
Colleges and University
Retiree Associations
of Canada



Associations de retraités
Des universités et collèges
du Canada

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President's message:

Affinity agreements for travel and insurance, website plans, and 2017 Ottawa conference

CURAC/ARUCC is thriving. It is a pleasure to bring to your attention a number of important developments in CURAC programs and activities:

1) Two new competitive programs: a) travel/trip cancellation insurance and b) extended health benefits insurance are now available to members of CURAC/ARUCC member associations. The decision to work toward affiliation agreements that would provide members with these benefits arose from a survey conducted by the CURAC/ARUCC benefits committee and reported on at the Saskatoon annual conference. The survey results are available through the benefits page on our website. There was a clear demand for these two new programs. Subsequently, the board benefits committee worked hard to find competitive insurance programs and developed affinity agreements that the board endorsed. Some details are available elsewhere in this

newsletter and a full promotional rollout will happen in the near future.

2) A newly conceptualized and developed website is near completion and should be available in the near future. The volume of information on the current website is increasingly difficult to navigate. This inspired an investment in what promises to be a much more accessible and user friendly website.

3) The Mental Health of Seniors: Mental health challenges are part of the lives of too many aging people. Indeed, the challenges can become more severe with age. The most recent CURAC/ARUCC Bulletin on Mental Health of Seniors summarizes the issues, including their prevalence, the challenges of seeking care, including reluctance to do so, and demands on caregivers, often close family, as well as making a number of pointed recommendations.

4) Plans for the 2017 annual conference in Ottawa, May 24 to 26, 2017, hosted by the Carleton University Retirees Association are well-developed with details on the website. While the conference provides an opportunity for representatives of CURAC/ARUCC member associations to come together for the annual general meeting, the conference is open to anyone interested. I began my association with CURAC by attending a conference in Regina and enjoyed it so much that I decided to invest energies in the organization, a decision I can reflect back on with satisfaction. Please do consider joining us in Ottawa. It also will be a pleasure to be in Ottawa on the occasion of the 150th anniversary of Confederation and we will participate in Carleton University's 75th anniversary. Details again are available elsewhere in this newsletter and on the CURAC/ARUCC website.

5) Please note that discounts on a host of travel tours are available through our preferred partner arrangement with Collette Vacations. This includes many tours that can be individually arranged as well as the two 2017 tours we designated as opportunities for CURAC members to come together. My wife and I are booked on the Shades of Ireland tour, April 24 to May 6th, 2017, and we would enjoy the company of CURAC/ARUCC colleagues. As well, the Legendary Waterways river cruise, June 21 to July 6, 2017, along European waterways between Amsterdam and Budapest remains available. You will have seen my summary of the 2016 cruise in the Fall 2016 newsletter. Details again are available on our website.

By no means does this fully encompass all the activities of your board as we work towards helping university and college retirees in Canada flourish socially and intellectually.

Your comments would be most welcome

I look forward to greeting many of you in Ottawa.

Cheers,
Kenneth D. Craig, O.C., Ph.D., LL.D. (Hon.)
President, CURAC/ARUCC

Travel and extended health insurance plans now offered to retiree members of a CURAC/ARUCC association

The following is the text of a letter signed by President Ken Craig that was sent to all university and college retiree associations that are members of CURAC/ARUCC:

It is a pleasure to provide news culminating the search for providers of travel/trip cancellation insurance and extended health benefits insurance. While a full promotional roll-out will happen later, I am happy to inform you, on behalf of CURAC/ARUCC, that we have affinity agreements with Johnson Inc. (for Medoc travel insurance) and Retired Teachers of Ontario RTO/ERO (for the RTO/ERO extended health care plan, also administered by Johnson Inc.).

Travel/Trip Cancellation Insurance

CURAC/ARUCC has identified the following two programs:

1. Medoc offers competitive travel/trip cancellation insurance, with rates varying by age and medical condition. A summary of their offering can be perused at <https://www.johnson.ca/travel/medoc/splash-en.jspx>

Interested individuals may call 1-866-606-3362 with specific questions, to obtain a quote and to purchase the insurance. Please identify yourself by the university/college association from whence you come, and quote group number 087 unit 11.

2. RTO/ERO does not offer stand-alone travel insurance. However, their full extended health care package includes competitive travel/trip cancellation insurance. Rates are not age-banded and their full rate becomes increasingly a better travel value for clients at age 76 and upward. For those who opt to maintain their current EHB coverage and purchase this as their travel add-on, an incidental value is that the client would also have top-up insurance in other included categories. Their travel plan may be reviewed at [\[insurance-plans/rtoeros-group-insurance-plans/extended-health-care-plan\]\(https://www.rto-ero.org/group-insurance-plans/rtoeros-group-insurance-plans/extended-health-care-plan\)](https://www.rto-ero.org/group-</div><div data-bbox=)

To contact them, please call the Plan administrator (Johnson) at the RTO/ERO toll-free telephone number 1-877-406-9007; identify yourself as a member of the CURAC/ARUCC group; and identify your member association.

Note that RTO/ERO is permitted to offer its Plan only to members of RTO/ERO. Therefore, to enroll in the Plan you must become a member, at an annual cost of \$56. Membership enquiries may be directed to RTO at 1-800-361-9888.

There will be some members who will not see a fit with either of these options. Those may wish to contact Securiglobe, a broker that endeavours to match individual clients to an insurance that best suits their needs. Contact Patrick Lavoie, at 514-370-2555, ext. 233 or 866-666-0060.

Extended health benefits insurance

CURAC has identified the RTO/ERO Plan as one which might be of interest to members who are seeking to purchase new EHB insurance, transfer to a new plan, or add to their existing insurance. CURAC members who are currently in a group health benefits plan will be accepted as members of the RTO Plan with no medical questionnaire. Those not currently in a group plan will be pleased to learn that from now until April 30, 2017, RTO will treat those with an individual insurance plan as if they were coming from a group insurance plan and therefore will waive the medical questionnaire. Those with no current extended health benefits plan will need to complete the questionnaire to be assessed for acceptance.

RTO's Plan administrator (Johnson) is ready to accept calls for information and/or for enrolment. As a first step, we urge interested individuals to

carefully review the RTO extended health care plan and rates available at <https://www.rto-ero.org/group-insurance-plans/rtoeros-group-insurance-plans/extended-health-care-plan>
Please note, in particular:

- This plan includes a travel and trip cancellation benefit for \$2,000,000 per person, per trip for unlimited trips per year of 93 days duration each. Supplementary coverage may be purchased for trips of more than 93 days duration.
- Vision care benefit is included.
- The prescription drug benefit is limited to \$3,300 annually per person.
- Rates vary relative only to single, double, or family. They are not age-banded.

To proceed with learning more or to apply for enrolment in this extended health care Plan:

- call the Plan administrator (Johnson) at the RTO/ERO toll-free telephone number 1-877-406-9007;
- identify yourself as a member of the CURAC group; and,
- identify your member association.

The Affinity advantage for associations

Both of these agreements provide for the return to CURAC of an Administrative Services Allowance (ASA). The CURAC Board will receive a two per cent ASA return of premiums from both suppliers. The board, in turn, unanimously approved a recommendation to return 50 per cent of the ASA to the home association of the enrollee. Johnson's, as the administrator in both cases, will provide the administrative support to ensure tracking is done correctly. This opportunity, while hopefully of advantage to all our retirees, therefore also has a significant financial benefit to our associations and to CURAC.

The benefits committee has asked me to note their appreciation for the patience of many of you who have been awaiting this news for some time. It is our hope at CURAC that you will find the wait to have been worthwhile.

Best wishes,
Kenneth D. Craig, OC, PhD, LL.D (Hon)
President, CURAC/ARUCC

Two Ottawa celebrations, One CURAC/ARUCC conference: May 24-26

The Carleton University Retirees Association (CURA) will host the 2017 annual conference of the College and University Retiree Associations of Canada on the Carleton campus in the Richcraft Building (formerly called the River Building), May 24-26, 2017. This coincides with the 75th anniversary of Carleton University and the 150th anniversary of Canada's confederation. We are expecting around 100 delegates from universities and colleges across Canada.

On Wednesday afternoon, May 24 from 2-4 p.m. Provost and Vice-President Academic of Carleton Peter Ricketts will host a reception for all Carleton retirees and CURAC delegates in the Richcraft Building atrium (second floor). This will be followed by registration and a reception for CURAC delegates in the same location. The Thursday and Friday sessions, May 25 and 26, and the Thursday evening banquet, will also take place in the Richcraft Building. The program will feature sessions on health, wealth (the economy), and higher education.

Planning for the event is well advanced. The conference organizing committee is pleased to acknowledge financial support from Carleton

University, the Bank of Nova Scotia, MFS Investment Management, Beechwood Cemetery, Listen-Up Canada, Economical Select Insurance, Collette Travel, Great West Life, Revera, and Cleland Jardine Engineering.

Registration: You can register online at: (<http://carleton.ca/cura/curac/2017-curac-conference/>).

The cost for early-bird registration will be \$180, including HST, extended until March 15, 2017, and \$200 after that. Sign up now!

Accommodation: It is expected that Ottawa will be busy at that time, so it would be wise to register and book accommodation early. We have rooms reserved at the Best Western Plus Ottawa Downtown Suites (377 O'Connor Street) in central Ottawa, for \$155 per night, including continental breakfast. (This is a new name for the hotel, formerly Best Western Plus Victoria Park Suites.) Phone to reserve them at 1-800-465-7275 and let them know you are part of the CURAC Conference group block. Our group code is 01G. To take advantage of this rate, **you must book by phone before April 24, 2017.**

Rooms are also reserved at the Carleton University Residences. They can now be booked by phoning 1-613-520-2600 Ext 1487. They are about \$55 per night per bed for single rooms, and \$65 per bed per night for suites, but check prices when you phone. Breakfast is included. (There is no online booking site). Parking is available at about \$10 per day.

For other accommodation, and for attractions of the National Capital Region, visit Ottawa Tourism at www.ottawatourism.ca

Stay tuned for more information as we get nearer to the conference date. For more information

contact Bob Morrison (robertmorrison@rogers.com) or David Holmes (2david.holmes@rogers.com), conference co-chairs.

We look forward to seeing you in Ottawa in May.

CURAC/ARUCC Call for Nominations, 2017/18

The Board of Directors of CURAC/ARUCC consists of nine to 12 Directors, each elected for a two-year term. Four of these positions also serve as officers. At the 2017 AGM, to be held May 24-26 at Carleton University in Ottawa, an election will be held to fill Board vacancies.

Nominations are now invited for the following positions: President, vice-president and four directors-at-large. Retiring incumbents in these positions are eligible for nomination to an additional term.

Nominations should be forwarded by March 17, 2017 to Michel Tousignant, Chair, CURAC/ARUCC Nominating Committee, at tousignant.michel@uqam.ca

Complete details of this call for nominations is posted at: www.curac.ca/?page_id=2927

Collette offers two tours with CURAC/ARUCC appeal

Collette is entering its second year as the travel partner with the College and University Retiree Associations of Canada. With tours across all seven continents, it focuses on creating extraordinary and inspiring travel experiences. In

addition to all the benefits of travelling with Collette (including professionally planned itineraries and the services of a tour manager) it offers CURAC/ARUCC members exclusive savings combinable with current retail offers!*

CURAC/ARUCC has designated two 2017 tours on which members of its member associations, family and friends may join other college and university retirees.

Shades of Ireland: April 24 to May 6, 2017; 10 days, 13 meals. Set out on our most popular Irish adventure. Experience all of the charms of this enchanted country, including its welcoming people.

<https://gateway.gocollette.com/link/758614>

Legendary Waterways: June 21 to July 6, 2017; 16 days, 41 meals. Relax on a boat cruise while the waters of the Rhine, Moselle, Main, and Danube carry you gently through the heart of Europe.

<https://gateway.gocollette.com/link/758699>

You may book these specific CURAC/ARUCC tours through Newmac Travel. Inquiries and reservations should be made through 604 745 0088 or newmactravel@nexioncanada.com.

Other tours: There are many other Collette tours to choose from; visit website:

www.gocollette.com/en-ca/landing-pages/2015/partner/curac

To book a Collette tour, contact 800.468.5955 and make sure to mention you are a CURAC member for additional savings.

*Please mention the name of your CURAC association for savings; these amounts vary by tour and are valid on new bookings only. Space is first-come, first-served. Offers can expire due to

space or inventory availability. Offers are not valid on group or existing bookings. Other restrictions may apply; call for details. *Travel Industry Council of Ontario, Registration #3206405; B.C. Registration #23337.*

Jack Boan nears his centennial birthday

Jack is a pioneer in many ways. As an early proponent of a national organization for college and university retirees, he witnessed the formation of CURAC/ARUCC in 2002 and strongly supported its activities, serving as the official delegate for the University of Regina's retirees' association. In 2011 he served as the chair of the local organizing committee for CURAC's annual conference and AGM. Most recently he has been a member of the health care policy committee which has benefited from his expertise in economics. He also had a special role in bringing publicly funded health care to Canada, serving as a researcher for the Emmet Hall Royal Commission on Health Services 1961-63. Hall's report was instrumental in convincing the federal government to institute Medicare in Canada.

Born in Briercrest, Saskatchewan, just southeast of Moose Jaw on December 16, 1917, Jack has joked that his secret to longevity was that he chose his parents very carefully. While his remark was humorous, it is the case that his mother lived to 92 and his father to 97.

Jack served with the Royal Canadian Air Force for the duration of the Second World War and on his return to civilian life he earned a BA in history and political economy from the University of Saskatchewan. He then obtained a PhD in agricultural economics from Ohio State University and worked for the Canadian Department of

Agriculture. During the 1950s he was a sessional lecturer in economics at the University of Alberta, moving on to the Regina campus of the University of Saskatchewan as an associate professor of economics in the 1960s.

After his retirement in 1983 he continued teaching for a time, was a visiting scholar at the University of Edinburgh, reviewed books and articles, and founded the Canadian Health Economics Research Association. In 2006 the University of Regina's Board of Governors honored him with its Distinguished Service Award. Jack was also active in the community with the University of Regina group for refugees, the John Howard Society, the United Way and the Early Learning Centre. In 2014 Jack received the first "Contribution to CURAC/ARUCC Award" for his long service to the organization.

Jack spent time in hospital this past summer undergoing treatment for lymphoma. In September, he fell and tore his left quadriceps tendon and had to be admitted to hospital again. He is still in hospital but in good spirits despite mobility problems caused by the fall.

On his birthday four years ago, Jack remarked: "I'm surprised that I'm still here. I never expected to live this long. I never really took care of myself. I worked hard, I smoked until 1963, and I drank, but never to excess. I never did phys ed until about ten years ago."

Jack, we salute you!

-- by Linda Kealey and Ed Williams

Learning with our Neighbours: AROHE 8th Biennial Conference

The AROHE biennial conference, held in Seattle, WA, August 14-16, 2016, was again a most interesting meeting filled with often inspiring presentations and conversations about retired academics and staff, their organizations and the recognition and support received from the universities and colleges that the majority have spent the major part of their adult lives serving.

AROHE, the Association of Retirement Organizations in Higher Education (www.arohe.org), is the United States equivalent to CURAC/ARUCC (www.curac.ca). Not surprisingly it is in many respects similar to our Canadian organization, as you might see in the following. The overarching theme was "Transforming Retirement: Re-writing Life's Next Chapter." There was ample demonstration that there would be mutually satisfying advantages to retirees, their colleges and universities, and the communities they serve if the opportunities that are available to transform the lives of retirees in positive directions were implemented.

The program was filled with excellent presentations, engaging interactive workshops and ample opportunity for discussion of pertinent issues (see <http://www.arohe.org/2016-conference-details>). Like most people attending

meetings, I tend to pay most attention to positions and observations that are consistent with my personal values and interests, so the following account undoubtedly reflects my personal perspective. I found myself particularly appreciative of recognition of the contributions of faculty and staff to their institutions over careers that took them into retirement, as well as indications that these same people typically make important continuing contributions to fulfillment of the scholarly and community objectives of these institutions.

While there were ample illustrations of each of these, I found the welcome remarks of Paul Rucker, University of Washington associate vice president of alumni and constituent relations, the office with a primary contact with the University of Washington Retirement Association (UWRA), particularly positive and gratifying. Paul made it clear that UWRA was widely recognized on campus, with retired academics highly appreciated for their long service to the university. Jumping ahead, I found the remarks of Carole Goldberg, now a UCLA distinguished professor of law, but formerly a vice chancellor responsible for academic personnel, to be particularly poignant concerning the continuing contributions of retired staff and faculty to the ongoing academic enterprise at her and others' institutions. Would it not be nice that all other higher education facilities recognized the value of retirees as scientists, scholars, creative artists, teachers, supervisors, and volunteers on committees and the many tasks required in colleges and universities. Carole referred in some detail to the report of a recent study by the Council of the University of California Emeritus Organizations (CUCEA). It was clear that the contributions of emeriti were such that they were the equivalent of another University of California campus, hence

the title of the report, "A Virtual 11th Campus" (available at www.CUCEA.ucsd.edu), an inventory of the remarkable work and achievements of more than 1,600 UC emeriti between 2012 and 2015.

The audience also deserves attention. The main body comprised representatives of better than 60 institutions across the United States. Not unlike delegates at the CURAC annual convention in Saskatoon in May 2016, many represented groups at universities in the process of organizing afresh, hence eager to understand the structure and programs of established groups, and others were highly experienced representatives of established organizations, able to provide guidance, but also pressing the boundaries of what retiree organizations are able to accomplish. Various levels of satisfaction were expressed by the delegates with their universities, with some very pleased with their relationships and others (how should I put it?) less so. I found myself impressed with the number of university administrators attending the meeting and seeking to better understand and foster retiree processes at their institution. This was to some extent similar to what I reported in the Spring 2016 issue of the CURAC/ARUCC newsletter (Giving it Away: Getting Some Respect) about the conference in Los Angeles looking at retirement issues bedeviling universities. In Canada we might benefit from inviting administrators (provost offices, human relations, deans, etc.) to join our CURAC/ARUCC meeting and come to understand how one might optimize retirement from the perspective of retirees. I plan to do so for the 2017 Annual CURAC/ARUCC Conference.

Rather than attempting to report on talks and discussions, I have chosen to describe in the following ideas and observations that were

particularly appealing to me (my years as an academic lead me to apologize for lack of attribution):

- Universities should have policies and a road map for the further contributions of retirees to the institution and community, placing this in the context of a conceptualization of the career trajectories of all academics and staff
- There are elements of myths and overgeneralizations concerning academic and staff retirees that must be understood: we may be seen as a privileged group, ageism contributes to how we are perceived; notions of “over the hill” and “deadwood” are destructive
- Appreciating the societal contexts that govern retirement is important: people in general are living longer and remain healthier, with fewer disabilities; there is public skepticism about the value of higher education, sometimes reflected in funding decisions; society is struggling to redefine retirement, leisure, retirement insecurity, growing old, and has concerns about caregiving, Alzheimer’s, etc.
- Public institutions are facing major fiscal pressures and there is public resistance to more taxes; private institutions are struggling with competition and market volatility; families and students face high debts, disillusionment, and employment insecurity
- Universities are becoming creative in seeking retirement transitions; for example, through phasing retirement, new forms of tenure, sabbaticals, etc.
- Tensions arise between older and younger faculty, as well as from the need to diversify faculty to reflect the community at large

- Substantial elements of fear are involved in the retirement process, e.g., becoming a nonentity, absence of purpose or meaning in life, will my discipline be neglected, will my departure lead to further “adjunctification” of the professoriate, etc.
- Self-interest and altruistic interests may be in conflict
- The challenges of retirement might be eased if universities paid greater attention to: stressful and financially challenging caregiving demands on retirees, wellness and health accommodations, training human resources representatives in retirement issues, actively engaging faculty and staff in examining the issues, etc.
- Active retirement organizations enhance the retirement process through: providing desired ongoing contact with the campus, facilitating social contacts through programs and activities, providing learning opportunities, mentoring oncoming retirees, etc.
- The stronger retirement organizations have ongoing financial support from their university administrations, including provision of office and meeting space, clerical assistance, access to university resources (e.g., communications, computer facilities), support for scholarly and research activities, service opportunities to the campus and community at large, promotion of the visibility of retirees and recognition of their contributions,
- Perhaps 25 per cent of administrations monitor, publicize and strengthen the performance of their retirement organization because they recognize the value of the investment

- Creativity in seeking financial resources was encouraged. Most organizations have membership and conference income. Some receive support from administrations. Other possibilities include: fundraising campaigns, endowments, outside grants, companies that make money out of the organization, etc.
- Visibility of retirees and their organizations is often a big challenge: what does your president, provost, dean, chair, etc. do to provide recognition?
- Do you have a formal liaison with the university? What is the liaison? Is there a budget commitment?
- Retirement organizations often appraise their cost effectiveness at a higher level than their liaisons. There is a continuing need to explicitly communicate value to the university and community.
- Visibility, respect and recognition can be enhanced if the retirement organization systematically seeks and publicizes information concerning: retiree donations to the university (this can catch the attention of the development office!), external grants, awards, publications and creative works, etc. These can be considerable. It would be interesting to have them appraised in terms of intellectual value (monetized).
- The number of faculty and staff aged >65 continues to expand. By rethinking retirement universities can: open positions to an increasingly diverse cohort, sustain engagement and often retain institutional memories, prized talents and contributions of longtime employees,
- This requires consideration of reasons for reluctance to retire: financial concerns, psychological concerns/loss of identity, loss of

resources to continue work, diminished institutional commitment to subdisciplines, fair play, trust of the institution, etc.

- There are exemplary institutions who provide excellent models of the retirement process (Carole Goldberg's account of UCLA was very impressive; not translatable to words here)
- There was more, much more than I can capture here, but one comment from a delegate caught the attention of attendees. She noted somewhat of a preoccupation with "dark themes", i.e., anxiety, fear, depression, uncertainty, stress, etc. (not sure if she was talking about administrations or retirees...). In contrast, she wanted to emphasize the benefits to retirees and their institutions of what can be a happy and fulfilling time of life. This resonated well with most of us.

In general, the convention was of great value. I should mention the hospitality of the UWRA was tremendous and the University of Washington campus and Seattle were at their best. Canadians from the University of Toronto, Simon Fraser University and UBC all enjoyed themselves and learned a great deal. There is great benefit in attending AROHE biennial conferences.

– by Kenneth D. Craig, O.C., Ph.D., LL.D.(Hon.)
President, CURAC

Seeking South America with all its low-lights and highlights

I never found time to travel widely until my retirement. There were business and vacation trips around North America during my career but except for an eight-week Europe trip in my 20's, I never left North America again until I retired. Thirty-five years later, I made it back to Europe with an Atlantic Ocean return cruise totaling three weeks in 2012.

I bit the bullet travelling to the Southern Hemisphere for the first time in March, 2015. Simon Fraser University Retirees Association had kept me busy, so arrangements were left up to Sharon and Mary. The plan was to spend six days in Santiago, a day in the port of Valparaiso, followed by 18 days on a Holland America cruise ship, the *Zaandam*, sailing north along the coast and through the Panama Canal to Fort Lauderdale. This seemed the best approach for visiting numerous countries on one trip, making up for lost time in the past.

The trip started out with a 16 ½ hour Air Canada flight via Toronto to Santiago Chile. We stayed in a tiny 15th floor Airbnb apartment next to a local university. In Valparaiso, we stayed in a larger Airbnb apartment in a nice suburb, Vina del Mar, after travelling through 80 kms of countryside in a nicely appointed bus for \$5.

We walked around Santiago on our own and as part of two organized tours, one involving the usual government buildings, museums and architectural places of historical interest. The other was a "back alley" tour in out of the way markets and literally back alleys which was

extremely interesting. Both tours were by donation only so \$5 to \$10 was the cost.

Getting around Santiago was easy with great public transit, necessary in a city of 7,000,000 in a country of 16,000,000. This city had a "Canadian feel" in its look and people. A highlight was a 12-hour personal driver tour of four wineries in the Santa Clara Valley, a very pretty area two hours outside Santiago. We later visited the well-known Concho Y Toro winery with its 120-year-old-brick wine cellar on the outskirts of the city, reaching it by subway and a short taxi ride.

An anecdote involved many ownerless but friendly dogs in Santiago acting as unofficial tour guides as you wandered about. Apparently, when Chile became more urbanized around 1930, rural people moved to the city bringing their animals with them. City officials tried unsuccessfully to ban them and residents as a whole adopted them, feeding and cleaning up after them, also giving them shelter, so they are well taken care of and seemed to adopt tourists!

The lowlights of the trip: Mary and John were victims of a classic pickpocket scheme on the main subway in Santiago, losing \$350US, a credit and debit card. They quickly cancelled the cards using Skype on their tablet device. So much for cheap travel! The next day in mid-afternoon on the street above the subway, Sharon was attacked by two young men who unsuccessfully tried to snatch her necklace. Local police a block away showed no interest in helping or going after the culprits.

In Valparaiso, we rode a 100-year-old funicular track to the heights of the city and took a walking tour back down to port taking in "graffiti" everywhere which was really good quality permitted street art.

We had a first stop in Coquimbo, northern Chile, and walking around, as we did next in Peru in a small village called General San Martin. The next day we reached the port of Callao in Peru and were warned not to wear any jewelry etc. during our half-hour taxi trip into Lima. Lima was beautiful but traffic and air pollution were terrible; however, we visited an interesting 1,600-year-old collapsing pyramid (pre-Machu Picchu) in the midst of a city suburb that was being refurbished.

At a stop in Trujillo Peru, we saw a pyramid from the Moche culture and ruins of their Sun and Moon Temples with wonderful murals and huge art work on the adobe bricks dating to 100 AD to 800 AD.

Although our trip had been discouraging due to crime and poverty issues I was, however, encouraged by our stop in Manta, Ecuador, where a bus tour took us past modern townhouse projects and we learned that the country is the second most popular for both Canadian and American Ex-pats after Mexico. It seems better run than its neighbours. Although a recent earthquake has set them back significantly.

Panama City with its canal expansion was very interesting with GDP was running very high at 10 per cent due to the construction. We got caught in a downpour in the old city under some restaurant umbrellas in a town square near where Noriega was captured in 1995 by the USA.

An interesting little stop was on one of the 300 San Blas Islands, which are part of Panama, (50 inhabited) and known for their fabric handicraft and living in bamboo huts. There was a local school where kids wore uniforms and looked very happy, even though their living standards were very basic. There was a lot of western style

garbage floating all around the island as a form of contamination of their native lifestyle.

Cartagena Columbia was our last stop and we toured in the old walled city being pestered constantly by numerous street vendors. However, we saw lots of new redevelopment now that the drug cartels are no longer running the country.



Seeking South America with Jim Boyd, far right, and his wife, Sharon Lord, and travelling companions, John and Mary.

The old city was quite beautiful and cleaner than some of the other cities.

I would return to Colombia and Ecuador and its Galapagos Islands on a future “bucket list” trip, but not so much to some of the other places that I visited on this cruise.

– *By Jim Boyd, Formerly treasurer, Simon Fraser University, and currently treasurer of CURAC/ARUCC.*

Lessons for aging found in historic communities

A wave of baby boomers entering their senior years is washing across Canada, forcing communities to rethink everything from access to health care to what shops stock on their shelves.

Two coastal regions on the country's east and west edges have already begun to feel the effects of changing demographics as they contend with an allotment of seniors that far exceeds the country's average.

For the communities on the South Shore of Nova Scotia – where the proportion of people aged 65-plus is the highest in Canada – pockets of poverty among groupings of more comfortable retirees have challenged volunteers and governments to help a swelling number of seniors age gracefully and comfortably.

Meanwhile, idyllic Qualicum Beach, B.C. – the greyest town in Canada – has made catering to the needs of more affluent older Canadians into a brand.

Both offer hints about what aging baby boomers across Canada are likely to demand from their communities in the coming years, and cautionary notes on the importance of bolstering social services geared to retirees.

The response of these two communities is chronicled in a feature “This is the demographic tsunami” that was published in the November 9, 2015, edition of the *Globe and Mail*.

You can read it by entering the following search phrase into your web browser: canada's oldest towns offer lessons for an aging nation

Have you planned your long-term care?

The good news is your chance of living to 100 or more is greater than ever. The bad news is that as you age, you are increasingly likely to suffer some sort of illness.

From a financial planning perspective, the repercussions are daunting. Retirement plans must address how people will pay for the health care they could need later in life, including residential long-term care.

Long-term care encompasses a variety of medical services to people stricken with a chronic illness or disability, such as heart disease, stroke or Alzheimer's, who cannot look after themselves in their own homes. Often, these people need help with everyday activities such as bathing, eating and dressing. But where will that care come from, how much will it cost, and who will pay for it?

The things that you need to think about were explored in an October 29, 2015, article in the *Globe and Mail*.

You can read the article by typing: “retirement plans must address long-term care costs” in your favourite search engine.

Alternatively, use this URL:

www.theglobeandmail.com/globe-investor/retirement/retire-health/canadians-are-living-longer-but-do-they-know-how-much-long-term-care-will-cost-them-in-retirement/article27024603/

No will creates major headache for executors

Most people are aware that they should have a will in order to direct the handling of their estate. Some of us write wills and others “never get around to it.” An article in the June 3, 2015, edition of the *Globe and Mail*, describes a Nova Scotia case example of someone who neglected to make a will and left his family with a legal mess.

The article carried the headline “Poor planning can leave tax mess and legal headache for heirs.”

To read the article, use this URL:

www.theglobeandmail.com/globe-investor/personal-finance/taxes/get-your-estate-planning-in-order-for-the-sake-of-your-heirs/article24785032/

Boomerang retirees keep on working

CALL them boomerang retirees: people who exit gracefully after their career at a company, then return shortly afterward to work there part time.

More and more companies are establishing formal programs to facilitate this, for reasons that benefit both the employer and the retiree. Leaving a satisfying job cold-turkey for a life of leisure can be an abrupt jolt to people accustomed to feeling purposeful, earning money and enjoying their colleagues. From the corporate perspective, it is useful to have experienced hands who can train younger people, pass along institutional wisdom and work with fewer strings attached.

The phenomenon of retirees maintaining a post-retirement tie to their employer was explored in a December 16, 2016, article in the *New York Times*.

You can read the article by typing “boomerang boom more firms tapping the skills of the recently retired” into your browser.

Alternatively use the following URL:

www.nytimes.com/2016/12/16/business/retirement/boomerang-boom-more-firms-tapping-the-skills-of-the-recently-retired.html?_r=0

B.C. reports examine residential care issues

The November, 2016, edition of the newsletter of the Office of the Seniors Advocate of B.C. contains short summaries of the following issues related to seniors in that province.

- An update on the OSA’s HandyDART and residential care survey;
- The OSA’s 30-member Council of Advisors’ submission to the Federal Government outlining priorities for BC seniors; and
- Highlights of the home support survey report and the Making Progress: Placement, Drugs and Therapy report.

The website, with links to the long versions of the reports and surveys, is:

www.seniorsadvocatebc.ca/

Big-city equity buys quiet life in the small city

Retirees and what they do with the equity in their mortgage-free big city residences is the topic of many conversations among family, friends, and in the local coffee shop.

It turns out that some people are selling out and moving out of the big city into smaller communities where the money from the sale of their homes allows them to actually buy a bigger residence without the big-city frustrations.

An article with the headline “Retirees cash in big-city homes to fund their golden years” was published in the February 22, 2016, edition of the *Globe and Mail*.

You can read the article by typing the headline into your search browser or by using the following URL: www.theglobeandmail.com/globe-investor/retirement/retire-lifestyle/retirees-cash-in-big-city-homes-to-fund-their-golden-years/article28813765/

News, notes, and the next edition of the newsletter

You are encouraged to contribute material for the next edition of this newsletter. What kind of material? It may be a news item from your university association highlighting a program or the outstanding contribution of a retired member. It may be a piece exploring an issue specifically relevant to people who have retired as academic or support staff from employment at a university or college in Canada.

Send your material to:
edward/unrau@umr.umanitoba.ca

Note: Member organizations of CURAC/ARUCC are asked to circulate this newsletter to their members.

CURAC/ARUCC is a non-profit federation of retiree organizations at colleges and



universities across Canada. Its aim is to coordinate activities that promote communication among member organizations, to share information, provide mutual assistance, and speak publicly on issues of common concern to its more than fifteen thousand members across Canada.

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