



Newsletter

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President's Report

(Delivered at the MUFA General Meeting on December 3, 2003)



Sometimes over the past few months I have felt that I am in the wrong department and Faculty. I have felt more like an aerospace engineer, helping to design and launch a number of satellites. Over the next few months, I anticipate that we will start receiving some very useful and exciting messages. Let me outline some of our missions, and review the scattered signals that we have received back so far.

Draft Guidelines for Appointment of Chief Librarian

The University Librarian is a senior academic administrative officer who shares many of the responsibilities associated with Deans of Faculties or Schools. Yet McMaster lacks policies concerning the appointment and review of this important position. At some point in the future, the University will need to replace the current University Librarian, and MUFA feels that some policies and procedures should be in place when that happens. MUFA created an Ad Hoc Committee to review and adapt to the particular circumstances of this University, the model guidelines recently revised by the Canadian Association of University Teachers.

A team comprised of Virginia Aksan, Kathy Ball, Peggy Findlay, Barbara McDonald and Mary Anne Trainor have designed a very useful satellite. They recommend that McMaster define the scope of the University Librarian's position, the organizational structure of the Library System and the relationship of the Library to various information technology departments in the University. They also have drafted terms of reference for the appointment and review of the University Librarian, and suggested the principles that should govern the composition of the selection committee for the position.

The MUFA Executive endorsed their excellent report, and are forwarding it to the University Senate for consideration. We hope to receive positive signals back from the Senate during the spring.

Information for Academic Candidates

In recent years, many new appointments have contacted the MUFA office concerning the offer of an academic position they have received from the University. We believe our office has assisted a number of those who have contacted us, and have prevented potential misunderstandings from developing. MUFA has been exploring ways to make our services better known to those who receive offers from the University. Mike Veall and our indispensable chief engineer Phyllis DeRosa-Koetting worked with our Remuneration Committee to design an information pamphlet which will be distributed to all candidates for academic positions at McMaster. The pamphlet is now complete, offering information on MUFA and how to contact us, and advice on the range of matters to be considered when negotiating an offer. We are now exploring the best ways to distribute the pamphlet, which will, of course, also be available on our website. Communicating with and assisting new academic appointments is an important mission for MUFA.

Spousal Hiring

Some potential academic appointments to the University have introduced a new consideration into the process of negotiating a new offer — she or he has asked whether the University would consider offering her or his partner an academic position. There are good reasons why the University might on occasion want to make exceptions to the general regulations governing appointments — regulations that quite rightly require proper advertising and establish procedures for identifying qualified candidates — in order to better respond to desirable spousal appointments. In an increasingly competitive market, we all have an interest in being able to make candidates the most attractive offer. At the same time, there need to be clear rules governing spousal hiring, to ensure the best possible appointments to the University and preserve the overall integrity of the appointments process. A number of Canadian and American universities have adopted such policies; some even advertise these policies in order to make their institutions more attractive to potential candidates. MUFA and the Administration, working through Joint Committee, have asked the University Senate to strike a joint Senate-MUFA committee to explore the issue and recommend appropriate policies to accommodate spousal hiring. This satellite is still on the launch pad.

Mechanism to Evaluate University Administrators

Over the past few years, MUFA has been exploring the issue of how best to involve faculty members in the evaluation of University administrators. Last year, MUFA appointed an Ad Hoc Committee to explore the issue. Led by Joe Adamson, the team designed a potential survey instrument that could be used in the evaluation of deans. We always believed that the most effective instrument would be one that also had the support of the University administration. After some initial discussions in Joint Committee, MUFA and the Administration have agreed to appoint a sub-committee to consider appropriate mechanisms which would allow faculty members to evaluate University administrators. The committee has been asked to review the survey instrument, a different evaluation process that has been developed at the University of Colorado (Boulder) over the past ten years, and any other evaluation mechanisms, and to make recommendations around evaluation. MUFA is grateful to Joe Adamson and Geoff Norman, who have agreed to serve as MUFA's appointees on the sub-committee. We look forward to their report, and moving ahead with their recommendations.

Contractually Limited Appointments

As some of you may recall, last year we struck a small MUFA-Senate committee to examine a number of issues that had arisen concerning contractually limited appointments. Partly as a result of the creation of the committee, MUFA learned of a whole range of other concerns that we felt needed to be addressed. MUFA was also concerned that some of the recommendations dealt with issues more properly dealt with by Joint Committee and not by Senate. Rather than accept the recommendations of the committee, which focused on only a few issues, MUFA and the Administration have agreed to strike a sub-committee to conduct a more comprehensive review of issues relating to CLAs. This sub-committee will report directly back to Joint Committee. We are asking the sub-committee to consider a range of issues I

mentioned in my September Year Ahead report, including the implications of the use of very short-term and very long-term CLAs, the teaching, service and research expectations they face, their access to professional development allowance and other negotiated benefits, and the process of renewal and reappointment. MUFA is concerned about a number of practices that have developed as the University has resorted to more CLAs. The committee has a big job to do, and we are grateful to former-CLA Marilyn Parsons for agreeing to return to the issues she began to explore last year on the MUFA-Senate committee, and to Don Goellnicht and Les Robb for agreeing to join her as the MUFA appointments on this important sub-committee. We look forward to recommendations that should clarify the rights and responsibilities of CLAs at McMaster.

Some of you may have heard that a few CLAs believed that their concerns would be better addressed another way. They have approached CUPE 3906, which currently represents Teaching Assistants and Sessional Lecturers, to assist them in organizing. MUFA representatives have met with CUPE 3906, to keep communication open and to ensure there are no misunderstandings between us. We respect the right of CLAs to decide if they would be better represented in a CUPE local and under a traditional collective agreement. Both MUFA and CUPE 3906 are concerned in doing what is best for CLAs and, I think, we agree on many of the issues that need to be addressed. MUFA continues to believe that, working through the Joint Committee, we can best resolve a number of issues currently concerning CLAs. We also think the faculty as a whole has an interest in helping to accommodate the concerns of our colleagues who happen to hold contractually limited appointments. We hope that the recommendations of the sub-committee, which both we and CUPE 3906 agree should continue with its work, will confirm the value of working through the Joint Committee process.

Refining Directions: Enrolment

While MUFA has helped launch a number of satellites, we have watched as the administration has launched some trial balloons. I am referring, of course, to the discussion paper surrounding future enrolments at the University. Members of the University community have been asked whether by 2014 we want to “Think Small” (small being undergraduate enrolment 14,400 + 3,600 graduate students!), “Edge Upwards” (21,800 undergraduate and 5,400 graduate students) or “Think Big” (26,400 undergraduate and 6,600 graduate students). One special Senate meeting has been held to discuss the issue, thanks to the fine work of Ian Hambleton, and more town hall meetings have been promised. This is an important and serious issue for all faculty members, and MUFA will continue to encourage open discussion of the options.

A further note about the Refining Directions discussion. The Enrolment discussion document bases its calculation on academic staffing requirements on a student:faculty ratio of 19:1. The document clearly states that such a ratio would support three important goals: “to be among the best in the world in research”, “to recruit and retain faculty members of the highest quality” and “to provide a total experience for undergraduate students, with an emphasis on first-year students.” Given that our current student:faculty ratio is 24:1, moving the University toward 19:1 is an admirable target. MUFA members should encourage the University Administration to make this a real goal as it implements Refining Directions.

So, as you can see, MUFA spent the fall helping launch satellites with very different missions, surveying different aspects of the University. We think we have designed some very good instruments, with the invaluable support and assistance of volunteers from our membership. We are now looking forward to receiving strong signals, with which we can work in the spring. I look forward to reporting further progress on all of these issues when next we meet.

Ken Cruikshank

So You Are Thinking about Retirement!

by A.L. Robb*

Courses on retirement planning are regularly advertised for McMaster faculty and staff. If you are nearing retirement or are starting to think about the financial implications of retirement, these courses may be a good way to learn more. Alternatively, for more individualized information you may want to enlist the aid of a professional financial or retirement planner. There are a number of different professional associations for planners in Canada, but a good place to start seems to be: http://www.cfp-ca.org/public/public_industrydir.asp That site provides links to various organizations of planners/advisors.



This article does not attempt to duplicate any of the options mentioned above. Rather, I want to focus on one aspect of the McMaster Pension Plan — the retirement options available. Many employees at McMaster are aware that when they retire they have an option to take their pension or take the cash equivalent. However, many are not aware that there are a number of options available in the nature of the pension as well. Most of the things you want to know about your options can be found in the full Pension Plan document (see: <http://www.mcmaster.ca/mufa/plan200.pdf>) though wading through the pension text is not for everyone.

The options available at retirement depend on whether you are single or have a spouse at the time of retirement. Retirees with a spouse have survivor benefits in addition to their own benefits while single individuals do not have this option. This may not seem fair to you, but that is the way it is in our Plan (and many other plans) at the moment.

Single Members

The *'normal form'* of pension for single Members is a monthly pension payment calculated according to the formula (based on final earnings and years of service) with a 7-year (84-month) minimum guarantee. With this option, if you do not survive for 84 months, your estate will receive the remaining months of your pension (generally in a lump sum).

This *normal form* of pension has a **cash-in value** associated with it known as either the actuarial present value or the commuted value of the pension. You can take this dollar amount as an alternative to the *normal form* of pension and roll it into a locked-in RRSP, a Life Income Fund (LIF), a Locked-In Retirement Income Fund (LRIF), or purchase an annuity from a life-insurance company. The cash-in value is calculated using life tables that provide estimates of how long you are likely to live and adds assumptions about interest rates that could be earned on investments.

In addition to the cash option, it is possible to take a **longer or shorter guarantee period**. Zero, five and ten year guarantees are all mentioned in the Plan text. If you take a longer guarantee, your annual or monthly pension will be reduced so that the pension has the same actuarial value. If you take a shorter guarantee period, the pension will be larger. There is one caveat, however. If your pension is already at the maximum allowed by Revenue Canada (now CCRA), you cannot get a larger monthly payment by reducing the guarantee period.

Which of these options you should choose depends very much on personal circumstances. If you are sure you only have a year to live, it makes sense to take the cash value. If you care for a parent who depends solely on you for support but is very unlikely to last beyond 10 years, maybe taking the 10 years minimum

guarantee makes sense. However, if you have accumulated some assets and have life insurance outside your pension that can be used to support your parent, the minimum guarantee may not be the best way to go. Balancing off the various alternatives is a complicated issue that is the purview of estate and retirement planners. Before making this decision, you might be wise to consult one (or more). One final note, your life insurance (except for a tiny paid-up policy) vanishes when you retire (though if you retire early you can continue it up to age 65) so you need to think of possibly using the guarantee provisions to accomplish what you had previously planned to accomplish with insurance.

Married Members

Options for married individuals are more complicated to explain and it helps to understand the explanation in the previous section before jumping to this section. Again, there is a *normal form* of benefit that is calculated by the pension formula. As in the case of single Members, the normal form is guaranteed for 7 years (84 months), but has the added feature of a survivor benefit of 50% of the value of the Member's pension. That is, should your spouse outlive you and you have selected the *normal form*, your spouse will receive 50% of the pension amount you were receiving until his or her death. However, Ontario law requires a pension be drawn as a 60% survivor benefit unless the spouse has signed a waiver to permit a lower percentage. You are not entitled to the *normal form* without the waiver. If your spouse does not sign the waiver, you will have to take a small reduction in the monthly pension to provide the 60% survivor benefit. In any event, the benefit to the spouse in the amount of 50% is an add-on as compared to the single Member's pension so that our Plan, like many others, discriminates in favour of couples.

As in the case of single Members, the optional forms of benefit for married Members include a cash payment (commuted value) and variations on the guarantee period, but add as well some additional survivor benefits options.

The cash-in value is calculated as in the case of the single individual and can be transferred to a locked-in retirement investment and will not be discussed further except to say that the commuted value calculation includes the spousal benefit so would be worth more than for the single Member (with identical service and salary). If, for example, you take the cash out to buy an annuity, you will find that you face the same limitations on the 60% survivor rule as within our Pension Plan.

The **variations on the guarantee period** are where it gets more complicated. Taxation considerations limit the ability of the individual to increase the pension by shortening the guarantee period or by reducing the spousal guarantee. One exception to this rule is that the married Member can choose to give up the spousal benefits (with a spousal waiver) and be treated as a single Member. He or she can then increase the pension by going to a zero guarantee period (life-only) form of pension as long as he or she does not run into the maximum pension limit allowed by CCRA (as mentioned earlier in discussing the case of singles) and has the spousal waiver signed. This might be a reasonable strategy for an individual whose spouse at retirement is very ill and very unlikely to survive the 7-year minimum guarantee period.

On the other hand, the married Member can increase either the length of the minimum guarantee or spousal survival percentage without any problems or waivers — though of course the monthly pension will fall (an example will be given later to show how this works).

These variations in the survivor benefit do not exhaust the options available for the Member with a spouse. There is yet another option available. Rather than have a reduced spousal benefit if the spouse outlives the Member, one can opt for a pension that reduces in value when either of the two parties dies. Comparing this to the previous spousal survivor benefit, the difference is that the Member's pension would be cut when the spouse dies as well as the spouse's being cut when the Member dies. This is going to be a cheaper option for the Pension Plan to provide to the Member and spouse so the pension can be larger initially (though not dramatically so) as long as it does not run into the maximum pension allowable by CCRA as discussed earlier.

To see how much difference the various alternatives might make, I asked Human Resources to get some sample calculations from the University's Actuary for hypothetical Members. Below I show examples for a couple and for a single Member. The fictional married Member was near age 65 and the spouse was a few years younger at the retirement date (the exact ages matter and are used in individual calculations). The single member was also near normal retirement age (65). Although the numbers will vary from case to case the relative sizes are quite informative. Notice the difference between the lowest and highest initial pensions in the Married example here is only about 7% and smaller than that in the case of the single Member.

Single Member Example

Form of Pension	Monthly Pension
Normal form of pension (84 months guaranteed)	\$5166.66
Ten years guaranteed	\$5046.79
Zero years guaranteed (life-only)	\$5282.91

Married Member Example (84 months guaranteed)

Form of Pension	Monthly Pension
Normal form of pension (50% spouse)	\$4856.00
with a 60% surviving spouse benefit	\$4776.00
with a 75% surviving spouse benefit	\$4660.00
with a 100% surviving spouse benefit	\$4479.00
with a 75% survivor pension (for either party)	\$4803.00
with a 90% survivor pension (for either party)	\$4603.00

Though I was not provided with the life only option for the Married Member, a rough guess is that it would be about 2.25% higher than the normal form (as it is in the case for a single Member).

Which of the alternatives should the individual choose? Again, this is not a question that can be answered in the abstract. It will depend on needs (of the spouse and any dependents) on the one hand, and resources available outside the Plan on the other (Do you have a life insurance policy that continues beyond retirement to provide for your survivors? Do you have substantial assets or possibly debts — mortgage or otherwise?). Again this is a question you might want to put to a financial or estate planner. If you have any doubts about which choice to make, find yourself an advisor well in advance of your retirement.

*I would like to thank Jeff Chuchman of HR for helpful advice. The opinions expressed are my own and reflect the fact that I am totally unqualified to give anyone financial advice.



Joint Committee Forms Two Sub-Committees

The Joint Committee has struck two sub-committees, one to review issues related to Contractually Limited Appointments (CLAs) and the other to consider a mechanism to evaluate University administrators. Don Goellnicht, Marilyn Parsons, and Les Robb will represent MUFA on the CLA committee. Joe Adamson and Geoff Norman will work on MUFA's behalf on the evaluation committee.



New Members

Ali Ashkar	Pathology & Molecular Medicine
David Bjerk	Economics
James D. Bruce	Economics
Steve Hranilovic	Electrical & Computer Engineering
Karin Humphreys	Psychology
Theresa McCarthy	Indigenous Studies
Kate McInturff	English
Carmel Mothersill	Medical Physics/Appl Rad. Sci
Joe Raso	Political Science
Anna Rosner	French
Jan Sargeant	CE&B
Colin Seymour	Medical Physics/Appl Rad. Sci
Xu-Dong Zhu	Biology



**Bertram
Brockhouse**

**Professor
Emeritus
Physics &
Astronomy**

The following is an excerpt from a eulogy delivered on November 3, 2003

I first met Bert Brockhouse as a heroic figure presented in Charles Kittel's classic text book in solid state physics. I was in my senior year at McGill,

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and was taking solid state physics for the first time. Already at this time, much of Bert's pioneering work in neutron scattering was over 20 years old, and he had already been awarded many distinctions.

As a PhD student at McMaster, under Malcolm Collins's supervision, I grew to know him personally over time. He took a polite and benign interest in my dissertation project and neutron scattering in general, I would almost refer to it as grandfatherly. But I felt that his main interests lay elsewhere, perhaps in bigger questions. My colleague Tom Timusk makes the statement in a recent interview that Bert "was not of our culture" and I believe this is accurate. He had his own distinct way of constructing arguments which one would never hear from anyone else. At seminars and colloquia he would occasionally ask questions that would sometimes make me wonder if we had attended the same talk. He was courageous in pursuing his own thinking and his own creativity, and I am sure this form of uncompromising honesty was at the heart of his scientific accomplishments.

I grew to know him much better after I'd returned to McMaster as a faculty member in the late 1980s. Bert's Nobel Prize was still five or so years away and he had officially retired from the University some years before, but he came into the University regularly. It was my very good fortune that the American Institute of Physics was coming out with a second edition of the *Encyclopedia of Physics*, and he had agreed to update an article he had written around 1970 on Neutron Scattering. He asked me to help him bring this article up to date and I gladly agreed, as I knew that this was likely to be my only opportunity to go over his turf, so to speak, with him, and perhaps get some insight into the workings of greatness.

I don't think I am all that much more insightful now, but Bert was certainly a great pleasure to work with. We met for about an hour a week for perhaps eight or nine months. I believe it is safe to say that he was my only co-author whom I never saw in a hurried or anxious state about any detail of our work. I should add that this likely says a lot more about me than about any of my co-authors. Bert had tremendous attention to detail and a focus on which issues were the important ones and which naturally followed from the important ones. He also had an appreciation and care for the written word that was and remains very unusual in the sciences.

It was also then that I can first recall him referring to the academic faculty of the University as the permanent students of the University. I believe he saw himself clearly as part of a very large student cohort which stretched from the undergraduates through to the emeritus professors.

The Nobel Prize in Physics in 1994 was a truly great event. Bert and Cliff Shull, from Oak Ridge and MIT, had been acknowledged for their contributions to science at the highest possible level. I'd been hoping for this announcement for about fifteen years and had had discussions with colleagues far too numerous to mention as to why this award was both well deserved and well overdue. These types of discussions were rather one-sided discussions, as in fact no one ever argued the opposing side. I first heard the announcement of Bert's Nobel Prize on my car radio while driving down the Jolly Cut after dropping my daughter off with her caregiver — it was all I could do to keep my car out of the ditch.

By the time I got back to the Physics Department, events were already in some combination of chaos and delight. But Bert himself was serene — again never hurried, and as always, the complete gentleman. “Of course, it was a complete surprise”, he told one of the many news conferences that day. “I would have been dressed otherwise”. A week or so later, he would tell a large gathering of Canadian undergraduate physics student at McMaster that “ ... he used to think that his work had not been so important, but recent events had forced him to reconsider”.

His surprise with the award was completely genuine yet he fully understood the nature of his contributions and what had become of the field of research that he had been so instrumental in inventing. He understood the direct line connecting his leadership among a handful of scientists in the 1950s working in a parasitic mode on a completely new field of research, to the tens of thousands of scientists working today in a mature research field with dedicated research infrastructure costing tens of billions of dollars. This wonderful humility permeated the whole Nobel Prize experience, and was an essential characteristic of Bert Brockhouse. He was indeed an inspiration and clearly, as Tom Timusk said “not of this culture”. Bert was a regular visitor to the Department for much of the last nine years, although the last year was much more difficult for him. I believe he continued to value his colleagues within the Department and the University as a whole, as friends and colleagues. Personally, I have a lot of difficulty thinking of Bert as a colleague, but I have no doubt that that was how he thought of me, that was how he thought of us — as fellow classmates in the large student body, as equals. That was how he was — he was the genuine article.

Upon learning of Bert’s passing a few weeks ago, I sent out a series of messages to the national and international neutron scattering communities, to alert them to the sad news and to let them know what arrangements had been made for Bert’s funeral. The response I received was remarkable. Messages and phone calls came in from across North America, from western Europe, Australia, India and Japan. Some were from former students and colleagues who had worked with Bert in the past. But many were from colleagues around the world who had either met Bert once or twice, or had never met him at all; they were still deeply touched by the news of his passing. Despite knowing first-hand how pervasive Bert’s scientific contributions had become, I still marveled at the scale and immediacy of the outpouring of both a sense of loss, and an appreciation for all that Bert had accomplished.

We at McMaster have been very fortunate to have had Bert Brockhouse among us for as long as we have. I am personally very grateful for Bert’s friendship and collegiality for the last twenty years. We mourn Bert’s passing and we extend our sincere condolences to Doris, Bert’s family, and his close friends. Ultimately we can all look back on a magnificent life of accomplishment in science and a wonderful gentleman.

*Bruce Gaulin
Brockhouse Chair in the Physics of Materials*



Prescription for Retirement from an “Experienced” Retiree!

*"If I'd known how great retirement would be, I wouldn't have gone to work in the first place!"
D.R. Lee, ex-lawyer, circa 2000 AD*

It's true, but it doesn't just happen; you have to work at it. A successful retirement takes planning, thought and work.

Weeks or Months before

-  Get ready as early as possible. You can't play golf every day! Plan what you think you'd like to do; maybe even make a list.
-  Let your friends/colleagues know you're about to retire; you might like to fill in for a sabbatical leave in a nice place — or even get another job for a while! It's great to start retirement with a pension AND a salary.
-  Finances need your careful attention. Remember you will need the MAXIMUM amount of money in the EARLY years of retirement when you're healthy and able to travel, etc. Having a professional (and licensed) financial adviser whom you really trust is a good idea. Unless you have a strange and compelling desire to make your children wealthy, consider moving whatever assets you might have from growth into income-generating products (dividends are taxed at a lower rate than interest). A reverse mortgage can be a good source of income for some retired couples.
-  Do you need a new car? That old clunker that got you to Mac and back so reliably for all those years may not be up to the longer and more frequent trips of the retirement years. And even a new car can get disabled — we just had ours on a flatbed truck from Montreal to Hamilton; that would have cost \$1200 and change without the CAA — the message is obvious!

❓ Your good health is essential. Develop a fitness program: hiking or at least walking/biking every day. Personal trainers are not everyone's cup of tea, but worth some thought. You can have a program set up specifically for you and need only revision meetings with the trainer at monthly or even longer intervals. And if you hate even the thought of going to a gym, as do I, no problem. A very modest amount of equipment; e.g. a medicine ball, a few weights and a treadmill, will suffice.

Travel

❓ Consider travel that involves activity rather than cruises with non-stop eating orgies. Walking trips can be delightful — organizing them with companies like "The Wayfarers" (1) or "Walking the World" (2) is easy and there are wide ranges of price. "Elderhostel" (3), the world's largest educational travel organization for adults 55 and over, is definitely worth looking into. As the current Wayfarers catalogue states, **"If you are able to walk 6 to 8 miles a day over rolling terrain,** then you will enjoy a walking vacation." We're planning a stroll from Vienna to Prague along the Danube next spring. Bicycling trips are also available from many companies and nowadays, the bikes provided on arrival at the start point are excellent. And don't forget, there are pleasant walking and biking trails all around us right here in the Hamilton area.

❓ Learn to use a computer — your grandchildren will teach you. The internet is a wonderful source of information and makes it so easy to keep up with what's going on in your field (in case you want to!). In addition, I think a computer is important, if not essential, for arranging your travel plans. However, there are caveats for us travelers, whether or not you are using a computer:

- beware the 'senior discounts'. They're OK for airlines but often are no bargain at all for hotels, especially the name-brand chains. The 10-15% senior discount will often apply to the 'rack rate' that no one ever pays! An example: the Holiday Inn, downtown Washington, DC, showed a rate of U.S. \$199/night in the CAA travel guidebook with a 10% discount for seniors. When I called the hotel directly, it took very little negotiating to get down to \$149 with no loss of quality grade for the room. The message — do not book the name hotels through the 800 number unless you enjoy paying top dollar for a room to save a long distance call. Use the local number, deal with the reservation desk, and be prepared to bargain. Often merely saying something like, "Surely you have rooms for less than that." will identify you as a sophisticated traveler who knows the ropes.
- for complicated trips to exotic locales, you need a travel agent. Good ones, sadly, are few and far between but worth their weight in gold — literally. Don't feel constrained by a perceived need to deal with an agency in your local area — telephone, fax and e-mail communication works and most times, one preliminary and one final face-to-face meeting are all you need, and sometimes not even those are necessary.
- out-of-province health insurance. Don't leave home without it. Unless you are a person who literally never just slips over to Niagara Falls NY or Buffalo for dinner, I would strongly recommend a plan that covers you for the entire year for trips up to 30 days. We've found the CAA's companies to be reliable and appropriately comprehensive. We've all heard the stories of the couple who went across the border on the spur of the moment and one of them developed chest pain with dessert and coffee, followed by an evening in the ER and a night in the ICU and then a medical bill in excess of \$10,000 — US!!

A few more words to the wise

❓ You need to keep your brain active. Reading, courses at the University, the New York Times crossword puzzles are probably all better at preventing Alzheimer's Disease than all the antioxidant pills currently on the shelves of the health food stores! You can now subscribe to the NY Times puzzles online for only \$34/year with a trial month for free.

 You also need to consider the possibility of eventually needing long-term care without burdening your children. Fortunately, our McMaster pensions are adequate and stable, and will probably cover us if and when that time comes. Furthermore, the insurance is prohibitively expensive; I'd suggest avoiding it unless you are truly concerned that you might not have sufficient assets without it. In any case, it is an item to discuss with your financial adviser.

 It's time to think about a digital camera. They are now affordable and the operating controls are almost the same as your old 35 mm. Forget about the ballyhooed savings in cost of film — it won't happen. The costs of paper and ink for your printer will result in your about breaking even. However, the advantages of digital include virtually never running out of exposures (I have a 'microdrive' that stores nearly 600 shots at very high resolution) and the ability to take 10, 20, whatever shots of the same thing. Why would you want to do that, I hear you say? Well, if there's something really interesting out there, take a bunch of pictures rather than one or two. You'll be surprised at how often one of that dozen+ is terrific. You can get your digital prints done at the local photo shop or print your own. If you do your own prints, you'll be amazed at how quickly you get good at it. I had never developed or printed one photo before getting into digital and now photography has become a major hobby, providing hours of pleasure and, I must admit with some pride, a few pretty spectacular prints. Read up on the subject before taking the plunge, be sure to get a good print software program, and get advice from an expert.

There's my prescription. Set up your priorities and have a great retirement. You will be surprised to find that you won't have near enough time to do all the things on your list. At our table at the last McMaster Retirees luncheon, I did an informal survey to determine who among the six to eight of us had yet found time to get to their hobby. None had!

References

- (1) The Wayfarers, 172 Bellevue Avenue, Newport, RI 02840-3582. www.thewayfarers.com [1-800-249-4620]
- (2) Walking The World, PO Box 1186, Fort Collins, CO 80522 www.walkingtheworld.com [1-800-340-9255]
- (3) Elderhostel (they don't even list a mailing address any more!) www.elderhostel.org [1-877-426-8056]

*Ron Davidson, MD, FRCPC
Professor Emeritus,
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The Collective Wisdom of Student Exam Papers



One student notes that mankind's origins "woozed out of the Nile about 300,000 years ago". The Nile, the student goes on to point out, "was a river that had some water in it. Every year it would flood and irritate the land. This tended to make the people nervous."

"The history of the Jewish people begins with Abraham, Isaac and their 12 children," explains another. "Judyism was the first monolithic religion. It had one big God named Yahoo. Old Testament profits include Moses, Amy and Confucius, who believed in Fidel Piety."

Confucius? Yes, but "one of the only reasons Confucius was born was because of a Chinese tradition", cautions the writer.

European traditions, especially those with a British slant, provide many more such surprising revelations,

including the one that Elizabeth I "was the foremost monarch in the Elizabethan era", that Charles V "spent most of his reign ageing" and that the beginning of the "European Empire" can be traced back to "when the Europeans felt the need to reach out and smack someone". (Somebody else contends that James Cook "located the perfect navel spot near Africa's bottom".)

Another notes that during the time of witch hunts in England and Scotland, the females most likely to be targeted by the righteous mobs tended to be "older post-marsupial women unable to bare children. Those arrested were torched until they told a story. The worst of this could be the rack or burning with hot porkers". Alas, some unfortunate suspects were even forced "to endure the public duckling stool".

Closer to the present time, one student "quotes" George Orwell to the dubious effect that "the British reduced Burma to a small city north of India" and "Europeans in India inhabited designated spots where they could practise their imperialist values on one another."

This was during the period when "the five European grade powers were England, France, Germany, Russia and Australia-Mongolia", and, as a consequence of their expansionist yearnings, "Europe grew fevered with heated tensions thrusting toward an outlet". Including the Middle East, it would seem, where one "major source of conflict has been Israel's relations with the Parisians. The Carter administration found itself face to face with this problem during the so-called Iran Hostess Crisis."

Excerpt from Anders Henriksson, *Non Campus Mentis: World History according to College Students*, September 2001.

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pdk