Inside this issue:

Bits from the Board 1
UVRA AGM 3
UVic Pension Funds 3
Editor’s Note 4
Chinese New Year 5
Social Events 6
Retirees in Action 7
Mini Med School 8
The Lied Series 9
A Feast of Song 9
Astronomy Series 10
Masterminds 2017 11
Physical Activity & Wellness—#24 12
UClub Report 13
CoHousing Communities 14
Community Kitchen 15
Health & Travel Insurance 16
ElderCare Foundation 18
The Frugal Retiree 18
Books of Interest 19
Friends of Library 19

This issue of our Newsletter will give you some idea of what your Board has been working on since January. Two items to feature in the AGM at the end of May took up much of last Wednesday’s Board meeting, but required several committee meetings beforehand: the much-revised version of the Draft Memorandum of Understanding will now go forward to the University Executive to start the process more formally; and the amendments to our Constitution and Bylaws will require your approval at the AGM before being submitted to the BC Registry.

No doubt there will be further negotiations, but the omens for the MoU are good so far. It will establish a basis for more substantial relations with our former employer – specifically, to set in writing what we see as advantages for the University in achieving its mission vis-à-vis UVic retirees and the communities on and off campus (as spelled out in the current and previous Strategic Plans). A second goal will be to have a single reference point for the benefits that our members and other retirees enjoy thanks to the University. It should also be a ‘living’ document to be reviewed at regular intervals.

Since January, another committee of the Board has met with an outside consultant, to look at amendments to our Constitution and Bylaws, as required by the new BC Societies Act. Our 2-hour session also involved a
hard look at some grey areas of the Bylaws that might require tightening up. One of these concerns our Associate members. Since the full ONECard is not available to most of them, as non-UVic retirees, we can offer fewer benefits through UVRA membership. All is not lost for them, however: the new health insurance policy negotiated by CURAC, offers an alternative to the UVRA/Johnsons policy (albeit with some differences, as Paul Marantz’ article (page 16) explains in this issue). We are also now exploring whether Associate members of record can retain some of the benefits they enjoyed previously (through ‘grandfathering’).

In all, the new draft Constitution & Bylaws took up almost half of our March meeting. For her role in guiding that discussion, chairing the lead-up meetings and editing earlier drafts, Winona Pugh received a well-earned round of applause from us all. We will finalize the document at our next meeting, in mid-May, after which it will be circulated to you all, for discussion at our AGM, on May 31st, 10.30 – 12 noon, in the Engineering Computer Science Building, Rm 124 (Note the new venue!)

Another important item that we expect to bring to the AGM is a proposal to create a scholarship for graduate students doing research related to the 5 strategic goals of the Institute on Aging and Lifelong Health (formerly the Centre on Aging). We are still discussing details, but should have more information in our next newsletter.

On the events front, the Elder Academy series on the German Lied is in mid-performance. Harald and Sharon Krebs are a joy to listen to, and deserve a much larger audience. As Michael Best’s description (page 9) in this issue testifies, this series has been a music education in miniature, thanks to Harald’s expert descriptions (not to mention his enthusiastic style). Sharon has an amazing repertoire and a vocal range that matches the often demanding music and themes of this almost uniquely German art form.

The Chinese New Year lunch was sold out and delicious, as usual; 50 or so of us learned about the long, sometimes secretive and diplomatically sensitive relations between China and Victoria up to the end of WWI. Dr Zhongping Chen (History Dept.) ended his fascinating talk with the assassination that took place in 1918, just across the street from where we sat in Don Mee. We will have to wait for his book to learn more.

Another conundrum: what have the Japanese Emperor, extinct aboriginal wool dogs, and diatomaceous earth to do with our tour of the unique STEHM lab in the basement of the Bob Wright building? (Google ‘STEHM UVic’ for more). The common feature is electron microscopy. The Emperor was indirectly involved in nudging Hitachi Corp. to build a microscope for UVic that had never been built before. As a complete flop at physics in school, I found the tour a true mind-stretcher. The use and value of electron microscopy were clearly and carefully demonstrated by two graduate students, who were amusingly and equally informatively bookended (in lay terms that even I could grasp) by Dr. Elaine Humphrey, the manager of the facility. One more nugget (yes, they were examining gold at the time): STEHM’s ability to analyze objects the size of one-trillionth of a metre depends in part on its being encased in a vacuum that is greater than on the surface of the moon, but only one step less than in outer space. Unique, it is indeed -- and in fact.

Speaking of which (outer space).... the next event in the Elder Academy series will take you there, at least in theory and imagination. Please see the announcement of the Astronomy series in this newsletter.

With that, I wish you a healthy and active enjoyment of the Spring that we so need after such a Winter. 

Peter Liddell
Annual General Meeting

The University of Victoria Retirees Association
Annual General Meeting

Will be held from
10.30 – 12 noon,

Wednesday
May 31st

in the
Engineering Computer Science Building, Rm 124
Note the new venue!

UVic Pension Fund Performance

Information about the current and historical performance of the University of Victoria Pension funds is available at:

http://www.uvic.ca/financialplanning/pensions/combination/investmentreturns/
Editor’s Note

It is the editorial policy of Grey Matters! that we will avoid entering the post-truthiness world. We will endeavour to base all of our content on solid evidence and opinion. And so we will identify any errors and publish corrections in a timely fashion.

You are invited to submit notes, photos and articles etc… If you choose to submit an article there is a 750 word limit.

In this edition a new section is introduced: Retirees in Action (see page 7) in which the activities, accomplishments and adventures of members are briefly described in an attempt to keep us informed of our colleagues activities. You are invited to submit brief accounts of your activities for inclusion in future editions of Grey Matters!

John Anderson anderson@uvic.ca

Errata:
- In the January issue our 2017 MasterMind, Dr. Barbara Whittington was identified as a member of the Department of Youth and Child Care. Dr. Whittington is a Professor Emerita of the School of Social Work.
- Dr. Terry Pearson, another 2017 MasterMind, is a member of the Department of Biochemistry and Microbiology, not Environmental Studies as stated in the January edition.

2017 dates for Grey Matters!

<table>
<thead>
<tr>
<th>Issue</th>
<th>Submission Deadline</th>
<th>Publishing date</th>
</tr>
</thead>
<tbody>
<tr>
<td>July</td>
<td>June 30</td>
<td>July 7</td>
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<tr>
<td>September</td>
<td>August 31</td>
<td>September 6</td>
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</tbody>
</table>
Chinese New Years Lunch—January 23

The UVRA celebrated the Year of the Rooster with a lunch at Don Mee’s Restaurant on Fisgard Street.

Patty Pitts and Daphne Donaldson organized the event that was highlighted by a presentation from UVic history professor Zhongping Chen. He gave a riveting talk on Victoria and Modern Chinese History, covering the period from the first large-scale Chinese immigration to Vancouver Island and all Americas in 1788-89 to the founding of the Republic of China in 1912. One of the many interesting facts noted in the presentation was that in 1918, just across the street from Don Mee’s at the north end of Fan Tan Alley, a significant actor in Chinese politics was assassinated.

The event was very well attended (there was a wait list for any available seats) to enjoy an excellent multi-course feast. Door prizes were awarded at the conclusion of the event.
Social Events—January & February

The Chapel in East Sooke—Tuesday, February 14

Some 40 years ago former UVic Math professor Lowell Hinrichs assembled a small co-op to purchase 112 acres of land in East Sooke, where he built a spectacular home for himself and his family with lumber from his property that he milled himself. When diagnosed with stage 4 lung cancer a few years ago, the non-believing son of a Lutheran pastor nonetheless responded by constructing a chapel on his compound. The project, an exercise in geometry that shares the features of a Norwegian stave church and a Burmese pagoda, is nearing completion and Hinrichs described and explained the details and significance of his work.

The session was well attended and very well received.

This session was jointly sponsored with the Vancouver Island Woodworkers Guild.

Scanning Transmission Electron Holography Microscope

What’s a STEHM and how does it work? UVic’s STEHM, or Scanning Transmission Electron Holography Microscope, is one of the world’s most powerful. It weighs seven tonnes and stands 4.5 metres tall and its installation was a complex operation. STEHM allows researchers to see atoms in a manner never before possible.

A tour of the facility and an explanation of STEHM’s operation and installation was held in early March.

Interest was such that a waitlist had to be established and a second session scheduled.

The photo is of attendees viewing a photo of gold atoms on screen.
**Retirees in Action**


This study explores ways in which the British author Conrad's historical and cultural origins are encrypted in his oeuvre, which includes such iconic works as *Heart of Darkness*, *Lord Jim*, and *Nostromo*. An overview of the book can be found at the publisher's website:


**Daphne Donaldson** who is a key UVRA social events organizer is also an active member of the Shelbourne Community Kitchen. She has written an article for this month’s *Grey Matters!* which appears on page 15.

**Gerry Poulton** recently won the US Open Squash title for the 70—75 age class. He will be travelling to Auckland, New Zealand in April to defend his gold metal in squash in the 70-75 age class at the World Masters Games.

**Barbara Whittington** is a founding member of Saanich Peninsula Cohousing, which is currently developing plans for a multigenerational community in Brentwood Bay, Saanichton or Sidney. Cohousing and Barbara's engagement in the movement is described in her article on page 14 of this edition of *Grey Matters!*.

**Larry Yore** has been actively continuing his academic endeavours with writing and several current conference presentations: international panel at The National Association for Research in Science Teaching on *The Globalization of Science Education*; National Science Foundation sponsored research project and conference on *The Achievement Gap in Science Education*; and an international panel at the European Association for Research in Science Education on *The Global Effort to Improve Science Literacy*. 
UVRA Elder Academy—Mini-Med School

The 2017 Elder Academy got off to a good start at 10 am precisely on Saturday January 14th with a presentation of (Un)healthy Hearts by Sam Harder—a second year medical student with the UBC Island Medical Program. The physiology of the heart and circulatory system were the focus of the well attended and received presentation. This was the first of six in a series of Saturday morning Mini Medical School sessions that were a part of the Let’s Talk Science initiative of the Island Medical program (and many medical schools throughout Canada and beyond) and the Faculty of Medicine’s FLEX course, which is required of all medical students to enhance their scholarly engagement. The main purpose for attendees is the enhance their health literacy.

The Mini Medical School also provided the opportunity to evaluate the change in health literacy of the attendees with a pre/post questionnaire study. Results of the study will be made available in due course.

The series of six lectures were presented by Sam Harder and Sergiy Shatenko. The Mini Medical School was organized by Jane Gair from the Island Medical program and our own David Docherty.

The PowerPoint slides that accompanied each presentation are available at: uvic.ca/medsci/mms.php
Elder Academy—Lied Series (in progress)

A Feast of Song

Michael Best

Music and poetry share our imagination in their exploration of human emotion. Put them together, and from pop music to opera we will be entertained, amused, and moved.

Thanks to the Retirees Association and two distinguished members of the UVic community, we are midway through an extraordinary series of recital/lectures on the German Lied, a less well-known genre that perfectly blends the power of poetry and music. In the intimacy of a lecture room in the MacLaurin Building (B037) with nothing more than a grand piano, PowerPoint, and two superb musicians, those who have been attending the lectures have been treated to world-class performances coupled with engaging presentation.

The stars of this double act, Harald and Sharon Krebs, combine great musicality—at times virtuosity—with deep knowledge of their subject matter and disarming humour. Their aim is to share their love of a genre they have devoted many years of their life to performing and researching.

In the first lecture we were treated to a whistle-stop tour of the history of the Lied from its modest beginnings in the eighteenth century to the twentieth. Many will be familiar with songs by Schubert and Schumann, and perhaps those by Wolf or Mahler, but for me it was a revelation to hear the contribution of women to the genre—a topic that the Krebs team is particularly interested in exploring.

From the macro to the micro, or from the survey course to special studies: the focus of the second lecture was on a selected few songs, as the Krebs team skillfully revealed the subtle interaction of words and music. It is clear that Harald is a gifted teacher. With the use of the piano to illustrate the details, he demonstrates, without deeply technical language, how the composer’s harmonic and melodic invention recreates in sound, interprets, and enhances the original poem. And thanks to Sharon and PowerPoint, those of us whose German needs more than a little help can follow the lyrics as the music unfolds.

It’s not too late to take advantage of this superb series.

Two more lectures—at the bargain price of $6 per session—remain, both in MacLaurin B037 at 10:00am-12:00 noon.

1. **Saturday March 25th** Harald and Sharon will showcase the work of Josephine Lang (1815-80), on whom they are world experts.

2. **Sunday, April 2nd** The last lecture is on “infinite variety,” varying from the profound to the comic. Don’t miss it.
Elder Academy—coming in April

ASTRONOMY SERIES: EXPLORING NEW FRONTIERS

UVic has internationally acclaimed astronomers who will be sharing their insights in “beyond earthly things”. Plan on going where “no man (sic) has gone before” into the new frontiers of space. This is great opportunity to learn about space and the universe and approaches to increasing this knowledge.

The series will be held on Thursday mornings from 10.00am-noon.

<table>
<thead>
<tr>
<th>Dates</th>
<th>Speakers</th>
<th>Topic</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 13:</td>
<td>J.J. Kavelaars:</td>
<td>Journey to the edge of the solar system</td>
<td>David Strong Building—C108</td>
</tr>
<tr>
<td>April 20:</td>
<td>Jon Willis:</td>
<td>Search for extraterrestrial life</td>
<td>Bob Wright Building—A104</td>
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<tr>
<td>May 4:</td>
<td>James Di Francesco:</td>
<td>ALMA and the art of planet formation</td>
<td>Bob Wright Building—A104</td>
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Cost: $20.00 for all four sessions or $6.00 per session.

REGISTRATION FORM

Astronomy: “Planetary Systems & the Search for Extraterrestrial Life”

NAME (please print) __________________________________________________________

NAME (please print) __________________________________________________________

No. of people in your party: ______ Phone/cell number: __________________________

Email address: ________________________________________________________________

FULL SERIES: $20 ______ OR $6/SESSION _______________________________________

If not registering for the full series, please circle/tick which session(s) you are registering for:

Cheque made out to “UVic Retirees Association” and either put into UVic internal (Campus) mail or enclosed with registration and mailed to: UVic Retirees Association, PO Box 1700, STN CSC, Victoria, BC V8W 2Y2 or dropped off at the UVRA office in R Hut.

Interac e-Transfer. Please register either by email (uvra@uvic.ca) or phone (250-472-4749) prior to emailing your payment. You will be given the answer to the security question to use for this registration, and help with sending your payment, if wanted.

At the door. If paying by cash, please have the exact change.
MasterMinds Lecture Series—April 2017

The MasterMinds Lectures consist of a series of four lectures on divergent and important topics developed and delivered by one of our University of Victoria retirees. Each lecture will be presented on consecutive Wednesdays in April at 7 p.m. on campus.

The MasterMinds Series is made available through the generous support of the University of Victoria, The Institute on Aging & Lifelong Health, and the UVic Retirees’ Association.

The MasterMinds schedule for 2017 is:

April 5., **A MIXED BLESSING: ADAPTING TO RETIREMENT AFTER 40 YEARS.**  
Dr. Lynne Van Luven, Professor Emerita, Department of Writing  
**Hickman Building Room 105**

April 12, **HARASSMENT AND HUMAN RIGHTS**  
Dr. Barbara Whittington, Professor Emerita, School of Social Work  
**Maclaurin Building A144 (The Lam Auditorium)**

April 19, **PERSONALIZED DIAGNOSTICS HEALTH AND DISEASE**  
Dr. Terry Pearson, Professor Emeritus, Department of Biochemistry and Microbiology  
**Maclaurin Building A144 (The Lam Auditorium)**

April 26, **THERE’S MAGIC IN THE WEB OF IT: PUTTING SHAKESPEARE ONLINE**  
Dr. Michael Best, Professor Emeritus, Department of English  
**Hickman Building Room 105**

There is no cost to attend the Mastermind Lectures but because seating is limited, registration is recommended.

**Please register by calling 250-721-6369** and plan to arrive early to secure seating.

If you do not have a parking permit, there is a charge of $2.00 to use parking lots on campus at night.

For more information, visit [www.uvic.ca/masterminds](http://www.uvic.ca/masterminds)
I am often asked what is the best activity for overall health and wellness. Without hesitation I respond with “walking”. There is an abundance of research that clearly shows the benefits of walking to many aspects of health, including decreasing or managing dementia as well as other more well known benefits to the heart, bones, cancer and controlling diabetes. However, I am also aware that as we age walking can present challenges even if you use Nordic Poles, the value of which I have addressed in a previous column. So this column tries to offer some alternatives for physical activity for those of us who find walking a challenge for a variety of reasons.

There are a number of machines that are available in fitness centres or for home use and they all offer significant health benefits. Of course you have to use them! Despite the best of intentions you only have to go on Craigslist or Used Victoria to find good deals on exercise machines in “excellent condition”, indicating they have not been used much. Most exercise machines in the home turn out to be dust collectors. However, that does not mean they do not offer an excellent way to stay active for those with some mobility issues. My recommendation for exercise machines is the stationary bike or rowing machine. Most do not take up much space, are easily stored, do not provide stress on joints, and are easy to use. You can get your 30 minutes of recommended physical activity reading, listening to music, or watching Oprah because it can be very boring. They are relatively inexpensive but before purchasing, do check out Craig’s list and Used Victoria. One person’s loss could be your gain!

In recent years I have also become very interested in the creativity of many fitness leaders in adapting physical activity to a variety of “chair exercises” or exercises modified to be done in a chair. As many of you know I teach a Men’s fitness class and often do the warm up in a chair along with many upper and lower body resistance exercises using free weights or therabands. It is surprising how much of a workout you can get in a chair and certainly enough to elicit some very good health benefits. Many fitness centres now offer a variety of programs for people with mobility challenges such as “chair aerobics”, “chair yoga” and “osteofit” classes. And of course “water exercises/aqua fit” is another great way of getting a lot of physical activity without stressing the joints in the lower body. Many of the seniors centres and retirement homes have excellent programs that have been adapted for an older population with balance or mobility challenges.

I recently did a presentation to a group of men with mobility challenges on developing “core” strength or spine stability. I have been able to adapt virtually every floor abdominal/core exercise to a chair. Let’s face it one of the hardest things to do as we get older is getting up and down from the floor! So modifying some exercises so we do not have to do this makes sense. I sometimes have the participants just sit in the normal way with the legs facing forwards. It is important to sit at the front of the chair so you can lean back 6-12 inches before you actually touch the back. All the work is done in coming back to an upright sitting position. You can do various movements to challenge the abdominal muscles. However, if you really want to challenge the abdominal muscles you can sit across a chair (without arms) and do similar types of abdominal exercise but now without the back support. To start, and for some security, you can hold the back of the chair with one arm. Just leaning back and coming back to an upright position can be quite the challenge. Doing it 20-30 times is a good start! Putting the hands in front, on the chest, or on the head will increase the challenge in a simple but effective way. You can also add knee lifts and rotations to challenge the core muscles even more.

So if you want to see the variety of exercises that can be done sitting in a chair all you have to do is google “chair exercises for seniors” and you will find lots of ideas and even videos that will lead you through a variety of exercises in a chair.

So there is no reason not to stay active in our older years even for those of us with some mobility issues.

David Docherty
The University Club Celebrated its 50th Anniversary
A special event was held at the University Club on Saturday, February 18. This was the exact date of the Incorporation of the Faculty Club on Feb. 18, 1967. There were about one hundred and twenty five in attendance.

The many highlights of the evening featured the presentation of long-time service awards to a number of UClub staff members. These awards recognized the excellent service provided to Club Members by the staff, acknowledging their tenure at the UClub ranging from six to thirty-three years. Afterwards, one of the Founding Members, Trevor Matthews, gave a very insightful and entertaining historical retrospective of the Faculty Club years 1967 to 1982.

Upcoming UClub Special Events

- **Whisky Tasting 101 Review**
  Wednesday, April 5
  5:00 to 7:30 pm

- **‘One of these is Not a Scotch Whisky” Whisky Tasting**
  Wednesday, May 3
  5:00 to 7:00 pm

- **Mother’s Day Brunch**
  Sunday, May 14
  Seatings at 11:00, 11:30 and 12 noon.

PLEASE REFER TO THE NEWSLETTER ON THE UCLUB WEBSITE FOR MORE INFORMATION ABOUT THESE AND OTHER UPCOMING EVENTS: club.uvic.ca

Regular Events of interest to UClub Members include

- the Wednesday Lunch Buffets and
- The Chef’s March Prix Fixe Dinner in the Camas Dining Room.

Also, don’t miss the art exhibit by Artist and UClub Member Sandy Bligh in the Members’ Lounge.
A Creative Possibility- Cohousing Communities  
Barbara Whittington

Cohousing, originally a Danish innovation, refers to a neighbourhood where residents combine private home ownership with the advantages of community living and shared resources. As part of the design, development and operation of the community each resident has a voice. There is no outside developer; you are the designers of your own homes. Of course, professionals are hired to work alongside us-architects, project managers and more. Environmental and economic sustainability are promoted through efficient use of land as well as a sharing of resources. As a retiree I finally have had the time to be part of developing this kind of intentional community. Walkability and proximity to public transportation and neighbourhood services is a big consideration for our developing Saanich Peninsula Cohousing group. (saanichpeninsulacohousing.com)  

www.saanichpeninsulacohousing.com

One of the best descriptions I have heard is “privacy within your home and community at your doorstep.” For families with young children as well as retirees this concept is very attractive. Not only attractive but also healthy. Having strong social networks clearly supports all of us. By cooperating we can do so much more than we can individually. But we can also do less- less driving, less energy use, less “stuff”. Cohousing creates communities of proximity. The creative designs encourage connection, as does the ‘common house’. While every resident owns their own home they also have designed a common house. If you look at several different communities you will see that most of the common houses have guest rooms, a large kitchen, some have a library, a wine room, games room or a workshop.

B.C. has welcomed this idea with many completed communities and many more in the ‘forming’ stages. The Canadian Cohousing Network website describes cohousing well and leads you to look at several fascinating places close by: Vancouver, Burnaby, Bowen Island, Courtenay, and Sooke are just a few examples showing the diversity of design and intention. cohousing.ca

A few words about Harbourside Cohousing in Sooke might be helpful. This community started with a few brave folks and quickly grew. Their community of 31 households was ready for their “move in” just over a year ago (2016). The design of each community depends on the characteristics of the specific land site and must of course adhere to local zoning guidelines. Harbourside offers tours on the last Saturday of the month and it is well worth seeing. Check their website for details including the process they went through and brief bios of the folks living there. All of the homes were sold before the shovels hit the dirt. This is not uncommon in cohousing developments but still amazes me. (harbourside.ca)

I am one of the founding members of Saanich Peninsula Cohousing. We are looking forward to developing our own multigenerational community in Brentwood Bay, Saanichton or Sidney. We want to be within a 10 minute walk of the village centres, with easy access to amenities and green spaces. With the expertise of Cohousing Development Consulting we hope to be ready to move into our community of 25-30 new homes by 2020. We are actively building our membership as we look for the best site and welcome introverts and extroverts of all ages and stages of life. If you value both privacy and connection within a simpler, healthier and more energy efficient environment you may want to find out more. There will be a free information session at Saanich Commonwealth Place on Sunday April 23/17, 2:00-3:30pm and in May 2017 a “Is Cohousing for You?” workshop. You are welcome to visit the website for more information or contact me by phone or email. Cohousing just seems to make good sense.

Barb Whittington  bwhittin@uvic.ca  250-652-3525
www.saanichpeninsulacohousing.com
Shelbourne Community Kitchen

You may be surprised to learn that on Shelbourne Street, near the Shelbourne Plaza, is a small house that is providing big support to families in our community who lack adequate access to healthy food. Their mission is to provide nutritious food, in a nurturing and educational environment, to individuals and families living on low income. What makes the Shelbourne Community Kitchen unique is its mission to provide a supportive place to learn and work together as a community. This is accomplished through three key initiatives:

- Providing access to healthy food
- Working with others to prepare and share nutritious meals together
- Developing gardens where people work together to grow food for themselves and others

As mentioned in the Saanich News last Fall, the Shelbourne Community Kitchen “looks to fill a growing need” in our community. The Kitchen is supported by five key partner agencies; two local community associations and three local churches. There are also many volunteers who believe in the shared vision of food security for all members of our community through caring, empathy, mutual respect, and cooperation.

You can help in many different ways by sharing your time as a volunteer, or donating greatly needed items or funds. For more details on this remarkable resource in UVic’s neighbourhood, go to:

http://shelbournecommunitykitchen.ca

Garden Sale Donations

Spring is just around the corner, and on Saturday, May 6, a garden sale will be held at St. Aidan’s Church from 10 am – 2 pm to raise money for the Shelbourne Community Kitchen (http://shelbournecommunitykitchen.ca).

We are looking for donations of plants, used garden tools, garden decor (or anything that can be upcycled into garden art), potting soil, planters, stepping stones, decorative pots and plastic pots (one gallon and bigger). When you start your seedlings, divide your perennials, or declutter your garage this spring, please think of us.

Contact Daphne Donaldson at dfdonaldson@shaw.ca if you have any donations. If it helps, I can arrange pick up your items – just let me know!
A Comparison of Extended Health/Travel Insurance

Note: This comparison was done for the March 2017 UBCAPE Newsletter by Paul Marantz, Past President, and former chair of their Benefits Committee. It is reprinted here with his permission.

UBC retirees have access to a policy with SunLife, as well as the same Johnsons and CURAC/RTO policies available to UVRA members. All mention of UBCAPE, except those related to SunLife, apply to UVRA members or UVic retirees in general.

With Paul’s permission, in due course we hope to add relevant details on the UVic retirees’ policy with Pacific Blue Cross, and post the result on our website.

Meantime, thanks also to Mark Costales of Johnsons, and Suzanne Helston, the UVic HR Benefits Officer, we have appended charts comparing the three policies’ EHB/Travel and Dental options. Thanks go also to Charles Picciotto, for his draft of the Johnsons/CURAC comparison.

Peter Liddell

By virtue of UBCAPE’s membership in CURAC (College and University Retiree Associations of Canada), a new insurance option is now available to members of UBCAPE (and to UBC emeriti and other retired faculty who are not members).

CURAC has partnered with RTO (Retired Teachers of Ontario) to make available insurance that combines Extended Health and Travel insurance. This RTO insurance is very similar in design and structure to the UBCAPE/Johnson insurance that is already available. However, there are some significant difference as well.

On the positive side, the RTO insurance is less expensive by approximately $400 per year per person (due to the fact that there are approximately 90,000 RTO policies in force). In addition, the RTO insurance covers an unlimited number of trips up to a maximum of 93 days per trip, whereas the UBCAPE/Johnson plan covers trips up to 62 days in duration. (Both policies provide for the purchase of supplemental insurance to cover trips longer than the standard number of days.) The RTO plan also has higher limits for some extended health benefits: e.g., it pays up to $1,300 per person per year for physiotherapists and other paramedical practitioners compared to $1,000 in the UBCAPE/Johnson plan.

On the negative side, however, the RTO plan has a stability clause requiring that a pre-existing condition be stable for 90 days prior to a trip. In contrast, the UBCAPE/Johnson plan is more flexible regarding pre-existing conditions. In place of a stability clause, it requires that a medical emergency while traveling be “sudden and unforeseen”. (This means that if your physician, after considering any pre-existing medical conditions or changes in medication, considers you fit to travel, you would generally be covered under the UBCAPE/Johnson plan.)

Unlike the UBCAPE/Johnson plan, the RTO plan does not cover the additional cost of a semi-private hospital room. RTO provides optional, separate insurance for this at a cost of approximately $175 per person per year.
UBCAPE cannot make specific insurance recommendations, since individuals differ in tolerance for risk, level of health, financial resources, etc. But a few general observations are possible. 1) If you are satisfied with your present insurance arrangements, there is no need to make any changes. 2) UBC/Sun Life extended health insurance provides especially valuable protection against high drug costs, since this plan has no annual limit on prescription drug costs. (The UBCAPE/Johnson and RTO plans have annual limits on drug costs of $1,000–3,300 per person depending upon the specific plan.) 3) Due to the excellent coverage for drugs of the UBC/Sun Life plan, many individuals will find it advantageous to retain the UBC/Sun Life plan for its extended health insurance, while adding another plan to provide emergency travel insurance (and possibly some supplemental extended health benefits). 4) The relative cost of MEDOC stand-alone travel insurance compared to the UBCAPE/Johnson or RTO combined extended health and travel insurance will depend upon your age and health. 5) Individuals comparing the RTO and UBCAPE/Johnson insurance plan will need to decide whether the enhanced features and savings of the RTO plan are worth being constrained by a stability clause rather than the “sudden and unforeseen” clause.

Individuals who are members of the UBC/Sun Life extended health plan will be accepted as members of the RTO plan without having to complete a medical questionnaire. Those without UBC/Sun Life coverage will have until April 30, 2017 to enrol in the RTO plan without a medical questionnaire which will determine whether they are accepted into the RTO plan. (Membership in RTO, which costs approximately $55 per year per person, is available to all UBC retirees and is a requirement for purchasing RTO insurance.)

UBCAPE has organized an informational meeting on this new RTO insurance. It will take place on Wednesday, March 22 at 2 pm in room 102, Michael Smith Laboratories, 2185 East Mall (next to the Bookstore). A representative from Johnson will discuss the new insurance and address your insurance questions. A representative from UBC will also be available to answer questions about the UBC/Sun Life insurance.

Helpful information on your insurance options is contained in the report, “Choosing Extended Health and Travel Insurance to Meet Your Specific Needs,” that UBCAPE prepared in January 2016. This report may be found on our web site, emeriti.ubc.ca, by clicking the “Benefits” tab. While this report does not cover the RTO insurance, it contains much information on the other insurance options available to you. It also discusses how the criterion of “sudden and unforeseen” is interpreted.

Information on the RTO extended health care and travel plan is available at https://www.rtoero.org/group-insurance-plans/rtoeros-group-insurance-plans/extended-health-care-plan. If you have questions, would like more information, or would like to enrol in this plan, call RTO at 1.877.406.9007. Identify yourself as a member of the CURAC group with a UBC affiliation*.

* UVic in our case
The Eldercare Foundation of Victoria sent us the following note:

Every March, since 2006, the Eldercare Foundation (www.gvef.org) hosts dozens of free educational sessions at the Yakimovich Wellness Centre (1454 Hillside Avenue) in partnership with Island Health (www.viha.ca).

At the same time, the Foundation highlights the many other organizations throughout Vancouver Island that are hosting sessions of their own.

If you are a senior, a caregiver for an older person, or just interested in the journey that lies ahead of you, check out the wide-ranging choices being offered. Explore the possibilities and attend some of the free workshops, activities and events island-wide. All ages are welcome!

Please note registration details vary, and some have a fee, so be sure to take note.

Don’t forget to check out our website at www.gvef.org for even more information on events. Click on Embrace Aging.

For a 32-page description of the sessions, please see:


The Frugal Retiree

Retirees can often find discounts on purchases in many locations although you generally have to ask for them. But in order to ask it is comfortable to know where and when they are available. In this new column some available seniors’ discounts are listed—if you know of others, please let me know (at anderson@uvic.ca) so they can be added to our list.

Cadboro Bay Pharmacy: The last Wednesday of each month—a 10% discount (not on prescriptions)

Hudson Bay: The first Tuesday of every month—a 15% discount on purchases

Pepper’s Grocery, Cadboro Bay: Every Tuesday & Wednesday—a 10% discount

Shoppers’ Drug Mart: Every Thursday is Seniors’ Day

Victoria Symphony Orchestra: Offers seniors a 10% discount on tickets.
Books of interest

**The Slow Professor: Challenging the Culture of Speed in the Academy**

Maggie Berg and Barbara K. Seeber, University of Toronto Press, 2016

The publisher’s overview:

If there is one sector of society that should be cultivating deep thought in itself and others, it is academia. Yet the corporatisation of the contemporary university has sped up the clock, demanding increased speed and efficiency from faculty regardless of the consequences for education and scholarship.

In *The Slow Professor*, Maggie Berg and Barbara K. Seeber discuss how adopting the principles of the Slow movement in academic life can counter this erosion of humanistic education. Focusing on the individual faculty member and his or her own professional practice, Berg and Seeber present both an analysis of the culture of speed in the academy and ways of alleviating stress while improving teaching, research, and collegiality. The Slow Professor will be a must-read for anyone in academia concerned about the frantic pace of contemporary university life.

**Straight Man**


The publisher’s overview:

William Henry Devereaux, Jr., is the reluctant chairman of the English department of a badly underfunded college in the Pennsylvania rust belt. Devereaux’s reluctance is partly rooted in his character—he is a born anarchist—and partly in the fact that his department is more savagely divided than the Balkans.

Friends of the Library

The UVic Library releases news of library acquisitions, events and resources in a regular e-mail to *Friends of the Library*. To receive your Library news simply send a request to:

Lisa Abram, Communications Officer for UVic Libraries at

libcomm@uvic.ca

To give some idea of our Library these days, did you know:

- 147 staff work at UVic Libraries. Our collections include:
  - 2.1 million volumes
  - 1.4 million microforms
  - 175,000+ journal subscriptions