return was 5.55% [(16.67 - 13.57 + 13.97 + 4.39 + 6.29)/5]. Increases are paid if the average rate of return exceeds 6.0%. Since the five-year average annual rate of return did NOT exceed the excess return criteria, there is no January 2024 increase for Hourly Pension Plan retirees.

Supplementary Pension Increases

Supplementary pension increases are based on the current five-year average rate of return, the Consumer Price Index (CPI), and the previous three years of annual pension increases.

Supplementary pension increases will be given if:

- the annual pension increases were less than the CPI in any of the previous three years; and
- the current five-year average rate of return exceeds the limiting factors mentioned above.

When these two conditions are satisfied, then supplementary pension increases will be given as a means to allow a 'catch-up' for any or all of those previous three years, up to a maximum of 100% of CPI.

Since the Salaried Pension Plans' five-year average rate of return minus 4.5% did not exceed the CPI, there is no supplementary pension increase for those in the Salaried Plans this year. Since the Hourly Pension did not exceed the excess return criteria, there will be no supplementary pension Increase for those in the Hourly Pension Plan this year.

Additional information on the <u>Hourly Pension Plan</u> and the <u>Salaried Pension Plan</u> can be found on the Human Resources Services website.

2023 Tax Documents

If you retired during 2023, a T4 will be issued electronically by McMaster University via Mosaic regarding your employment income earned in 2023. A T4A will be mailed by CIBC Mellon to your home address regarding your pension income.

In subsequent years, retirees will receive a T4A from CIBC Mellon regarding their pension income. If a retiree is re-employed by McMaster University after retirement, a T4 will be issued electronically via Mosaic regarding employment income during the applicable tax year.

For questions regarding a T4 issued by McMaster University, please contact the Employee Contact Centre at <a href="https://hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.mcmaster.com/hr.

For questions regarding a T4A issued by CIBC Mellon, please contact CIBC Mellon online or at 1-800-565-0479.

Notifying Human Resources of Address Changes

Are you moving? Please don't forget to update your address on file at McMaster University to ensure you receive any correspondence, including your T4A, at the correct address. The Human Resources Contact Centre provides McMaster retirees with one point of contact to update their new addresses. Upon receiving your address change, the HR Contact Centre will update the following as applicable on your behalf:

- Communicate updated address information to the McMaster University Retirees Association (MURA)
- Update the Sun Life System (for benefit purposes)
- Communicate address information to CIBC Mellon (for pension purposes)
- Update the McMaster HR System

Address changes can be forwarded to the HR Contact Centre using any of the following methods:

- Phone: (905) 525-9140 ext. 22247 (222HR)
- Email: <u>hr.mcmaster@mcmaster.ca</u>
- Complete the <u>Human Resources Retiree Address Change Form</u> and mail it to the HR Service Center at the address on the form.

Please do not hesitate to contact an HR Advisor with any questions.

Remember also to let MURA know if you have a new email address. You can send this information to mura@mcmaster.ca.

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 <a href="mailto: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 <a href="mailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:

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. **The Parking Office is accepting permit applications by email only**. For further information, please contact Parking Services.

Contacting Human Resources

Mail Gilmour Hall 304, McMaster University 1280 Main Street West, Hamilton, ON L8S 4L8

Phone 905-525-9140, extension 22247

Email hr.mcmaster@mcmaster.ca

Website https://hr.mcmaster.ca/retirees/

A Reminder About Retiree Benefit Plan Booklets

By Brian Beckberger and Helen Barton

If you are a retiree with post-retirement extended health and dental benefits, you should expect your retiree benefit coverage provisions to remain the same throughout your retirement. There may be periodic updates due to legislative or regulatory changes. A recent example of this is related to vaccines. The retiree benefit plan covers vaccines that legally require a prescription. When the Shingrix vaccine was reclassified from a Schedule I drug to a Schedule II drug by the National Association of Pharmacy Regulatory Authorities (NARPA), the vaccine was no longer covered by the McMaster retiree benefit plans since a Schedule II drug does not require a prescription.

Retiree benefit booklets are periodically updated by Sun Life to incorporate administrative and legislative changes. For example, hearing aid coverage in some

older booklets did not specifically state that hearing aids are covered for both ears. Newer booklets make that clear.

MURA recommends retirees keep their original booklet as a valuable reference point.

The most recently version of retiree benefit booklets are available <u>online</u>, or you can request a paper copy by contacting the Human Resources Contact Centre at 905-525-9140, x 22247 or <u>hr.mcmaster@mcmaster.ca</u>.

A more detailed article about Sun Life extended health and dental claims coverage was published in the Fall 2023 MURAnews article "Questions About Your Sun Life Health & Dental Claims Coverage". The section titled "How can I find out if a drug is covered?" contains more information regarding the Canadian National Drug Schedule.

Statement from Human Resources Services

If you have submitted a benefit claim, the Explanation of Benefits statement that you receive from Sun Life will explain the portion of your claim that has been paid and why. If, after reviewing the Explanation of Benefits statement, you have questions about your claim, please call Sun Life at 1-800-361-6212 and one of their customer service representatives will assist you. Keep in mind that your retiree health and dental plan may not cover all of your expenses as, depending on the type of claim, there may be an annual deductible that applies, plan maximums may have been reached, and/or not all items are covered.

If you still have questions about your claim after having spoken to Sun Life, you can contact the HR Contact Centre at 905-525-9140, ext. 22247 for further assistance. McMaster University's Human Resources Services is always available to support our retired community.

What To Do With Old Technology Devices

By Denise Anderson

Did you get a great Boxing Day deal on a new laptop? Or maybe you finally upgraded your cell phone? Did your iPad give up the ghost and you're trying to figure out what to do with it? Well, there are several options you can consider.

If the device still works...

Shiny new toys aside, you really don't want to throw that old cell phone in the garbage, or just have it sit in a drawer collecting dust, so why don't you consider donating it?

McMaster's ACCESS Tech – Students from the Academic Sustainability Program have collaborated with Facility Services, University Technology Services (UTS), and

<u>Empowerment Squared</u> to collect donations of used technology to refurbish and give to Hamiltonians in need. McMaster students and staff work with their community partner, Empowerment Squared, and network agencies such as Refuge: Hamilton Centre for Newcomer Health, Munar Learning Centre, Hamilton Centre for Civic Inclusion, Immigrants Working Centre, and the Afro Canadian Caribbean Association.

Used computers, laptops, tablets, and smartphones can be donated by emailing AccTech@mcmaster.ca to arrange a drop-off on campus.

<u>Diabetes Canada</u> – In addition to gently used clothing and small household items, Diabetes Canada will pick up electronics (in working condition) such as cameras, cell phones, Personal Digital Assistants (PDAs), laptops, tablets, and gaming consoles. Visit their website to <u>schedule a pick-up</u>, or call 1-800-505-5525.

<u>Salvation Army Thrift Store</u> – Drop off computers or electronics that are in working condition to a local <u>Donor Welcome Centre</u> near you.

<u>TELUS</u>, <u>Bell</u>, and <u>Rogers</u> – These cell phone carriers offer trade-in-programs that let you trade your used device for a credit you can apply towards a new phone.

If the device no longer works...

Let's face it – technology dies just like everything else. But again, you don't want to just throw it away. In this case, recycling is a good option.

McMaster's <u>ACCESS Tech</u> – Any unusable technology will be either upcycled by students who will use the parts from the devices, or will be properly recycled.

It's Recyclable – This family-owned business offers free pick-up in Hamilton and its communities (Ancaster, Dundas, and Stoney Creek) for a variety of items in any condition. Acceptable items include: electronics, TVs and computer monitors, computers, laptops and accessories, video game systems, cameras and video cameras, cell phones, printers and fax machines, satellite boxes and dishes, cable boxes, VCRs, and DVD players. You can contact them at 905-920-5120 to schedule a pick-up.

<u>TELUS</u>, <u>Bell</u>, and <u>Rogers</u> – If a device has no value or no longer works, you can drop it off at your provider's store to have it properly recycled.

These options are free, and it is relatively easy to prepare your old devices for donation or recycling. There are other options for disposing of used technology, but you may have to pay a fee, so it's best to check first.

Removing your personal data before donating or recycling...

Usable cellphones and tablets need to be factory reset and SIM-unlocked before they can be donated. Mac's University Technology Services (UTS) provides instructions for resetting both <u>Android</u> and <u>Apple</u> devices.

Laptops and computers should be "sanitized" before being donated. Sanitizing permanently erases data so it cannot be recovered. Specialized sanitizing software programs that are free to download include: <u>Eraser</u> (for Windows), <u>Permanent Eraser</u> for Mac, <u>Disk Wipe</u>, and <u>KillDisk</u>. These utility programs work by overwriting your information with random patterns repetitively until the data is so scrambled that the original patterns are no longer able to be retrieved.

What's Happening @ Mac

By Marcia MacAulay

McMaster Breaks Ground on New Student Residence



Construction has begun on McMaster's 15th and largest residence building, Lincoln Alexander Hall. Scheduled to open for Fall 2026, the residence will be home to 1,366 students. Adding this residence will enable McMaster to guarantee housing for all first-year undergraduate students. A groundbreaking ceremony was held November 9, 2023 at the site of the future residence on Main Street West.

Lincoln Alexander Hall is McMaster's latest housing expansion during a period of substantial residence growth. Since 2019, the university has added over 1,100 new residence spaces. The upcoming campus plan envisions even more, including spaces in the Wilson College of Leadership and Civic Engagement.

The vision of a vibrant, supportive residence community helped shape the decision to name the building after the late Lincoln Alexander. A 1949 McMaster graduate, Alexander was an advocate for education and an activist for racial equity. He was Canada's first Black Member of Parliament, representing the Hamilton West federal riding, and was also the first Black cabinet minister and Ontario's first Black lieutenant-governor.

Lincoln Alexander Hall will be one of McMaster's most innovative residences: the building will have an interior green space and will include over 325 bicycle spaces, a fitness area, and underground car parking. It will also house an intergenerational hub hosted by the McMaster Institution for Research on Aging, designed to encourage students and older adults from the community to socialize and learn together.

See the *Daily News* article <u>McMaster breaks ground on its largest, most innovative</u> student residence for more information.



University Club Lounge Now Open to All

The University Club Lounge in Alumni Memorial Hall opened its doors to the campus community and the public on November 1, 2023, ending its membership requirement. With the lounge now welcoming guests for lunch, beverages and afternoon snacks, Alumni Memorial Hall has returned to its beginnings as a campus gathering space.

Hospitality Services and Housing & Conference Services began jointly operating Alumni Memorial Hall in 2022, with the goal of expanding the McMaster community's access to the formerly members-only venue. The Buttery, a restaurant on the lower level focused on local and sustainable ingredients, opened to the public that year. On the main level, the West Room and the Great Hall have become popular event spaces.

Traditionally popular University Club events such as the Mother's Day high tea, wine tastings and lobster dinners, will continue and will be open to all. More information, including hours of operation and methods of payment, is available at the <u>Alumni Memorial Hall website</u>, or for general inquiries, contact 905-525-9140, ext. 23246. View the *Daily News* article <u>Welcome to the Club</u>: <u>University Club Lounge will be open to all</u>.



Patrick Deane - Fall Honorary Degree Recipient

Patrick Deane, an extremely familiar face to many people as McMaster's president and vice-chancellor from 2010 to 2019, was recognized with an honorary degree at the Fall 2023 Convocation. He began his leadership at McMaster by authoring *Forward With Integrity*, advancing guiding principles for and emphasizing a focus on student experience, community engagement, research and internationalization. His initiatives ultimately led to the creation of the Office of Community Engagement, as well as the development of the Paul R. MacPherson Institute for Leadership, Innovation and Excellence in Teaching.

Deane is known for being a staunch advocate for the societal value of researchintensive universities, and his commitment to equipping McMaster students with the skills and tools they need to engage thoughtfully and critically with the challenges facing our world.

A recipient of the Queen Elizabeth II Diamond Jubilee Medal, Deane returned to Queen's University to become its principal and vice-chancellor in 2019. View the *Daily News* article Meet the Fall convocation's honorary degree recipients.

Math and Stats 80th Anniversary

Planning is underway for virtual activities and an in-person fall celebration of this milestone. Retired department faculty and staff are invited to reach out to Laura Escalante at escalan@mcmaster.ca or 905-525-9140, ext. 21314 in the alumni engagement office to join the list for updates and invitations.

Generative Artificial Intelligence at McMaster By Nora Gaskin



Generative artificial intelligence (generative AI) has been much in the news, especially since the launch of ChatGPT in November 2022. ChatGPT is credited with starting an AI boom which has led to unprecedented development in the field of AI. But generative AI is a double-edged sword. Issues related to generative AI include privacy of personal data, risks of misinformation, environmental costs, labour exploitation, copyright, and even risks to the survival of humanity itself. UN Secretary-General António Guterres said in a July 2023 briefing of the United Nations Security Council that "Generative AI has enormous potential for good and evil", and that AI may "turbocharge global development", but that its malicious use "could cause horrific levels of death and destruction, widespread trauma, and deep psychological damage on an unimaginable scale".

In response to these rapid developments on the AI front, McMaster University launched the <u>Task Force on Generative Artificial Intelligence in Teaching and Learning</u> in May 2023, and charged it with "drafting and endorsing guidelines and resources for educators and students, compiling recommendations for the Senate Committee on Academic Integrity, and recommending proactive teaching strategies to mitigate risks to academic integrity caused by generative AI". The 35-member Task Force released <u>provisional guidelines</u> for instructors and students in the use of generative AI in June 2023. These include general guidelines for instructors, including those relating to academic integrity, privacy, student assessments, and links to further resources.

Although the Task Force concluded its work in August 2023, an update from the Office of the Provost says "This winter we will launch an ongoing Advisory Committee related to generative AI with a broader scope to include research, teaching and learning and the world of work".

Some of the resources currently listed on the Provost's web pages include:

- a curated list of generative AI resources
- an overview of generative AI tools
- a MacPherson Institute podcast called "Al Dialogues"
- Introduction to Generative AI for Educators, an online learning module, by the MacPherson Institute
- Open Al's Guide for Educators
- a self-paced course on AI from the Canadian Institute for Advanced Research

The <u>MacPherson Institute's generative AI web page</u> includes such resources as a glossary of AI terms, an outline of the capabilities and limitations of generative AI, a <u>guidebook for educators</u> on AI in teaching and learning, compiled resource lists, and ethical use guidelines.

Sources and further information:

- McMaster Daily News: <u>McMaster releases provisional guidelines for the use of</u> generative Artificial Intelligence in the classroom
- Office of the Provost:
 - Task Force on Generative AI in Teaching and Learning
 - Provisional Guidelines on the Use of Generative AI in Teaching and Learning
 - o Learn More About Generative Al
- The MacPherson Institute: <u>Generative Artificial Intelligence in Teaching and Learning</u>
- Education News Canada: <u>Tradition meets innovation: Generative AI in McMaster classrooms</u>

Volunteer Opportunities

Exploring the Use of Physiotherapist-Led Tele-Rehabilitation for Older Adults with Chronic Conditions



Are you an older adult living with chronic conditions?

The aim of this study is to gain an understanding on the needs of older adults to engage in physiotherapist-led tele-rehabilitation and their thoughts on how these programs can affect their mobility.

Who can participate in this study?

You are eligible if you:

- Are 65 years old or greater
- Live with chronic condition(s) (ex. arthritis, diabetes, cancer, high blood pressure, etc.)
- Can understand English

What does the study involve?

One 30-60 minute interview conducted over the phone or virtual platform (eg. Zoom)

Please contact Holly at edwarh2@mcmaster.ca for more information.

This study has been approved by the Hamilton Research Ethics Board, Project #16677.



Bay Area Science & Engineering Fair

March 21 – 26 2024

The Bay Area Science & Engineering Fair (BASEF) is a regional science fair for the areas of Hamilton, Halton, Brantford and Brant County as well as Six Nations. Students from grade 7 to 12 compete for cash prizes, scholarships, and the opportunity to advance to the National or International science fairs. BASEF is volunteer run and financially supported by local businesses, school boards and individual benefactors. This year, the fair will be held at Hillfield Strathallan College in Hamilton. The fair would not happen without the support of our volunteers. We would love you join us and help us run the fair this year.

Please consider volunteering with BASEF in any of the three areas below.

Organizing Committee

The organizing committee is responsible for organizing, fundraising, promoting, and running the event which happens annually the end of March. We meet monthly from

September to March. We are asking you to consider volunteering with BASEF so we can continue to provide the same quality of fair that students, parents, and educators have experienced over the many years.

If you are interested in becoming involved with the organizing committee or would like more information, please reach out to the 2024 BASEF Co-Chairs, Dana Bee and David Reed, by email at chair@basef.ca.

General Volunteers

Help with set-up, registration, supervising student activities, and welcoming and guiding participants and visitors. To sign up, please visit <u>BASEF Volunteering</u> or email volunteers@basef.ca.

Judging

Judging day is Friday March 22. To become a judge, please visit <u>BASEF Judging</u> or email <u>judging@basef.ca</u>

Members' Corner

The views and opinions expressed in Members' Corner are those of the authors and do not necessarily reflect the official policy or position of MURA Council.

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By Elaine McKinnon Riehm, Eighteenth-Century Fiction

If you are ever looking for an epithet for a nasty acquaintance, something sharp and possibly lethal, I can recommend Michael Crummey's most recent novel, *The Adversary*.

It is set in Mockbeggar, in the vicinity of Fogo Island on the north coast of Newfoundland. In Crummey's Mockbeggar you will find name-calling at its most deadly — "filthy dishclout," "cork-brained calf-lollies," "noddy-peak simpletons," "young malkintrash," "pricklouse," "tripes," "trullibubs," and "purblind shankers." For endearment, there is "my little blowsabella." Can these be the very same plaid-shirted Newfoundlanders who appeared in the musical "Come from Away," where they set a high benchmark for jigs and an unmatchable one for friendly hospitality?

In *The Adversary*, readers are immersed in the underbelly of outport Newfoundland. When you think about it, underbellies in one place are possibly much like underbellies in another, and events there give rise naturally to insults. In the little town of Mockbeggar, we encounter sibling rivalry, murder by intention or mistake, revenge, greed, drunken brawls, "drowndings," and a bawdy house, including its landlady and customers. There is also a mite of kindness.

This human chaos is imprisoned on a black rock caught in a net of the sea topped with slices of ice. It is never summer in Mockbeggar.

The Ghost in the Addict

By Shepard Siegel, Psychology, Neuroscience and Behaviour

In 1930, the French polymath, Jean Cocteau, wrote a book about his experiences while quitting his use of opium: *Opium: The Diary of a Cure*. He noted that the residual effect of drug use is persistent. He

stated, "the dead drug leaves a ghost behind. At certain hours it haunts the house." Many other former heavy users of opiates, nicotine, and alcohol have also used spectral imagery in describing their experiences while abstaining. Days, weeks, months, and even years since their last use of the drug they are still occasionally and seemingly unpredictably haunted by episodes of craving and withdrawal distress. These observations of former drug users are the inspiration for a book that I wrote to be published by **MIT Press** in March 2024, *The Ghost in the Addict*.

In *The Ghost in the Addict*, I describe how the seemingly spontaneous reappearance of drug withdrawal symptoms is not random. Although the abstentious individual typically does not realize it, the tenacious remnant of prior drug use occurs when the individual is in the presence of stimuli that have been associated with the drug — places, times, thoughts, and circumstances that, in the past, have been paired with drug use.

In *The Ghost in the Addict*, I explain how drug users develop a Pavlovian conditioned response to the cues uniquely present at the time of drug use because they have been paired with the systemic effect of the drug. By appreciating the role of Pavlovian conditioning in addiction we can understand why drug tolerance occurs, why people become addicted, the circumstances of drug overdose, why treatment is difficult, and ways we can focus our energy and resources in dealing with drug use.



A Winter Holiday in the Orkneys

By Peter Ramsden, Anthropology (St. John's, NL)

Early in 2023 my wife and I signed up for a dream trip - a week-long cruise on a small luxurious steamer from Cairo up the Nile, visiting all the best-known archaeological sites along the way. Lisa and I are both archaeologists who work in Indigenous Canadian archaeology. When we meet somebody new and they learn we are archaeologists, they almost always ask "Oh, have you been to Egypt?", and we have to shamefacedly admit that we never have. They always seem puzzled by this - as though we couldn't really be archaeologists after all. We thought this trip would fill that dreadful gap. The cruise was scheduled for the first half of December, 2023. Well, you know what happened in the interim, making a trip to the Middle East "inadvisable". But we still had two non-refundable tickets to London, and wondered how best to use them.



House 1 at Skara Brae (Wikipedia, public domain)

One place that looms large in the history of our kind of archaeology is - perhaps surprisingly - the Orkney Islands, off the north coast of Scotland. There are several sites there that were investigated in the early 20th century by one of our notable predecessors, V. Gordon Childe. Among other claims to fame, he coined the term "Neolithic Revolution" to describe the almost global shift to agriculture after the end of the last Ice Age. Many of Childe's ideas were formed while investigating Orkney sites, particularly Skara Brae, a 5000-year-old village of semi-subterranean houses with stone walls and furniture, whose inhabitants lived by sheep farming, gardening, and fishing. This was the stuff that Lisa and I had been archaeologically raised on as undergraduates, and yet we had never been there. It took us about half an hour to decide that the Orkneys should be our new destination, and about the same amount of time to get the trip organized and booked. Our plan was to spend a couple of days in

London, then Edinburgh for a couple of days, then on to the Orkneys for about 4 days before flying back to London and home.

We hadn't been to Orkney before, and it was an absolute delight. We stayed in Kirkwall, one of the two large towns on the main island, in an old hotel on the harbour. As you'd expect, the room was smallish and old-fashioned, but the bathroom was sparkling and completely up-to-date; the dining room was 'grand', and the food plentiful and delicious. We were both surprised to find that many Orkney inhabitants spoke with an accent that to our ear was as much Welsh as Scottish, and that the whole place had something of a Scandinavian air - testimony to ancient Viking roots.

As I said, our reason for visiting Orkney was to see some well-known Neolithic archaeological sites. Our main difficulty was that we had no real plan for how we would get to them. We hadn't rented a car (I didn't really feel like driving around a strange landscape in winter), and we had no idea how feasible it was to get to them by bus and walking. At the town's Visitor Information Office we learned that busses could get us within walking distance of most of the sites, although scheduling would be a problem if we wanted to see them all in a couple of days. On a whim I asked how much it might cost to get a taxi to drive us around, and while the person at the information office didn't have a ready answer to that, they directed us to two taxi companies just along the road. The first one we went into was singularly unhelpful - the young person at the desk in what appeared to be an abandoned car repair shop just said "Haven't got anybody" without even really looking up. I went across the road to the other taxi company, not expecting much better there.

The other company proved to be "Orkney Cabs", housed in a small pre-fab building in what might have once been a gas station. Inside, at chaotic-looking desks, were two 'middle-aged' women who looked up at me with cheery and frankly inquisitive smiles and asked if they could help. I was already beginning to feel that perhaps they could. I briefly explained our requirements and asked them if anything might possibly be arranged. They mumbled to each other something about "Probably Rachel... Yes, she'd be good...". One seated at the desk nearest the window picked up a microphone and spoke into it: "Rachel, can you come in here please". Then, after peering out the window, spoke into the mic again: "No, you're not in any kind of trouble: just come in. No, just leave the car there, it'll be fine." About a minute later a pleasant woman of about 30-ish walked in the door, and was introduced. Hearing that we wanted to be taken on a tour of the Neolithic sites on the island she seemed pleasantly surprised and enthusiastic. So we got into Rachel's taxi and set off. Once underway, she suggested a possible itinerary that sounded just fine to us. She also explained that the reason she was really happy to do this was that she was training to be a guide for a tour bus company, and this would be good practice for her.



Maes Howe passage tomb



Ring of Brodgar henge monument

It would be tedious to try to give all the details of our tour (and doubly tedious to read it). Suffice it to say that Rachel was a fantastic guide - informative, enthusiastic, cheerful, and very concerned that we were getting to what we wanted to see. Bear in mind it was winter, so a couple of the archaeological sites were not open for visitors to go inside, but we were content to view them from a bit of a distance. We saw the outside of the passage tomb of Maes Howe, got to walk around the magnificent standing stones of The Ring of Brodgar, and visited a couple of other standing stone monuments and burial cairns. They were all eerily beautiful in the frosty winter sunlight.



John Rae's house

But when we got to Skara Brae, a handwritten sign on the farm gate said that due to the icy conditions that day, no visitors were allowed to proceed to the site. We were disappointed, but Rachel suggested that instead perhaps we would like to visit the house of Dr. John Rae, famous 19th-century Arctic explorer. Since we have both worked in the Arctic we were quite happy to do that. The house and its setting proved to be a rewarding experience in its own right, even though we only walked around the outside.

For those who may not be familiar with him, Rae was a family friend of Sir John and Lady Jane Franklin, and an experienced Arctic traveller. In 1853 he undertook a trip to the Canadian Arctic to try to discover what had happened to Sir John and his crews by that time missing for about 8 years. Travelling overland from present-day Churchill to King William Island, he talked with several groups of Inuit who told him a tragic story. Four years previously, they had met a group of starving and sick white men dragging lifeboats southwards, who said their ships had been crushed in the ice and sunk, and they were heading for the Back River. Later that year the Inuit had found them again, but this time all dead, with clear indications that some of them had tried to survive by cooking and eating their dead comrades. The Inuit had shown Rae a few small objects they had found near the bodies, including one of Franklin's medals. On his return to Britain, Rae submitted a report to the Admiralty which he stipulated was not to be made public. But somebody leaked the report and of course the result was sensational. Lady Jane Franklin and others accused Rae of making it all up and essentially said that Rae's Inuit informants couldn't be believed anyway. They set out to ruin his reputation, with considerable success. There are those in the Royal Navy to this day who dispute the suggestion of cannibalism, despite the fact that later search expeditions and recent scientific analysis of skeletal remains from the Franklin expedition completely corroborate it. And the ships turned out to be where he suggested they would be.



Statue of John Rae, Stromness



Base of John Rae's gravestone, Kirkwall

On Orkney, Rae is still a hero, and his tombstone in the Kirkwall churchyard refers to him as the "discoverer of the fate of the Franklin expedition." In fact, John Rae followed us around our tours of Orkney: we visited his house, saw his grave in Kirkwall, and came across a statue of him in the other large town, Stromness. But our most surprising encounter was on a tour of the Highland Park distillery: they had just produced a 17-year-old single-malt whiskey named in his honour. And so, inevitably, John Rae accompanied us home.



Highland Park's tribute to John Rae



courtesy of Meanwhile in Canada



courtesy of Humour is Contagious

MURAnews is produced by MURA members Denise Anderson (Production Editor), Helen Barton (News Editor), Nora Gaskin, John Horsman, and Marcia MacAulay. We welcome submissions from MURA members.

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