

WATtimes

SPRING/SUMMER 2022

VOLUME 27 | NUMBER 5

PUBLISHED BY THE RETIREES ASSOCIATION AND THE UNIVERSITY OF WATERLOO

The One with all The Lists



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UNIVERSITY OF
WATERLOO

WATtimes

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Upcoming UWRA Events

UWRA Annual General Meeting –
Wednesday, May 18

Canada’s Wonderland –
Saturday, June 11

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Thursday, July 14

Fall Speaker: Alex Mustakas,
Drayton Entertainment –
October 2022

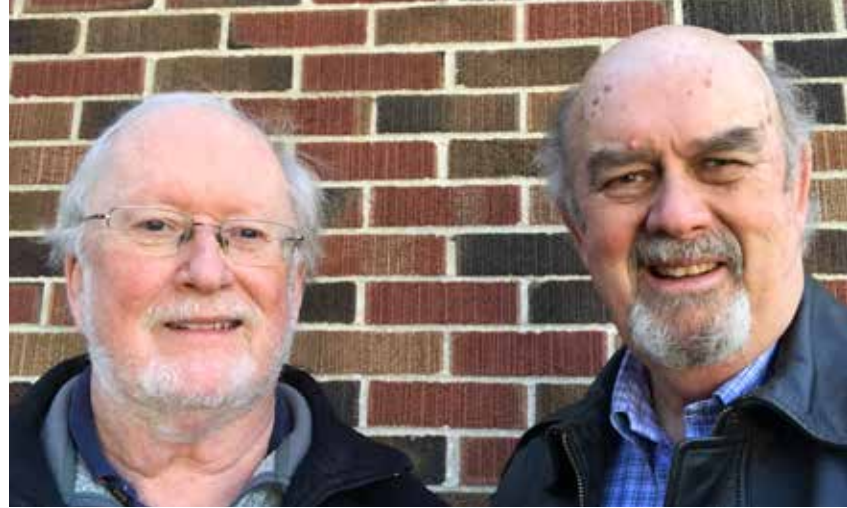
FOR DETAILED INFORMATION
AND TO REGISTER, VISIT
THE EVENTS PAGE ON
THE UWRA WEBSITE AT:

uwaterloo.ca/retirees-association/events

FROM THE CO-EDITORS

From A to Z. Everything but the kitchen sink. Soup to nuts. The whole enchilada.

BY RON CHAMPION AND BOB HICKS



Bob Hicks and Ron Champion

You get the idea. This issue of WATtimes includes such a variety of articles that we hope every reader will find something of interest.

Nutrition. Taxes. Travel. Campus news. Movies. The Internet. Your pension. Housing. Personal profiles. Hiking. Theoretical physics. Whisky! That's quite the list.

But tell us: What would you like to see in future issues of WATtimes? We'd like your input. And let us know if you're interested in writing about your favourite hobby, your volunteering activity, perhaps a special place you've visited, or something else that you figure will interest your fellow retirees. We're open to suggestions, and we can help!

YOU CAN EMAIL BOB OR RON DIRECTLY
OR SEND YOUR FEEDBACK AND IDEAS TO

uwra@uwaterloo.ca

We send hearty thank yous to everyone who contributed articles to this issue, to Brandon Sweet and Megan Lambe for their production and editorial assistance, and to the skilled graphic designers in Creative Services who give WATtimes a professional look. ♥

A Message From the UWRA President

BY LYNN JUDGE

Greetings to all retirees! And special congratulations to new retirees who retired earlier this year.



Our event programming for the winter included a Zoom presentation titled *Restoration and Forensic Dating of Old Family Photographs*. Stephen Gill, a professional photographic restorer based in the UK with fifty years of experience with photography and twenty with restoration and author of two books, *The Family Detective and Dating by Design*, may well unravel a few mysteries hidden in those old family portraits. (A recording of the presentation is available on the UWRA website.)

Upcoming in-person events include Canada's Wonderland on Saturday, June 11; a UWRA/UWSA Golf Social on Thursday, July 14; a presentation from Alex Mustakas on the restarting of the Drayton Entertainment programs on Wednesday, October 12 (with a banquet); and a presentation on estate and retirement planning, likely also in the fall. Visit the UWRA Events page for more information and to register.

In the planning stage is an event to celebrate new retirees. Stay tuned for more information on this endeavour!

With the arrival of spring comes our UWRA Annual

General Meeting on May 18. The UWRA Board will recommend that we join the College and University Retiree Associations of Canada (CURAC). More information about CURAC, including its mandate and member benefits, is available at curac.ca.

Membership in the University of Waterloo Retirees Association (UWRA) provides many benefits, including:

- › email updates from the UWRA President and the UWRA Board on UW notices and events of interest to retirees
- › email notices of UWRA-sponsored social and recreational events
- › a way to keep in touch with the university and with former colleagues
- › opportunities to make new friends and acquaintances
- › a voice in ongoing discussions about pension and health benefits through our seat on the University Pensions and Benefits Committee and the opportunity to make your views known through our representative
- › a voice on the Honorary Members of the University Committee to solicit nominations and make recommendations to the UW Senate
- › information about the UW Faculty, Staff and Retirees Giving program and about retiree-funded UWRA bursaries and scholarships
- › WATimes, the official newsletter for UW retirees
- › a variety of social activities throughout the year, such as a fall reception and spring and fall luncheons that include talks by individuals who always inform and entertain
- › a discounted rate for coach tours, including visits to wineries, theatres, museums, boat trips, tours of historical interest, and many others

We will enhance the UWRA website this year to include a section tentatively called *Preparing for retirement/Things you should know as a new retiree*. In the meantime, check out the UWRA website for updates, a list of your Board of Directors with contact information, past issues of WATimes, and more.



The UNIVERSITY OF WATERLOO RETIREES ASSOCIATION BOARD OF DIRECTORS (MISSING: DAVID TAYLOR AND ROSE VOGT)

A lifetime UWRA membership is only \$130!

A yearly membership is \$15. Apply today.

The UWRA Board meets monthly. I would like to thank all Board members for their great work and commitment to the Association over the past year. And a special thank you to outgoing Board members, Pam Van Allen (Executive Secretary), Peggy Day (External Events), and Jim Marshall (Membership Coordinator) for their dedication and contributions to the University of Waterloo Retirees Association.

I would like to thank Brandon Sweet, University Communications for his monthly updates to the UWRA Board on Waterloo news, including events, appointments, policy changes, and stories from faculty, staff and the community. Check out the Daily Bulletin for daily updates.

I would also like to recognize the outstanding work from Bob Hicks and Ron Champion, Co-editors for this production of WATtimes.

Thanks and enjoy the spring! ♥

LYNN JUDGE, President
University of Waterloo Retirees Association



A note to retirees:

SEND US YOUR EMAIL ADDRESS! IF WE DON'T HAVE YOUR EMAIL ADDRESS, WE CAN'T TELL YOU ABOUT UPCOMING EVENTS FOR RETIREES

uwra@uwaterloo.ca



President's Message

BY VIVEK GOEL



Dear Retirees,

We are living through a period of intense social, environmental and technological change. The global pandemic that has preoccupied us for the last two years has accelerated trends the post-secondary sector has already been witnessing, such as the digital transformation and the changing landscape of work. As we continue to adapt to online and blended modes of learning, and prepare our students for the future of work, institutions of higher learning must also brace for a rapidly changing global environment.

The pandemic has heightened awareness of global challenges such as the rise of populism and nationalism, the decline of global multi-literalism, the polarization of politics, and the inequities inherent in the world, particularly the legacy of centuries of colonization.

Already in 2022 our country has witnessed events we would have thought unimaginable such as the occupation of Ottawa or the border blockages. And globally, we stood in shock as a militarized totalitarian regime invaded a sovereign democratic state. The assault on Ukraine represents an assault on democracy and our deepest values.

We also have a severe existential threat to our world with the climate crisis. We continue to witness extreme weather events locally and globally.

Despite these very serious challenges, I remain hopeful for the future and the role of universities in helping to shape it. As a society, our response to the global pandemic has demonstrated that we can mobilize on an existential threat. This is a lesson we can apply to the many complex problems the world faces.

During these challenging times, universities play an important role in finding solutions– from stemming climate change to curing diseases to mitigating geopolitical tensions. Academia also plays a vital role in preserving democracy by offering a safe place for free inquiry and preparing our students to be global citizens.

I truly believe the University of Waterloo is uniquely positioned to address big societal problems. Our unique perspective is shaped by fundamental and applied research excellence, as well as our deep industry, community and cross-sector partnerships.

We are working deliberately to align our research strengths with important global challenges. We can also bring our research strengths to bear on addressing the human dimensions of these challenges, understanding and enhancing human experiences and examining ways to translate knowledge for governance and policy.

Our best avenue for mobilizing our knowledge and solutions out into the world is our students. They take what they have learned on our campuses and bring that knowledge to their workplaces, to the business and ventures they create, and to the communities they live in. We have a responsibility to educate them to participate in society and understand how the work they do and the decisions they make affect the world around them. We are not only educating the next generation of talent, we are helping to shape the citizenry of the future.

Our community continues to be an ongoing source of strength. Thank you for your continued support of our mission as we navigate these extraordinary times. ♥

Sincerely,



VIVEK GOEL, President and Vice-Chancellor

What's New on Campus

BY MEGAN LAMBE

COVID-19 has disrupted many of our activities over the last year. As a result, you've likely not had the chance to walk around Waterloo's campus to see what's changed. While Omicron has put a dent in our plans to return to "normal," Waterloo has managed to implement some big changes since September 2021. Here are five to look for.



1. SLC-PAC expansion

On September 8, the University announced that the newly expanded Student Life Centre (SLC) and Physical Activities Complex (PAC) opened for business. The expansion, which involved over five years of plans (and revised plans), renderings, and construction, brought together groups from across campus with the common goal to improve student study, social, and recreational space.

New features of the space include:

- > a brand new 11,000 square foot fitness centre;
- > a colourful climbing wall;
- > a bright and spacious fitness studio;
- > new food vendors and dining space;
- > more study, social, and multi-faith spaces; and
- > a link to the Mathematics and Computer building

Because of COVID restrictions during much of the fall term, an official grand opening has been delayed.

uwaterloo.ca/associate-provost-students/slcpac-expansion-project/project-updates-and-progress

2. Waterloo Aquatic Threats in Environmental Research (WATER) facility

Environmental changes are impacting both wild and aquaculture fish: a problem that Waterloo's new WATER facility is focused on. The new multimillion-dollar facility allows researchers to study the impact of climate-related stressors in a controlled environment.

The WATER facility is one of the largest aquatic test facilities in Ontario. In addition to studying a wide range of aquatic organisms and applying new technologies, the new WATER facility also prioritizes sustainability in reducing water usage by 90 per cent, compared to the groundwater flow-through system previously used in aquatic research at Waterloo.

The WATER facility was a two-year, \$5.2 million project undertaken by the Faculty of Science.

uwaterloo.ca/news/media/uwaterloo-opens-new-aquatic-threats-research-facility-study

3. The Waterloo Institute for Sustainable Aeronautics (WISA)

Another Waterloo acronym comes your way with WISA! This new institute dedicated to making air transport sustainable is the first of its kind in Canada. WISA combines the work of 50 researchers from across campus and is guided by an advisory committee that includes astronaut Chris Hadfield.

A main pillar of WISA's research is reducing carbon emissions: through everything from e-planes, to aerodynamics, to using applied mathematics to optimize routes, which all contribute to lowering emissions. Beyond environmental considerations, WISA will also look at social factors, as well as economic sustainability and resilience.

uwaterloo.ca/news/media/waterloo-launches-canadas-first-research-institute

4. University of Waterloo transit station

On January 3, new bus platforms opened to enable seamless connections between GRT buses, ION light rail, and GO Transit. The new platforms, located between Philip Street and Ring Road opposite the Davis Centre, provide access to a modern transit hub with USB charging stations, information displays, fare vending machines, and on-demand heated shelters. The station also supports Waterloo's commitment to increase sustainable commuting trips to 90 per cent by 2025.

If you are planning a visit to campus, please note that bus stops have changed. Please refer to this PDF for more information.

www.grt.ca/en/about-grt/university-of-waterloo-station.aspx

5. New AVP roles announced

On October 15, the University announced the creation of two new organizational units led by Associate Vice-Presidents that will report to the Vice-President, Academic and Provost. These units replace two of the functions of the former Office of Human Rights, Equity and Inclusion.

The new **Office of Indigenous Relations** will be led by Jean Becker in the new role of Associate Vice-President, Indigenous Relations. Becker is known for her work locally, provincially, and nationally. She is Inuk and a member of the Nunatsiavut Territory of Labrador. Since 2020, Jean has provided strategic leadership to articulate a University of Waterloo-specific response to the Truth and Reconciliation Calls to Action and identified systemic and systematic changes that move beyond the Calls to Action by creating a long-term vision for the University.

The new **Office of Equity, Diversity, Inclusion and Anti-Racism** will be led by Dr. Christopher Taylor in the new role of Associate Vice-President, Equity, Diversity, Inclusion and Anti-Racism. Taylor is a Black-equity strategist, anti-racism advisor, and assistant professor in the Department of History and the *Arts First* program. His previous administrative roles at the University of Waterloo include serving as the Confronting Anti-Black Racism Advisor for the University's Equity Office, and acting as the *Faculty of Arts Black Equity Strategist and Anti-Racism Advisor*. 🇵🇸

uwaterloo.ca/daily-bulletin/2021-10-20

MEGAN LAMBE IS MANAGER, INTERNAL AND LEADERSHIP COMMUNICATIONS WITH THE UNIVERSITY RELATIONS TEAM.

Notes from the Waterloo Public Library



TOP 10 Most Borrowed Books in 2021

Fiction

1. *State of Terror* by Hillary Rodham Clinton and Louise Penny
2. *The Rose Code* by Kate Quinn
3. *The Four Winds* by Kristin Hannah
4. *Fight Night* by Miriam Toews
5. *The Push* by Ashley Audrain
6. *Find You First* by Linwood Barclay
7. *A Town Called Solace* by Mary Lawson
8. *The Paris Library* by Janet Skeslien Charles
9. *The Apollo Murders* by Chris Hadfield
10. *Klara and the Sun* by Kazuo Ishiguro

Non Fiction

1. *The Bomber Mafia* by Malcolm Gladwell
2. *Indian in the Cabinet* by Jody Wilson-Raybould
3. *Empire of Pain* by Patrick Radden Keefe
4. *Finding the Mother Tree* by Suzanne Simard
5. *Keep Sharp* by Sanjay Gupta, MD
6. *World Travel* by Anthony Bourdain and Laurie Woolever
7. *If I Knew Then* by Jann Arden
8. *Value(s)* by Mark Carney
9. *Between Two Kingdoms* by Suleika Jaouad
10. *Cleaning Up Your Mental Mess* by Dr. Caroline Leaf

Five Interesting Things You Can Borrow From WPL

1. Museum Passes
2. GRCA Passes with Binoculars
3. Board Games
4. Puzzles
5. WiFi Hotspot

10 Digital Resources You Can

Access With Your WPL Card

1. **Ancestry.com** – research your family history
2. **Mango Languages** – learn a new language
3. **Pressreader** – read newspapers from all over the world
4. **Libby** – read and listen to e-books and e-audio books
5. **Kanopy** – stream movies and documentaries for free
6. **Gale Courses** – learn a new skill or hobby
7. **Consumer Reports** – do your research before making a big purchase
8. **CBC Curio** – access content from the CBC, BBC and National Geographic
9. **Novelist** – Find out what to read next, source read-alike series, authors and titles
10. **Simply Analytics** – make business decisions bases on stats, maps and reports from Dun and Bradstreet

Lists provided by the Waterloo Public Library, www.wpl.ca. Visit your local library to check out its offerings! You may be surprised by its range of services. ♥



Did you know?

Membership at Waterloo Public Library is free to persons residing or owning property in Waterloo Region and to persons residing in communities with which Waterloo Public Library has reciprocal borrowing agreements: County of Brant Public Library, Hamilton Public Library and Guelph Public Library.



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Nutrients and Right Aging



Most older adults do not consume enough key nutrients to stay healthy. The best way to get the nutrients our bodies need is through the foods that we eat, and that's why it's important to choose foods that are nutrient-dense or rich in protein, fibre, vitamins and minerals.

“As you age, your body changes, and so do the nutrient requirements you need to stay healthy,” says Professor Heather Keller, Schlegel Research Chair in Nutrition and Aging and leader of the Nutrition in Disguise (NiD) project. “With the Nutrition in Disguise project, we focus on innovative strategies to increase the nutrient content of various recipes.”

For a variety of reasons, many older adults don't get enough key nutrients in their diets to support their health and well-being. The NiD team creates nutrient-dense recipes by adding healthy ingredients to popular recipes, such as lentils in brownies. The result is a tasty product containing the nutrients that older adults are often lacking. Below are some nutrient-dense foods that can be added to recipes or enjoyed on their own.

Almonds

Add them sliced to salads, granola, trail mix, or as a topping for desserts; add them ground to sauces, bread, or as a topping for yogurt or cereal. They are a great source of **vitamin E** – a powerful antioxidant that is also important for the health of your brain and eyes. Other vitamin E-dense foods include sunflower seeds, peanut butter, wheat germ (or wheat germ oil) and avocado.

Dark chocolate

Need an excuse to have dark chocolate in your life? Dark chocolate (at least 70 per cent cocoa) is loaded with magnesium and iron. Magnesium is important for your muscles, keeps your heart beating daily and your immune system strong. Iron helps to preserve many vital functions in the body, including energy and focus, and carries oxygen to all of the body.

Wheat germ

There are countless ways to add wheat germ to your diet – in yogurt, oatmeal, meatballs or meatloaf, smoothies, muffins, granola, or toppings for parfaits. Wheat germ is a great source of omega-3, an essential nutrient for immune function, and for bone, muscle, and heart health. Omega-3 has been shown to help prevent heart disease and stroke, and may play protective roles in cancer and other conditions. Wheat germ is also loaded with **fibre** and **vitamin E**.

Flax seeds

Similar to wheat germ, these seeds can easily be added to baked goods such as muffins, breads or loaves; or as a topping on yogurt, salads or cereal. Flax seeds contain a lot of **fibre** – a nutrient crucial for our digestive health and regular bowel movements. Fibre also helps us feel fuller for longer and can improve cholesterol and blood sugar levels. **Omega-3** is also found in flax seeds.



Lentils and beans

Salads, rice dishes, chili, tacos, pureed to make a dip are some of our favourite ways to add lentils and beans into meals. They are rich in **protein**, **fibre** and **iron**. Protein intake in older adults is often inadequate to keep and build new muscle. Protein is crucial to maintain muscle mass and strength, brain health, helps repair your body after an injury, and much more.

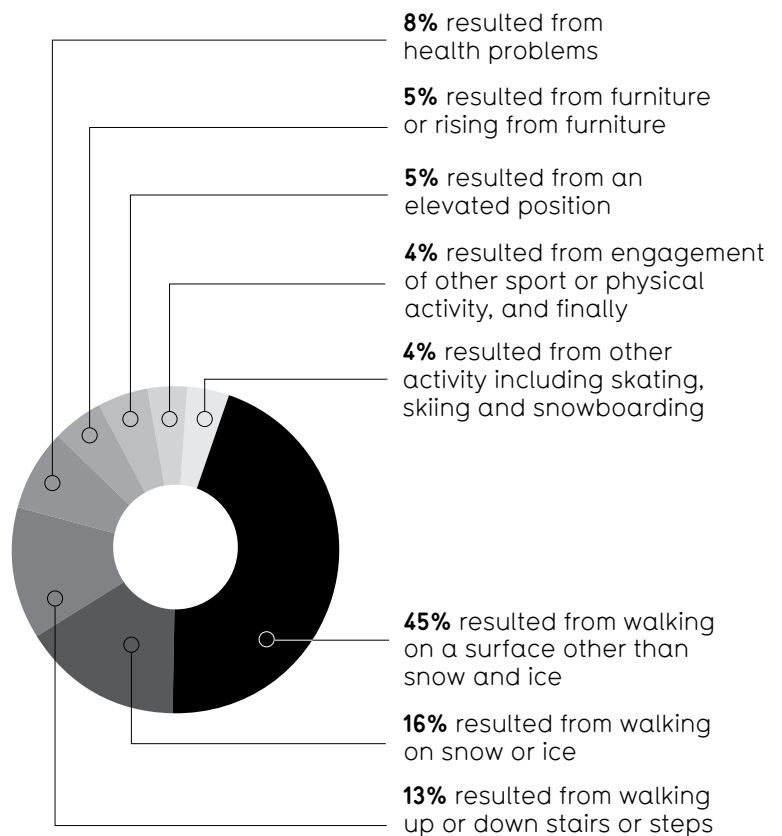
Eating a nutrient-dense diet helps older adults stay healthy and independent. For healthy aging recipes developed by the RIA research team, please visit the-ria.ca/resources/nid.

The Nutrition in Disguise resources are made available through the Ontario Centres for Learning, Research and Innovation in Long-Term Care at the Schlegel-UW Research Institute for Aging (RIA). These resources are based on research completed by the RIA, the University of Waterloo and the University of Guelph, in partnership with Schlegel Villages. This research was made possible with the generosity of George Weston Limited and Loblaw Companies Limited. To learn more, please visit clri-ltc.ca/nutrition.

Activities Associated with Falls

FROM PUBLIC HEALTH AGENCY OF CANADA

Falls remain the leading cause of injury-related hospitalizations among Canadian seniors, and between 20% and 30% of seniors fall each year. Simple walking is the primary cause of a fall, which is not surprising when you consider how much walking you do every day. In fact, more than two-thirds of falls are associated with the simple act of walking and less than 10 per cent of falls result from participation in sports or outdoor



Data for fall-related injury among Canadians 65 years of age and over in 2009/2010, taken from *Seniors' Falls in Canada: Second Report*, published by Public Health Agency of Canada

Safeguarding your Financial and Personal Security

BY BOB HICKS

You have probably spent more time on the Internet since the start of the pandemic. Here are some suggestions that helped me over the years, some of which I learned from IT security experts.

Your phone and your computer are sources of potential security breaches. Let's look at both.



Watch out for these phone scams

- › someone claims to work for Canada Revenue Agency who asks for your banking and personal information
- › someone says your computer has a virus – these are phishing phone calls
- › someone threatens you in any way
- › someone offers you something for free. you have heard the saying “if it is too good to be true, then it isn’t true”
- › someone says they are from Visa, Mastercard or another credit card company and says there is a suspicious transaction on your card

In addition, if you do not recognize the number calling, don’t answer.

Internet safety

- › **Use safe passwords.** Passwords should contain at least eight characters, upper and lower case, a number, and a symbol such as \$, # or !. You should not use the same password for every website. Never share your passwords.
 - › **Use multi-factor authentication** for online banking, making a purchase, or providing personal information to government websites. The extra protection of multi-factor authentication can consist of security questions or a text to your mobile phone with a confirmation number.
 - › **Be alert for phishing emails.** These are emails that try to get your personal information. Phishing emails often include bad grammar and spelling. The following are examples of phishing emails:
 - › *a message that pressures you to do something in a hurry, for example, your grandson is in jail and needs money, or someone wants to give you money but just needs your banking information*
 - › *a message containing links or attachments from senders you don’t know*
 - › *a request for personal or financial information, for example, your credit card info*
 - › *messages from people you don’t know, or suspicious emails even from people you do know. Don’t reply. Hover your mouse over the sender’s name to verify that the sender’s email address is legitimate*
 - › **Don’t download programs from sites you don’t know.** Internet criminals can appear professional and pleasant. They may try to get you to download files that will infect your computer. The file may say your computer has a virus and that running a program will remove the virus. Downloading the file could lock you out of your computer and you will have to pay to have it unlocked.
 - › **Make sure the websites you visit are secure.** Look for a web address that starts with https:// not just http.
 - › **Ensure your modem or router is password-protected.** Be wary of computers in public areas, such as in a coffee shop or hotel lobby.
 - › **Back up your most important files.** Save your files on a memory stick or cloud-based application.
 - › **Buy a new computer if yours is more than five years old.** Newer computers (such as a Chromebook or iPad) are easy to use, and security updates are installed automatically.
- Yes, it may seem overwhelming to remember all this – but you don’t have to do it alone. Enlist a family member or close friend if you need help with the Internet. It is best to have someone show you how to do online purchases, online banking, use social media, and do video conferencing. You don’t need to do this all at once; a little at a time will keep you more secure. You will be amazed at how much you can learn in a short time. ♥

Top Tax Tips for Retirees



BY BEE LEE



Sharing Canada Pension Plan Benefits

- › spouses can elect to share their CPP benefit payments to split income reporting
- › spouses must apply to Services Canada to share CPP payments; CPP income cannot be split between spouses after it has been paid. Both spouses must be at least 60 years old

Pension Income Splitting

- › couples can split up to 50% of eligible pension income
- › pension income is determined by the income type and the age of the pension recipient. A pensioner can split up to 50 per cent of RRIF or annuity income if they are 65 or older
- › pensioners under 65 can split employer pension income (RPP) with their spouse. Eligibility for pension income splitting is determined by the age of the pensioner, not the spouse

Pension Income Amount (Credit)

- › the federal pension credit provides a 15 per cent tax credit on eligible pension income up to \$2,000
- › the provinces and territories provide similar credits on maximum amounts ranging from \$1,000 to \$2,351. Credit applies to the same types of income and ages that are eligible for pension income splitting
- › if you are 65 or older and you do not have any pension income, consider creating pension income to take advantage of the credit by converting part of your RRSP to a RRIF to generate \$2,000 of income per year until RRIF minimums begin



Home Accessibility Tax Credit (HATC)

- › seniors 65 or older can claim a federal tax credit for home renovations to make the principal residence more accessible or safe
- › individuals under 65 who are eligible for the disability tax credit are also eligible to claim the credit, or their supporting caregivers can claim it. Taxpayers can claim up to \$10,000 in renovation expenses to obtain a maximum federal tax credit of \$1,500
- › British Columbia, Saskatchewan, and New Brunswick offer additional provincial tax credits for home renovations of a similar nature

Early RRSP Conversion

- › retirees do not have to wait until age 71 to convert their RRSP to a RRIF
- › consider early conversion to a RRIF if:
 - › *your RRSP value is quite large and the annual RRIF minimums at age 71 will put you into a higher tax bracket or cause your OAS to be clawed back*
 - › *you have retired early and need the funds to sustain your lifestyle*
 - › *you have low or no other income*
 - › *you are 65 or older and can take advantage of the \$2,000 pension income amount*
- › OAS starts to be clawed back when net income exceeds \$79,845 (for the 2021 tax year)
- › OAS claw backs are like an extra 15 per cent tax on income exceeding the threshold.
- › work with a financial advisor to determine if there is an overall advantage to converting your RRSP before age 71

Last RRSP Contribution

- › individuals must convert an RRSP to a RRIF (or annuity) before the end of the year they turn 71
- › if still working at age 71, you cannot contribute to an RRSP in the following year even though you have earned RRSP contribution room. Instead, make one last RRSP contribution in December before converting to a RRIF. If this contribution is an over contribution, it will be subject to the 1 per cent penalty for the month of December. Alternatively, if your spouse is under 71, you can contribute to his or her spousal RRSP no matter your age as long as you have RRSP contribution room. ♥

BEE LEE IS A FINANCIAL ADVISOR WITH RAYMOND JAMES. IF YOU HAVE QUESTIONS OR WANT MORE INFORMATION, SHE CAN BE CONTACTED AT bee.lee@raymondjames.ca OR 519-883-6062. VISIT HER WEBSITE

www.blprivatewealth.ca



Questions to Consider When “Right-Sizing”

BY KRISTA JONKER



It's no secret that the real estate market is hot these days, and it doesn't look like it will be cooling off any time soon. Whether you're looking to down-size, up-size, or find the right size, here are five questions to consider if you're planning to “right-size.”

1. Where will I go?

Start by deciding on location. This is one of the hardest decisions you'll face, and it's typically the most important one.

Due to our current market, the hardest task in almost every region of Ontario is to secure a property. This is true for both purchasers and renters.

Confidently deciding where you want to move will enable you to answer the following questions with more certainty. Your preferred location will impact what you can afford, what is available, what your timeline may be, and more.

2. Is there a financial reason for me to move?

Since sellers outnumber buyers right now, many houses are selling for more than their asking price. If you're considering downsizing or looking to move to a more secluded area, your home will likely be a hot commodity.

You may find it helpful to better understand what your home is worth so you can make an informed decision about finances. You may also want to consider what you will do with the money from the sale of your home. Will you need it to live on, or will you invest part of or all the money?

It's also possible that you're currently renting a home but have the finances to purchase. You may want to consider how buying a home will help you grow your assets.

3. Is there a functional reason for me to move?

Functional reasons that may influence your decision include things like your current house is too large, it has too many stairs, your property maintenance is unmanageable, and more.

If certain aspects of your home overwhelm you, then it may be time to consider your options.

4. How much time do I have before it only makes sense to move?

Spend time deciding how your current property suits your needs. Will it suit your needs in the near future? In the next year? In five years? Ten?

If your home will work well for your needs for the next ten years, then you're in a great situation. If it will fit your needs for the next five years, then you might want to consider updating your home not only for your benefit, but also for future buyers.

If your home is going to suit your needs for only another year, then perhaps it's time to seriously consider a move. ♥



Krista Jonker is a University of Waterloo Renison graduate with a BA in Social Development Studies and Diploma in Social Work ('96), an experienced real estate agent in the Kitchener/Waterloo area with Royal LePage Wolle Realty, Krista can be reached at krista@kristajonker.com; or at Royal LePage Wolle Realty, 519-747-2040.

www.kristajonker.com

Canada's Most Liveable Cities

Some UWaterloo retirees grew up in Waterloo Region. Others came here to attend university. All of us were attracted by employment at the University. And all of us have reflected on what it's like to live here, why we've stayed here – some, for decades. It wasn't just the work; Waterloo Region is a good place to live.

But what makes a city or town a good place to live? Re/Max has attempted to define liveable cities, considering criteria such as affordability, proximity to public transit, access to green spaces, proximity to health or medical services, among others.

Consider not only the cities listed below, but also those not listed.

1. Vancouver
2. Chilliwack
3. Victoria
4. Kelowna
5. Calgary
6. Edmonton
7. Saskatoon
8. Winnipeg
9. Halifax
10. St. John's
11. Charlottetown
12. Kitchener
13. Waterloo

Adapted from *Exploring Canada's Neighbourhoods: 2020 Liveability Report*, published by Re/Max ♥



Wonderful Things to Discover about Paris



BY JUDI JEWINSKI

Now that my husband Ed and I are retired, we spend our winters and summers in Paris for one obvious reason – the climate! From January to April, temperatures are springlike (5 to 15+ degrees), and July to October is endless summer without mosquitoes or humidity. As soon as the thermometer is above 22 degrees, we can keep our screenless windows wide open to enjoy the fresh air.

When we first came to Paris in 1990 (to spend a sabbatical reading Beckett manuscripts), we found rent so expensive we resolved to buy when the time was right. That time was 1998 (the year France first won the FIFA world cup), so we have now had 24 years to discover the advantages of residing in the City of Light without being tourists. In case you'd like to visit, here are some of our favourite discoveries.

- › **So much more summertime daylight!** Because France is in the German time zone and follows daylight savings time, Paris doesn't get dark until quite late. The Bastille Day fireworks don't start until 11:00 p.m., and 8:00 p.m. is perfect for a picnic in a park.
- › **Efficient and ecological transit for all.** For the equivalent of \$2.45 a ticket, you can get across Paris quickly. You can find a bus stop, tramway stop or subway stop within a five-minute walk in any direction. There is never a need for a car. Best of all, if you're a senior, people will offer you their seat on the subways.

- › **History, architecture, art, music everywhere you look.** In addition to more than 130 museums, 140 theatres, 5 UNESCO world heritage sites, and countless concert venues, Wikipedia lists 1,810 national heritage sites in Paris alone. And my favourite museum, the Carnavalet, houses two 10,000-year-old dugout canoes from the earliest civilizations among relics of the French revolution and the Napoleonic empires. They also offer free admission.
- › **The greenest city in Europe.** Paris is home to more than 420 green spaces. According to the Visitors Bureau, almost 25 per cent of Paris is parks and gardens. Spring is breathtaking in this beautiful city, beginning in early February with the first fruit trees in flower. There are also bike paths from one end of the city to the other, making it easy to get from park to park.
- › **More than 80 fresh food markets.** Every *quartier* has especially wide sidewalks and squares that are taken over two or three days a week by regular markets featuring the freshest fruits, flowers, vegetables, meats, cheeses, ethnic foods, and fish. It is a matter of pride for the vendors to present these in attractive displays. Best of all, if you shop near closing time at 1:00 p.m., you can find incredible bargains (for example a kilo of green peppers for \$4). Four or five times a year these market spaces are taken over by antique dealers, whose wares can be centuries old.
- › **Convenient shops and services.** Not only do we have a thrice-weekly market within a five-minute walk, but we also have five bakeries, five butcher shops, eight green grocers, two cheese shops, three wine shops, seven hairdressers, three pharmacies, ten real estate agents, and countless ATMs. We buy our food fresh

each day – and for astoundingly reasonable prices, sometimes half what we pay in Canada. We pay less for grapefruit from Florida than we do in Toronto!

- › **Affordable internet, telephone, and TV.** Canadians are used to paying hundreds of dollars a month for these services, but here a package including cable, landline, Wi-Fi, and two cellphones costs less than \$90 a month, taxes included.
- › **A gourmet's paradise.** All this focus on markets and food shops confirms that Paris is a perfect place for those who like to eat. The city is well known for its over 44,000 restaurants and cafés, but it is delightful to discover how reasonable prices really are. Two can easily enjoy a delicious three-course meal with wine for under \$100. And what food! After more than 30 years of eating out, we have had only two so-so meals (and they were in tourist traps).
- › **TVA included.** The thing I like best about shopping and dining in Paris is that the price you see is the price you pay. France includes its goods and services taxes in the listed price, unlike Canada, so if something costs 10 euros, you don't end up paying 11 euros and change for the item. This is even more important in cafés/restaurants, where both tax and tip are included.

When we return to Canada after three months in Paris, our daughters have to remind us to stop comparing prices, advantages, specialties, cuts of meat, etc. Luckily, we have discovered the Danforth and the St. Lawrence Market so we can buy fresh fish and cheeses, but there is no denying the fact that it is cheaper to live – without a car – in Paris, our second home. ♥

Judi Jewinski began her teaching career as a sessional ESL instructor at Renison University College in 1977. She graduated in 1975 with her BA and in 1977 with an MA. Judi served as director of Renison's English Language Institute from 1994 to 2008. She was seconded to the University as Special Advisor to the Provost for English Language Competency 2013-2015. Judi retired from Renison University College in 2017 as Administrative Dean, ending nearly 50 years on campus and 45 years in the classroom. She was named an Honorary Member of the University in 2019.

Five Perplexing Problems for Theoretical Physicists



Adapted from the article “Unsolved Problems in Physics According to Lee Smolin,” written by Andrew Zimmerman Jones and edited by Anne Marie Helmenstine. Lee Smolin is a faculty member at the Perimeter Institute for Theoretical Physics.

1. **The problem of quantum gravity.** How can the two pillars of modern physics – general relativity and quantum theory – be reconciled into a single theory that can claim to be the complete theory of nature?
2. **The foundational problems of quantum mechanics:** Resolve the problems in the foundations of quantum mechanics, either by making sense of the theory as it stands or by inventing a new theory that better explains phenomena.
3. **The unification of particles and forces:** Can we determine whether or not the various particles and forces can be unified in a theory that explains them all as manifestations of a single, fundamental reality?
4. **The tuning problem:** Can we explain how the values of the free constants in the standard model of particle physics seem set in just such a way to allow for the existence of life?
5. **The problem of cosmological mysteries:** What is the universe truly made of? The majority of matter in the universe is of a type currently unknown and invisible to us. And the accelerating expansion of the universe is driven by a yet-unexplained force called dark energy. Deciphering these mysteries will help us understand the origins, structure, and fate of the universe. ♥



Perimeter Institute was founded by Mike Lazaridis, DEng 2000, a widely recognized global innovator and community supporter who revolutionized the smartphone industry with BlackBerry. In 1999, Lazaridis donated \$100 million – one third of his personal wealth – to establish the Perimeter Institute as a world-leading centre for theoretical physics research, training, and educational outreach.

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LECTURES AND MORE, VISIT

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100 things we've lost to the internet

In her book *100 Things We've Lost to the Internet*, Pamela Paul, editor of The New York Times Book Review, reminds readers of the pre-Internet age, offering insights into both the profound and the seemingly trivial things we've lost – or have been transformed. Here are a few of our favourite examples:

1. The office (remember the world before Zoom and Microsoft Teams?)
2. Libraries
3. Newspapers
4. The phone in the kitchen
5. The cinema and movie rental shops
6. Blind dates
7. Maps
8. Punctuation
9. Civility
10. Postcards
11. Hand-written letters
12. Cursive writing
13. Bad photos
14. The Rolodex
15. Privacy

100 Things We've Lost to the Internet is available at your favourite bookstore. ♥



The Best Scotches?

BY RON CHAMPION

No. I won't attempt to identify the five best Scotches; I won't even try to list my five favourite Scotches. The truth is, I haven't sampled a Scotch I didn't enjoy. And besides, Scotland has more than 130 distilleries, each producing various bottlings. There's a world of whisky to explore. What I will recommend are five whiskies that won't bust the bank, are widely available, and count among my regular drams.

1. Bowmore

I'll admit that Bowmore's 15-year-old is one of my favourites. The Bowmore distillery is on Islay (eye-luh), an island famous – or infamous, depending on your palate – for its intense, smoky whiskies such as Lagavulin and Laphroaig. I like Bowmore for its balance of peat (source of the smoke) and sweetness (from time spent in sherry casks). Bottlings of other ages are available; they're all good.



2. Famous Grouse

A blended whisky, and Scotland's favourite for more than 40 years. Blended whiskies are comprised of single malt whisky (that is, malt whisky from a single distillery) and grain whisky (essentially near-flavourless alcohol). Famous Grouse includes whiskies from Highland Park, Macallan, and Glenturret. (You may recall reading about Glenturret's feline mouser, Towser, in the Guinness Book of Records, credited with dispatching almost 30,000 mice over a quarter century at her post.) Sometimes you want a Tim's and not a Starbucks; sometimes I reach for Famous Grouse instead of one of my more ... interesting whiskies.

3. The Macallan

A very popular single malt you'll find in any respectable bar, The Macallan is a Highland whisky, smooth with a hint of smoke and sherried sweetness. Bottlings of various ages are available; the 18-year-old is worth the price. Delicious.

4. Highland Park

Hailing from Orkney, Highland Park is Scotland's most northerly distillery. In addition to that geographic trivia, the whisky has been described as perhaps Scotland's most well-rounded whisky, with a delightful balance of smoke and sweetness.

5. Amrut

Amrut is a single malt, but not Scotch since it hails from India. Amrut Fusion is on the peaty/smoky side but a lovely dram. Good single malts are produced in countries other than Scotland, including Canada, Japan, France, Taiwan, Wales, and Belgium. Japanese single malts are highly regarded. ♥

Ron has made three pilgrimages to Scotland with golfing buddies, but he agrees with Winston Churchill that golf is a good walk spoiled. If you'd like other recommendations or wish to share your passion for the water of life, you can contact Ron at rchampion@uwaterloo.ca





Noteworthy Hikes

BY STEWART FORREST

People often ask what the best hikes are. There are numerous great hikes across the world, but these remain inaccessible for many because of their distance, associated travel costs, physical difficulty, and the time required to complete them. That's why I prefer to talk about my favourite hikes that are local or within a reasonable drive of Kitchener/Waterloo. Here are five worth exploring.

Beaver Valley. This section of the Bruce Trail is spectacular in any season. I usually walk a circular route, but the hike can be broken down into three shorter hikes. The forest opens up in a few places, providing panoramic views of the valley and some upland meadows with bobolinks in the nesting season. This trail also features two very nice waterfalls: Hogs Falls to the south (which is a great place to start your hike) and Eugenia Falls, 6 km away, which has panoramic views and a good lunch area. The west side of the valley is very rough, and a good one to access if you're looking for a workout hike. I have done this loop hike in both directions and see new things every time.



Mono Cliffs Provincial Park. The park hosts a section of the Bruce Trail and has an interesting rock outlier east of the main escarpment. The rock formed a glacial spillway similar to those at Kelso and Rattlesnake Point. The park offers many side trails, and the maple canopy on the McCarston's Lake side trail is glorious in the fall.

Hockley Valley Provincial Nature Reserve. Another great hike in Dufferin County close to Orangeville, which features convenient parking in a new lot on Hockley Valley Road. The terrain is hilly where the trails run between a series of ridges with the headwaters of the Nottawasaga River. Several side trails branching from the main Bruce Trail allow you to vary the length and direction of the hike to suit your level of fitness and time available. Look for a large maple canopy that opens up to an upland meadow and a couple of ponds.



Two of my favourite hikes are closer to home.

The **Woolwich Dam and Reservoir trail** is a 7.5 km loop formed by the dam on Canagagigue Creek. You can walk through a sugar bush, pine reforestation area and the edges of farm fields. The trail is not maintained in the winter, but enough people walk the trail that it's usually passable a day or two after a snow storm.

Mill Run Trail. This trail starts in the Hespeler section of Cambridge, on the west bank of the Speed River. The trail follows the river, which remains partially ice free all winter due to the strong current. The trail goes all the way to Riverside Park in Preston. There are lots of small side trails where you can see waterfowl or occasionally turkeys or deer. The only negative for this trail is that it passes under the 401, a safe but very noisy part of the trail. ♥



Stewart Forrest retired in 2018 after 13 years with Plant Operations, Control Group. Stewart is an avid hiker and a member of the UWRA board.

The Top 10 Best Canadian Films of All Time

*Roughly every ten years since 1984, the **Toronto International Film Festival** has published its list of the ten best Canadian films of all time.*



1. **Atanarjuat: The Fast Runner, Zacharias Kunuk (2001)**

When a malevolent Inuit spirit is summoned to cause strife and mischief in a small community, the lives of two brothers – Amaqjuaq (the Strong One) and Atanarjuat (the Fast Runner) – are irrevocably disrupted. Years later, a bitter rivalry and love triangle all culminate in the vicious murder of Amaqjuaq that sends Atanarjuat fleeing for his life, left to die at the hands of the unforgiving cold.

2. **Mon oncle Antoine, Claude Jutra (1971)**

In this sweeping portrait of 1940s village life, Claude Jutra captures the atmosphere of a small mining town's general store on a snowy Christmas eve. The film illustrates the way a young boy sees the world and those closest to him – first through the eyes of a teenager, and later, as events change him, through the eyes of an adult.

3. **The Sweet Hereafter, Atom Egoyan (1997)**

Atom Egoyan earned a double Oscar nomination for directing and writing the adaptation of Russell Bank's novel of the same name about the aftermath of a tragic bus crash that kills the majority of the children in a small BC town.

4. **Jesus of Montreal, Denys Arcand (1989)**

Denys Arcand's films are no stranger to the best Foreign Language category at the Oscars. Canada's second Foreign Language Oscar nominated film, *Jesus of Montreal*, is about an odd-ball group of actors who put on an unorthodox interpretation of the Passion Play, only to find that their personal lives begin to mirror the Passion itself.



5. Léolo, Jean-Claude Lauzon (1992)

Jean-Claude Lauzon's fiction film centers around Leo Lauzon, a young boy from Montreal with a huge imagination and a completely dysfunctional family. While navigating the ups and downs of puberty and trying to make sense of his life, Leo constructs an imaginary world for himself where he's actually the son of an Italian peasant named Leolo Lozone.

6. Goin' Down the Road, Don Shebib (1970)

Best friends Pete and Joey decide to pack up their lives in Cape Breton and seek out a better life in Toronto in Don Shebib's 1970s ode to the follies of youth. Despite a series of odd-jobs that never quite amount to anything more lucrative than what they had in Nova Scotia, Pete remains adamant that the big city life is their ticket out.

7. Dead Ringers, David Cronenberg (1988)

Canadian cult director David Cronenberg's horror/thriller revolves around the twisted lives of twin brothers Beverly and Elliot Mantle (Jeremy Irons). When Beverly falls in love with Claire (Geneviève Bujold), Elliot begins a devastating game to tear them apart.

8. C.R.A.Z.Y., Jean-Marc Vallée (2005)

Caught between his budding homosexuality and his strict Canadian-Catholic upbringing, teenager Zachary Beaulieu finds himself at odds with his parents and siblings. The film is an ode to the vibrancy of the 1970s and the quest for acceptance between a father and his son.

9. My Winnipeg, Guy Maddin (2007)

Guy Maddin's semi-autobiographical docu-fiction blends fact and fantasy into a cacophony of sound and images in a way only Guy Maddin films can. My Winnipeg focuses on a man born and raised in Winnipeg who tries to escape, but has no idea what's kept him there in the first place.

10. Stories We Tell, Sarah Polley (2012)

The most recent addition to the list is Sarah Polley's genre-twisting, playful investigation of her own life and the elusive truth buried within the contradictions of a family of storytellers. Polley turns the camera on her family and friends and skillfully unfolds a tangled secret kept hidden from her for the majority of her adult life. ♥

Adapted from blog.nfb.ca. For more information about these and other films, visit the National Film Board's website. Films on the NFB site can be streamed free of charge.



Things I've Learned During the Pandemic

BY BOB HICKS

From making sourdough bread to mastering Wordle, didn't we all pick up a hobby or two in the past couple of years? Here is a short list of what I learned more about ...

- › **Online banking.** Now all my banking is done online, including e-transfers, cheque deposits, and bill payments. It's so convenient to take a photo of a cheque and then deposit it by phone.
- › **Using Google Pay on my phone.** When I make a purchase at a store, for example, I just hover my phone over the payment reader until a blue check mark appears. I don't even have to touch the payment machine. I also use Google Pay for online purchases.
- › **Virtual meeting software.** I now use Google Meet and Zoom to attend meetings and chat with friends.
- › **Going online to order from restaurants.** Restaurants have improved their websites to make ordering and delivery easy.
- › **Buying everything online.** This includes items from local shops, alcohol, water softener salt, BBQ propane tank refills, and much more.
- › **Fixing things on my own using YouTube.** Seems there's a video for everything.
- › **Alternative fitness options.** Not as much as I should, mind you.
- › **Streaming services on TV.** There are lots of them, each offering its own shows. I have particularly enjoyed shows like Ozark, Outlander and Yellowstone. I also learned not to stay up until the wee hours watching these shows.
- › **How much I miss things I used to take for granted.** I miss Drayton Theatre, going to restaurants and pubs, and much more. ♥

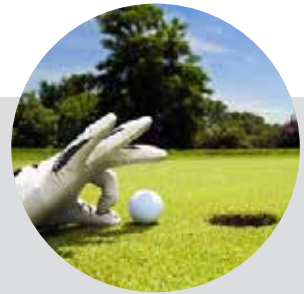
Bob Hicks is a University of Waterloo alumnus, retiree, UWRA Board member, and WATtimes co-editor.

Pension and Benefits Update – Did You Know?

BY DAVID TAYLOR

Five fascinating facts about your University pension:

1. The value of the University of Waterloo pension fund is about \$2.3 billion, greatly exceeding the University’s annual operating budget.
2. If you are curious about pension funding, asking questions may be easy but the answers may be complicated. An answer may be based on the information the Pension and Benefits Committee sees every three months; valuations that are based on four different sets of assumptions, producing quite different “per-cent funded” results. You could also find yourself in a debate about which set accurately describes the state of the pension plan.
3. Extended Health and Dental is very complicated. The Pension and Benefits Committee recommended a new carrier, Green Shield Canada, for Extended Health and Dental in October 2021, with an implementation date of January 1, 2023. Configuring (and checking) such a benefits system takes immense time and effort.
4. The University of Waterloo provides the same Pension and Benefit plans for all employees. That isn’t the case at all universities, some of which have different plans for different employee groups.
5. University of Waterloo retirees seem to be long-lived. The pension-plan assumptions include a model for death rate of retirees. Most years, fewer retirees die than predicted. That isn’t great for the funding status of the pension plan, but otherwise seems to be a very good thing. ♥



UWRA/ UWSA Golf Tournament

Thursday July 14, 2022 Grand Valley Golf and Country Club, Cambridge

Retirees, family and friends are invited to this joint UWRA/UWSA golf tournament! Register as a party of one or a team of up to four players.

Play will be in a “Best Ball Tournament” format that allows all levels of golf ability to play together. “Best Ball” is an excellent way for the “golf-curious” to get out and see what it’s all about.

End the day with a dinner that brings everyone together for food, fun, and friendship. ♥

SPACE IS LIMITED, SO REGISTER EARLY. FOR MORE INFORMATION, GOOGLE “UWRA GOLF” OR VISIT

<https://uwaterloo.ca/retirees-association/events/uwra-uwsa-golf-social>

UWRA Member Profiles



David Taylor

My first contact with the University of Waterloo was when I wrote the Junior Math Contest in 1968. I then attended the JMC Seminar that same year. MC was brand new, and I got to experience, briefly, the academic environment at

Waterloo. I also attended my first performance at the Stratford Festival, *A Midsummer Night's Dream*.

Undoubtedly influenced by that experience, following my BSc at the University of Saskatchewan, I entered graduate school at Waterloo in 1973. Fun fact: One of the other students who began graduate studies in Computer Science that year was David Cheriton. You may have heard of him.

When I completed graduate school, I wanted to go into industry rather than academia, and I interviewed at Bell-Northern Research. BNR was the research and development arm of Bell Canada and Northern Electric. It later became part of Nortel (and you know what happened to Nortel). A group with the snappy name Reliability Engineering II wanted to hire me and had the required budget, but a corporate-wide hiring freeze intervened. I was offered a one-year faculty position at the University so that I could wait out the hiring freeze; 38 years later, I retired. BNR did eventually call me back, but I had decided academia was where I belonged. I occasionally wonder how different my life would have been if that hiring freeze hadn't happened.

In pursuing my research activity, I very much appreciated the University's intellectual-property policy, and that value was attached to working with industry. I worked extensively with IBM, leading to a patent, with the application managed by IBM and the patent included in an IBM software product

developed in our research group. At many other universities I would have had to expend far more effort dealing with bureaucracy regarding the relationship with IBM.

I served on an overly large number of committees and similar bodies. I was a member of Senate for three years and a member of the Board of Governors for two years, serving for one year on the Executive of each.

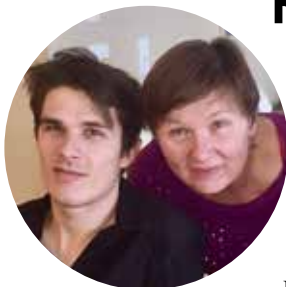
Apparently if you don't make a mess of things, serving on committees can lead to other things. I became Associate Chair (Undergraduate Studies) in Computer Science the same day my promotion to Associate Professor took effect. I was appointed Associate Dean (Undergraduate Studies) in Mathematics in the cascade of administrative changes caused by Jim Kalbfleisch's retirement on January 1, 2001. While Associate Dean, I really enjoyed the contact I had with my counterparts in the other Faculties. Two of the things that were much less enjoyable: student academic discipline (cheating, plagiarism, etc.) and trying to assist students whose dire personal circumstances interfered with their studies. Fun fact: At the end of the JMC seminar, I completed an evaluation form. I never expected to see it again, but about 35 years later, during my term as Associate Dean, it was returned to me.

After a brief respite, I was convinced to accept the role of Director of the David R. Cheriton School of Computer Science, for four years. That involved a different set of stresses, but also eventually some sense of accomplishment that I left the School in a better position at the end of my term than at the

beginning. Managing a huge academic department (CS is the second-largest academic unit on campus, after Electrical and Computer Engineering) is inherently difficult. On one occasion, at a meeting with potential donors, Development made the mistake of seating Manoj Sachdev (chair of E&CE) and me next to each other. Unfortunately, we were rather inclined to talk to each other about the problems of running huge departments.

Not long after my term as Director ended, I retired. In retirement I have found more time for volunteer activities. In addition to activity at my local church, I serve on the Board of Canadian Baptists of Ontario and Quebec, and the Board of the Grand Philharmonic Choir, where I am the treasurer (budgeting for a performing-arts organization in the midst of a pandemic).

David Taylor retired on New Year's day, 2015. Like Rose Vogt, he is a new member of the UWRA Board. David serves as the UWRA's representative on the University's Pension and Benefits Committee.



Rose Vogt

A PASSION TO SERVE

I moved to Waterloo in the fall of 1977 to begin my studies in the Faculty of Environment. I was fairly active as a student, taking part in the Environmental Studies Student Association, and hanging out in the ES Coffee Shop. Always a bit adventurous, in my third year I joined a group of colleagues who decided that parachuting would be fun. It was great fun – until I had a hard landing and hurt my back. I was unable to walk for about eight weeks, and after several surgeries I had the use of only one leg while the other was healing. All this ended my full-time studies that year. I had a lot of support from the faculty and staff during that time. I did manage to finish my degree and graduate in 1984. Perhaps it was this experience that ignited my passion in serving others.

I started working for the Federation of Students in the fall of 1984 and worked for FEDS until December 1996. I then left the University for about 16 months. I operated my own business, delivering RV trailers from manufacturers to dealers. It was a great way to see the country, as my travels included deliveries from British Columbia to Newfoundland and through much of the USA.

In 1998 I was asked to consider a position with the Graduate Student Association and was hired in May to focus on Graduate House operations and assist the student leadership with administration. It was a very rewarding job. Every year we met our goals. After several years, the GSA was able to hire more students, supervisors, and assistants to focus on customer service. This freed me to focus on GSA governance and support of the growing graduate student population. I worked with many caring people to help graduate students and graduate student leaders be successful, including those in the Graduate Studies and Postdoctoral Affairs Office, University administration, deans, administrative officers, the Safety Office, Human Resources, Health Services, and many others across campus.

In 2018-2019, I was honoured to serve as the Staff Association President. I worked to represent staff on several University committees, welcomed newly hired staff, supported staff facing various issues, lobbied local and provincial governments, reviewed governance structure, and organized social events. I was proud to be part of the UWSA team of great people who tirelessly work and volunteer to serve their colleagues.

I retired on November 1, 2019, just months before the challenges of the COVID-19 pandemic. UWRA Past President Sue Fraser invited me to join the UWRA Board. I feel that my experiences with the GSA and the UWSA and serving on their Boards made the transition to the UWRA Board a good fit. I plan to serve retirees with the same passion and energy that have been a part of my life for so many years, and which have brought me to this next stage of life.

Rose Vogt joined the UWRA Board in May 2021. She represents the UWRA on the Faculty, Staff and Retirees (FSR) Giving Program Committee and liaises with the recipients of the UWRA Scholarship and Bursary Fund. ♥

BECOME A NEW UWRA MEMBER



Why Join the UWRA?

We asked six UWRA members why they thought this was a club you'd want to be a part of. Read on to find out about the multiple rewards!

Bob Hicks

As I approached retirement in 2017, Alan George and Jim Marshall asked if I would be interested in joining the UWRA. To be honest, I had never heard of the UWRA. When I retired, I had spent 44 years on campus: five years as a student, and 39 years as a staff member. As retirement approached, I remember thinking that it would seem very strange to no longer have anything to do with the university. The UWRA has kept me connected and provides opportunities to socialize with other retirees, including some of my former professors. Being on the UWRA Board has also provided the opportunity to talk to some current faculty and staff. I drive by the university often while doing errands and sometimes walk around Ring Road for nostalgic reasons. It's nice to know I am still connected.

Sue Fraser

I retired in 2012 and was immediately contacted about joining the UWRA Board by Bob Norman (retired Dean of Applied Health Sciences). I had no hesitation keeping my affiliation with UWaterloo and immediately joined the UWRA. My previous involvement in the UWSA had given me the opportunity to interact with many people from across campus, including my now husband of 41 years, Ian Fraser. I continue to be involved with the Staff Association and am pleased to see some collaborative events between the UWSA and the UWRA, such as an annual weekend shopping trip to the US, an annual golf tournament, and the UWSA annual craft show. It will be nice to continue social events when COVID-19 restrictions are lifted. As a long-time member of the UWRA and a board member, it is wonderful to interact with retirees from the three groups across campus.

Peggy Day

I joined UWSA as a member of the social committee. I was looking for a way to continue my contribution to the University community. Friends and colleagues Sue Fraser, Jim Marshall and Bob Hicks all encouraged me to join UWRA and become a board member. I attended a few meetings and social events and decided that this was a good match for me. Through social events and WATtimes, I have seen a group of retirees working together to keep other retirees connected to the University in a positive way.

Pam Van Allen

I didn't want to lose my Waterloo connection when I retired. Once I did, it felt like a part of me was missing; after all, I had worked at the university most of my adult life (44 years full and six part time). A year after my retirement I was approached by Terry Weldon, then President of the UWRA. Terry, whom I met in my first role as "secretary" in Electrical Engineering, invited me to be the UWRA board secretary. During my UWaterloo tenure I wore many hats and taking minutes at meetings was my forte. I have enjoyed the reconnection over the past seven years and will miss my time on the Board when I leave, but there will be room for a fresh face and perhaps a more youthful approach. I encourage anyone interested to consider this position in future. It is far from onerous as far as expectations of time commitment and you will meet some wonderful, and perhaps new to you, retirees to boot.

Jim Frank

Joining the UWRA following my retirement from the Department of Kinesiology in October 2016 required little thought. I thoroughly enjoyed my career at UWaterloo as a professor and wanted to keep in touch with my UWaterloo family during retirement. My wife, Jackie, and I had developed many friendships and are long-time, proud supporters of UWaterloo as graduates, parents of graduates and donors. The UWRA has provided opportunities for us to meet with friends at social events, to remain informed of activities and to support the representation of retirees on several committees, including the Pension and Benefits Committee – all for the modest lifetime membership fee of \$130!

Ron Champion

One way or another, my affiliation with the University of Waterloo has lasted nearly 50 years. As a student, I took courses in five faculties. (In my youthful ignorance, maybe I figured that AHS was too far to walk.) As an employee, I spent most of my years at Renison and the Writing Centre, which gave me many rewarding opportunities to collaborate with great people in every faculty and even internationally. The University is fascinating in many ways, with so many interesting, energetic, creative people. "Look for interesting people doing interesting things" is my motto. I didn't want to lose my connection with the university in retirement, so I joined the UWRA. Joining the UWRA Board was just icing on the cake. ♥

Want to stay in touch?

SEND A SHORT MESSAGE TO
UWRA@UWATERLOO.CA SO WE
HAVE YOUR EMAIL ADDRESS!



We Remember

Reported by **Human Resources**, University of Waterloo, as of February 2022.

Remembering Those We've Lost

Retiree **MICHAEL J BEST**

Passed away November 10, 2021
Started July 1, 1971
Retired July 1, 2010
Survived by spouse Patricia

Retiree **JOHN ALEXANDER BAKER**

Passed away October 31, 2021
Started September 1, 1968
Retired May 1, 2002

Retiree **ANDREZJ KESIK**

Passed away February 22, 2022
Started July 1, 1970
Retired February 1, 1996
Survived by spouse Baerbel Rudel

Retiree **FARHAD MAVADDAT**

Passed away November 3, 2021
Started September 1, 1979

Retiree **MARLENE BRYAN**

Passed away October 6, 2021
Started November 19, 1962
Retired July 1, 1996

Retiree **LIVIU CANANAU**

Passed away November 21, 2021
Started August 1, 1978

Retiree **LINDA CARSON**

Passed away November 24, 2021
Started May 1, 2002

Retiree **ROBERT J SEXTON**

Passed away November 17, 2021
Started July 11, 2011
Survived by spouse Lisa

Retiree **ANDREW FRASER**

Passed away December 14, 2021
Survived by spouse Jean

Retiree **PETER GRARORE**

Passed away December 22, 2021
Started September 16, 1974
Retired March 1, 1994
Survived by spouse Elena

Retiree **FIRAS MANSOUR**

Passed away December 29, 2021
Started September 1, 1995
Retired N/A
Survived by spouse Melissa Finn

Retiree **JOHN PEZZACK**

Passed away December 31, 2021
Started May 1, 1977
Retired November 1, 2010
Survived by spouse Yvonne

Retiree **CORNELIA RANISAU**

Passed away December 23, 2021
Started October 3, 1988
Retired March 1, 1999

Retiree **C. BEVERLY TAYLOR**

Passed away December 6, 2021
Started February 7, 1972
Retired October 1, 1989

Retiree **GWEN TODD**

Passed Away February 11, 2022
Started January 3, 1966
Retired March 1, 1993

Retiree **GRACE SLOCOMBE**

Passed away February 21, 2022
Started January 27, 1970
Retired June 1, 1980

Retiree **BERNARD GARSIDE**

Passed away January 1, 2022
Spouse of Margaret Garside, retiree

Retiree **HILDA FLETCHER**

Passed away January 12, 2022
Predeceased by retiree and spouse Leonard Fletcher

Retiree **ERNEST HOLMES**

Passed away January 23, 2021
Started April 15, 1971
Retired April 1, 1989
Survived by spouse Judith

Retiree **VALENITE KEMPMANN**

Passed away January 7, 2022
Started September 18, 1972
Retired May 1, 1985

Retiree **WILLIAM DAVID TAYLOR**

Passed away January 24, 2022
Started August 1, 1981
Retired September 1, 2013
Survived by spouse Carol

Retiree **DIANE WOJNOWSKI**

Passed away January 15, 2022
Started January 15, 1990
Retired September 30, 2016

Retiree **SAMUEL YAGAR**

Passed away February 25, 2022
Started May 1, 1970
Retired September 1, 1996
Survived by spouse Caroline ♥

NEW RETIREES

Reported by **Human Resources**, University of Waterloo, as of February 2022.

NAME	POSITION	DEPARTMENT	HIRE	RETIRE
Audrey Sloboda	Manager, Grad Report & Mobility Program	GSPA - AVP Graduate Studies and Postdoctoral Affairs	24-Aug-81	01-Nov-21
Marilyn Malton	Renison Staff - Monthly	Renison University College	01-Jan-03	01-Nov-21
Yvonne Kingsbury	SEEPAC Office Assistant	School of Optometry and Vision Science	08-Sep-80	01-Nov-21
Dawn Durst	Food Services Assistant	Food Services	04-Feb-08	01-Nov-21
Kata Vukancic	Custodian I	Plant Operations	14-Jan-08	01-Nov-21
Andrew Miller	Mechanic I	Plant Operations	29-Apr-91	01-Nov-21
Louise Lippert	Food Services Assistant - RR	Food Services	12-Jul-06	01-Nov-21
Hamid Tizhoosh	Regular Faculty	Systems Design Engineering	01-Sep-01	01-Nov-21
Elizabeth Miller	Library Clerk	Dana Porter Library	03-Sep-74	01-Sep-21
John Michela	Regular Faculty	Psychology	01-Sep-89	01-Dec-21
Vern Paulsen	Regular Faculty	Pure Mathematics	01-Jul-15	01-Dec-21
Helia Raposo	Custodian I	Plant Operations	10-Nov-88	01-Dec-21
Ernesto Raposo	Custodian I	Plant Operations	24-Mar-03	01-Dec-21
Anna Soltes	Housekeeper	Campus Housing	21-Mar-96	01-Dec-21
Sek Ying David Or	Kitchen Porter	Food Services	17-Jul-05	01-Dec-21
Joe Allen	Information Systems Specialist	Information Systems and Technology	21-May-08	01-Dec-21
Keith Middleton	Student Advisor	Coop Educ & Career Action	09-Jul-96	01-Dec-21
William Henderson	Equipment Operator	Plant Operations - Grounds	01-Oct-87	01-Dec-21
Mary Schwartzentruber	On Leave		18-Feb-91	01-Dec-21
Helen Chmiel	Housekeeper	Campus Housing- Residence Hospitality Experience	07-Oct-98	01-Dec-21
Jerry Livingstone	Building Serviceperson 1 - painter	Plant Operations - Building	09-Apr-01	01-Dec-21
Rick Regier	Building Serviceperson 1- Carpenter	Plant Operations - Building	07-July-98	01-Dec-21
Nancy Chiang	Account Manager	CEE - Co-operative Education	2-Jan-90	1-Jan-22
Alice Kuzniar	Regular Faculty	Germanic and Slavic Studies	1-Jul-08	1-Jan-22
Carolyn Hansson	Regular Faculty	Mechanical and Mechatronics Engineering	1-Jan-96	1-Jan-22
Bryan Smale	Regular Faculty	Health - Recreation and Leisure Studies	1-Aug-85	1-Jan-22
Sandra Detzler	Preschool Teaching Assistant	Psychology	1-Dec-86	1-Jan-22
Connie Weber	Prospect Research Officer	Advancement Services	1-Sep-80	1-Jan-22
Christine Wagner	Procurement Specialist, Research	Procurement and Contract Services	1-May-11	1-Jan-22
Sherry Hartung	Administrative Coordinator	Arts Dean's Office	1-Jul-13	1-Jan-22
Jing Ouyang	Research Assistant	Health - Kinesiology and Health Sciences (KHS)	4-Nov-96	1-Jan-22
Gregory Frowd	Controls Technologist	Plant Operations	6-Sep-88	1-Jan-22
David Rose	Regular Faculty	Biology	1-Jan-09	1-Jan-22
Kenneth Hadley	Regular Faculty	School of Optometry and Vision Science (SOVS)	1-Sep-85	1-Jan-22

CONTINUED →

RETIREMENTS

NAME	POSITION	DEPARTMENT	HIRE	RETIRE
Christine Wagner	Procurement Specialist, Research	Procurement and Contract Services	1-May-11	1-Jan-22
Sherry Hartung	Administrative Coordinator	Arts Dean's Office	1-Jul-13	1-Jan-22
Jing Ouyang	Research Assistant	Health - Kinesiology and Health Sciences (KHS)	4-Nov-96	1-Jan-22
Gregory Frowd	Controls Technologist	Plant Operations	6-Sep-88	1-Jan-22
David Rose	Regular Faculty	Biology	1-Jan-09	1-Jan-22
Kenneth Hadley	Regular Faculty	School of Optometry and Vision Science (SOVS)	1-Sep-85	1-Jan-22
Richard Culham	Regular Faculty	Mechanical and Mechatronics Engineering	1-May-84	1-Jan-22
Nelsy Torres Barrera	Renison Staff	Renison University College	12-Sep-16	1-Jan-22
Terrance McMahon	Regular Faculty	Chemistry	1-Nov-74	1-Jan-22
Rick Regier	Building Serviceperson 1 - Carpenter	Plant Operations	7-Jul-98	1-Dec-21
Linda McKessock	Program Manager, CIW	Health - Recreation and Leisure Studies (RLS)	1-Jun-11	1-Jan-22
Marina Simpson	Research Assistant	Centre for Ocular Research & Educ	7-Jun-99	1-Jan-22
Susan Pallas	Manager, Research Finance	Office of Research	7-Nov-74	1-Jan-22
Thomas Homer-Dixon	Regular Faculty	Environment Dean's Office	1-Jul-92	1-Jan-22
Betty Graf	Principal Cataloguer	Library - Senior Team	1-Sep-70	1-Jan-22
Kathy MacDonald	Head, Info Serv & Resources	Library - Senior Team	5-May-08	1-Feb-22
Janet Coulter	Undergrad Advisor & Program Admin	Health - Kinesiology and Health Sciences (KHS)	2-Jul-85	1-Feb-22
Jo Ann Chesher	Student Financial Services Associate	Finance	8-Jan-75	1-Feb-22
Joan Lam	Account Manager	CEE - Co-operative Education	23-Jun-97	1-Feb-22
Ruth Witmer	Account Co-ordinator	CEE - Co-operative Education	1-Feb-85	1-Feb-22
Willem (Bill) Kovessy	Business Developer	CEE - Co-operative Education	1-Apr-09	1-Feb-22
Carolyn Sedore	Admin Asst/Advisor	Math Undergraduate Admissions and Outreach	12-May-86	1-Feb-22
Stephen Carr	Senior Computing Consultant	Information Systems and Technology	1-Jan-88	1-Feb-22
Drew Knight	Director, Global Research & Strategic Alliance	University Research	1-Aug-80	1-Feb-22
Nancy MacNeill	Lab Demonstrator	School of Optometry and Vision Science (SOVS)	1-May-80	1-Feb-22



BEYOND THE BULLETIN PODCAST

A weekly podcast with hosts Pamela Smyth and Brandon Sweet highlighting news, events and commentary from the Daily Bulletin. The podcast also features a brief look ahead as well as an interview on a subject of interest to the University community.

uwaterloo.ca/daily-bulletin/podcast 

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Shirley Thomson* (2007-2014)
Ester Kipp*
Bob Norman (2008-2016)
Terry Weldon (2006-2018)
Alan George (2015-2021)

*with us in spirit

(start dates on Board in brackets)

JOIN US!

Membership in the University of Waterloo Retirees Association

MEMBERSHIP APPLICATION AND RENEWAL FORM

Date _____

Amount Lifetime \$130.00
 Annual (calendar year) \$15.00

Name _____

Address _____

Postal Code _____

Email _____

Telephone _____

PLEASE NOTE: All those receiving UWaterloo pensions, including both UWaterloo retirees and survivors of UWaterloo retirees, should inform [Human Resources, EC1 1128C, University of Waterloo, N2L 3G1 \(hrhelp@uwaterloo.ca\)](mailto:hrhelp@uwaterloo.ca) of any change of address or name.

If you have taken your pension out of the University and wish to ensure that you continue to receive WATtimes, please send **Jim Marshall**, UWRA Membership Co-ordinator, any change of address or name to jim.marshall@uwaterloo.ca or mail him at **709-125 Lincoln Rd., Waterloo, ON, N2J 2N9**.

UWRA members should send email addresses or any changes to email addresses to Jim Marshall.

jim.marshall@uwaterloo.ca



As a retiree, each year you will receive two to three issues of WATtimes, the newsletter of the University of Waterloo Retirees Association (UWRA).

All retirees, their spouse, ex-spouse, or surviving spouse plus those having had a significant association with the University are eligible for membership in UWRA. We encourage you to become a member (\$130 for a lifetime membership or \$15 annually). Membership offers benefits and opportunities such as facilitating Pension and Benefits committee representation and publishing WATtimes, keeping in touch with the University and with former colleagues, making new friends, and enjoying a variety of social activities throughout the year at a special members' rate. Information is also available on the UWRA website, uwaterloo.ca/retirees-association.

In addition, the Board of UWRA has a comprehensive email list of all members who would like to receive additional members-only information from time to time between issues of WATtimes. Such information might include updates on pension and benefits discussions and changes, openings on bus tours, volunteer or part-time paid UWaterloo activities and other timely and relevant information as it becomes available. Joining this email list is entirely optional and does not change your membership in any way or add to the cost of membership. It is simply intended to improve communication with members who would like more current information sent directly to them as it becomes available. This email list will not be passed on to any other group or agency or used for any other purpose. The list is used occasionally as required.



To join UWRA, just fill out the form on this page and mail it, with a cheque payable to UWRA, to **Jim Marshall**, Membership & Records Co-ordinator, 709-125 Lincoln Rd., Waterloo, ON, N2J 2N9. Including your email address on your application will ensure that you receive additional information as described above. Memberships can also be paid by e-transfer as described on the webpage uwaterloo.ca/retirees-association/membership. If you have any questions, please email Jim Marshall, jim.marshall@uwaterloo.ca.

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