The 37th President’s Reception for Retirees

The 37th President’s Reception for Retirees will be held on Saturday, April 11th, at 2:00 pm in Marshall McLuhan Hall in University Centre, University of Manitoba Fort Garry campus. The event features an appearance by President David Barnard.

The speaker will be Dr. Christopher Adams, a certified market research professional (CMRP) with the Marketing Research and Intelligence Association (MRIA) and currently the Rector at St. Paul’s College. The title of Dr. Adams’ presentation is: Polling and Canadian Politics: Reflections on Recent Elections. The talk will discuss political campaigns and polling, what transpired during both the last federal election and some provincial elections, and how accurate and inaccurate polls can be. He will also speak about the changing nature of the Canadian polling industry and current challenges.

Christopher Adams is a graduate of the University of Manitoba (B.A. Hons. and M.A.) and Carleton University (Ph.D.). In 2004, he received his CMRP designation. He also holds a professional designation as a Program Evaluator with the Canadian Evaluation Society (CES).

Dr. Christopher Adams

Dr. Adams began his market research career in Toronto with Goldfarb Consultants and then moved to Winnipeg in 1997, as Vice President with the Angus Reid Group (ARG), where he served such clients as Microsoft, Gateway, DDB Needham, 3M, and Anheuser-Busch. He was Vice-President with Probe Research from 2005 to 2012.

In 2012, Dr. Adams was appointed by St. Paul’s College and the University of Manitoba to serve as the College’s Rector. In this position he oversees all operations and finances in the College, and reports to the College’s Board of Governors. In this role he also serves as the Chair of the Board of Directors of the Arthur V. Mauro Centre for Peace and Justice.

Dr. Adams is currently working on a history of the Canadian polling industry and is the author of Politics in Manitoba: Parties, Leaders, and Voters, published by the University of Manitoba Press. He is also co-editor of Metis in Canada: History, Identity, Law and Politics, published by the University of Alberta Press. He is a frequent media commentator for the CBC, CJOB, and other media outlets on politics, polling, and government issues.

You are asked to RSVP by Tuesday, March 31, 2015, to Learning & Organizational Development by telephone at 204-474-9124.

Fall 2015 President’s Reception for Retirees

As you are aware, scheduling the fall President’s Reception for Retirees is dependent upon the Blue Bombers’ home game schedule, and the CFL’s 2015 schedule will not be announced until after the Retirees’ News publication date. The fall reception date will be published on the UMRA web page as soon as it is available and will be announced at the April 11th Reception. We apologize for not being able to make this information available to you now.
From the Editor

Pensions and Benefits. Benefits and Pensions. These are subjects dear to the hearts of many retirees. This issue contains a double dose of information on them. On page four is an article about Supplementary Health Benefits; President Ed Unrau’s column offers some added advice.

Reminder: there is no need to consider dental plans. Dental care insurance continues for life by Blue Cross for those retirees. The limitation per year is $1,000 for retiree and spouse respectively; there is also a lifetime limit.

If ever there was a person who perfectly fits the Retired? Not Entirely column, it is this issue’s featured retiree, Distinguished Professor Emeritus Vaclav Smil. To date he has published 37 books and more than 400 papers in the fields of energy, environmental and population change, food production and nutrition, technical innovation, risk assessment, and public policy. His column on page three is about natural gas. It is a preview of his upcoming book, Natural Gas: Fuel for the 21st Century. Also to be published in 2015, is another book by Professor Smil, Power Density: Key to Understanding Energy Sources and Uses.

In a recent email, Professor Smil warned that dropping oil prices may have an impact on natural gas development.

Of Professor Smil, internet entrepreneur Bill Gates has written, famously: “There’s no author whose books I look forward to more than Vaclav Smil. With his vast knowledge of science and energy, history and business, he brings new insights to every topic he examines.”

Gene Walz, Professor of Film Studies (retired -- obviously, not entirely!)

President’s Message

The website, http://umanitoba.ca/outreach/retirees/, is an important and inexpensive means of communication to all those who have retired from the University of Manitoba staff. But it is only effective when people use it.

So, the prime purpose of this message to you is to remind you to check the UMRA website regularly, paying particular attention to policies or issues that affect you.

For example, the supplementary health benefits for those who retired before April, 2004, ends when they reach age 75. As of this writing, there are about 300 retirees who have yet to reach this age. Deciding what to do in terms of supplementary health coverage is something that you need to explore several months before you reach your 75th birthday. While the Staff Benefits Office sends a reminder letter to retirees nearing their 75th birthday, it is in your best interests to start exploring your options on your own before you get that letter.

One resource for you is at http://umanitoba.ca/outreach/retirees/media/Health-Services-After-75.pdf. (A hard copy of this document has been available on the information table at past President’s Receptions for Retirees.) The document is a basic outline of what you need to consider. It is being reviewed by the UMRA executive to ensure that the information is up-to-date; in fact, the new version may be on-line by the time you read this.

Many people – typically those who are still working – are under the impression that people in retirement are looking for something to do.

If you fall into this category, or if you are simply looking for a challenge, here is another reason for you to check out the retirees’ website. On the main page there is a link – Growing Older – under the “Publications” banner that describes all kinds of things you can do, as published in the Winnipeg Free Press. It is revised regularly.

Another possibility is volunteering. The Health Sciences Centre recently sent an old-fashioned “snail mail” letter to UMRA, inviting people to volunteer in its complex. The variety of opportunities is too varied to list. In case you are wondering about getting there, HSC provides parking chits or bus passes to volunteers. The letter also says that volunteers may tailor their volunteer hours to suit their schedules. The website, http://www.hsc.mb.ca/volunteersOpport.html, provides a good overview of the program. (If another hospital is closer, its volunteer department would be pleased to hear from you.)
The Natural Gas Boom: Questions and Complications

By Vaclav Smil

America has been buoyed by an abundance of natural gas. The bulk of its vast resources of this precious fuel is locked in shale formations under more than 20 states, unable to escape without drilling horizontal wells through the most promising layers and fracturing the rocks surrounding the bores with highly pressurized mixtures of water, chemicals, and sand. Use of this process, decades in the making, expanded rather suddenly after 2007, and it has become widely known by the rather unappealing term “fracking.”

The facts are easy to summarize. Thanks to a rapid expansion of horizontal drilling and hydraulic fracturing, the United States in 2009 again became the world’s top producer of natural gas. Gas imports (mainly by pipelines from Canada) peaked as recently as 2007 at nearly 20 percent of the total supply; in 2013 they were just 11 percent.

Dreams of potential benefits are, as befits a gaseous substance, properly inflated. While nobody is repeating the famous claim advanced about nuclear energy in the 1950s (that it would be too cheap to meter), the fuel is predicted to remain inexpensive even as its domestic consumption rises and as intercontinental exports help to reverse America’s balance of payments.

There are certainly great benefits to such a boost in recoverable supply of the cleanest of all fossil fuels…[But] complex changes do not bring unalloyed benefits, and rather than adhering to a simplistic infatuation with new riches, we should recognize a number of already obvious complications and ask a number of necessary questions.

Surely, hydraulic fracturing will not invariably poison the air, will not cause spates of local mini-earthquakes, and will not produce flaming faucets in all nearby areas (the three frightening clichés advanced by its opponents) — but the activity, especially if done in thousands of hurried repetitions and sometimes without careful planning, has the potential to be often unpleasant and disruptive, and sometimes outright damaging.

While blanket bans on hydraulic fracturing (à la France) are a mistake, so too is insisting that the technique cannot cause any problems. 

…[A]ppreciating the tentative nature of shale resource appraisals is imperative. Even conservative assessments of America’s shale gas reserves make the continuation of relatively low prices highly probable but not inevitable. We should not deny the already manifest benefits of inexpensive natural gas, nor should we claim that the prices will stay very low, or keep declining, for years to come or that technically recoverable reserves will move only upwards.

External consequences are equally uncertain. Rapid expansion of shale gas extraction leaves room for exports…. [But this raises] many more questions. Might an excessive number of export deals (currently there are nearly 40 applications to ship LNG abroad) lead to rising domestic prices, affecting the new petrochemical projects predicated on cheap natural gas? Dow Chemical certainly thinks so….

[Will] Qatar — a great energy power that shares the world’s largest conventional gas field (South Pars/North Dome) with Iran, and the country that has recently spent billions to acquire the world’s largest, most modern fleet of LNG tankers — just stand by as the U.S. exports take away its European and Asian market share? Will Iran, the country with the world’s largest (and overwhelmingly undeveloped) conventional natural gas reserves, stay forever ruled by the mullahs? If not, its natural gas sales could easily surpass Qatar in total output and vie with Russia for global export primacy.

As is always the case in the early phases of any rapid development of new sources of energy, it is too soon to offer assured, balanced verdicts. Actual developments may disappoint or surpass the initial expectations — and either of these outcomes is much more likely than things turning out more or less as expected by an early consensus.

Professor Smil is a Distinguished Professor Emeritus, a Fellow of the Royal Society (Science Academy), and a member of the Order of Canada. Among his many honors is the OPEC Award for Research which he received in November 2014, in recognition of his work on global oil and energy problems.
Supplementary Health Benefits: A decision at age 75

The following article refers only to U of M employees who retired on or before July 1, 2004. It is a summary of the article “So You are About to Reach Age 75”, which is available at http://umanitoba.ca/outreach/retirees/media/Health-Services-After-75.pdf

If on your retirement you met the University’s requirements for supplementary health insurance for you and your family members, you should know that this coverage terminates when you reach age 75. Then what do you do?

Each province has a health plan. You should determine what the provincial plan for the province in which you live does cover, and more importantly what it does not cover. It is important to note that the insurance does not cover medical expenses incurred outside Canada.

The next thing is to determine the services that you will require. Start with the services you received while under the U of M benefits program and the importance of those benefits to you. Next, consider the services that you will require as you grow older. Remember your needs increase as you grow older. Most likely you will need more services than the provincial program provides. If so, you will have to pay for these services. (Dental coverage continues for the lifetime of UM retirees, a provision that applies to both pre-2004 and post-2004 retirees.)

There are three ways to pay for additional health services. You have to determine the cost and risks of each way. The least expensive is to set aside funds from your household budget. It has high risk when other expenses get higher priority. The second way is to set up an investment program. You will need the advice of a financial advisor. While less risky, you are limited by the amount of funds available from your investments. The least risky but most expensive approach is to purchase health insurance. Health insurance providers include insurance companies, specialized health insurance providers and organizations that offer health insurance to their members.

Health insurance providers offer a variety of programs covering a range of services. As is the case with U of M supplementary health programs, there are limits on how much a provider will pay for each of the services covered in the program.

The following insurance companies offer a continuation of group health benefits: Great-West Life Assurance, Manulife Financial and Sun Life Financial Assurance. Each company offers several plans. Contact information is given in the article mentioned above. You must sign up within 60 days of your 75th birthday to avoid having to take a medical examination. The premiums rise annually based on age. A specialized health care provider is Blue Cross. It offers a variety of health and dental plans. Contact information is given in the article. Organizations that offer health benefit plans to their members include CARP, Association of Mature Canadians and CAUT. Contact information is given in the article.

Clearly, this is a complex decision. You should seek advice from friends and/or a knowledgeable health insurance broker.

Active Living Centre Opens

That large glass-enclosed building on University Crescent to the south of Frank Kennedy Gym is the new Active Living Centre (ALC), a 100,000 square foot space with capacity for more than 2,000 patrons per day. Opened in early February, it serves faculty, students, alumni, staff, community members, and retirees. A retirees card (obtainable at the ID Centre, Registrar’s Office, 4th floor University Centre) entitles the bearer to free membership.

The facility boasts “the latest and greatest in exercise equipment.” Among the free programs are “Aging Activity,” providing resistance training and aqua fitness. For further information check with Christian Rowson, customer services supervisor. For a virtual tour go to: www.umanitoba.ca/active livingcentre.

Contact information for UMRA

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Box 5, Administration Building, The University of Manitoba
Winnipeg, Manitoba R3T 2N2
Phone: (204)474-7175
E-mail: retirees@ad.umanitoba.ca
Website: http://umanitoba.ca/outreach/retirees

Email contact to Retirees

UMRA is using e-mail to send reminders and notices of events of interest to retirees. To receive these, retirees should forward their e-mail address to retirees@ad.umanitoba.ca

Email address changes may be sent to retirees@ad.umanitoba.ca