



Photo/Gene Herzberg

Your Voice

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Memorial's Pension Plan During the COVID-19 Pandemic

By Glen Roberts

Manager of Benefits, Pensions and Compensation
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We are living in unprecedented socio-economic times. As a result, many pension plan members, both retired and still working, may be concerned about their pension and their own long term financial security.

As you might expect, the Memorial University Pension Plan, like many others across the country, has experienced some financial challenges due to the investment market turmoil brought on by the combined effects of the COVID-19 pandemic and world oil prices.

Status of the Plan

The pension fund began 2020 in good standing having earned 16.4 per cent for the year ended Dec. 31, 2019. However, in the ensuing months the fund declined by 8.3 per cent. Compared to other similarly invested funds, this result was relatively good. Out of 100 comparator investment funds, Memorial's pension fund ranked in the 12th percentile. Only 11 per cent of funds did better.

The ups and downs of the economic cycle are normal activity and the pension plan has been through many such cycles over its lifetime with no impact to the pensions it pays. This is because Memorial pensions are not directly related to the performance of investment markets as the university has a defined benefit plan. With a defined benefit plan retirement pensions are based on a pre-determined formula contained in the plan rules. University pensions are paid for life and are calculated or defined by the formula: 2 per cent x years of pensionable service x best five-year average salary, less an

amount at age 65 tied to integration with the Canada Pension Plan.

Nowhere in the pension formula is there any reference to the impact of year over year investment performance of the pension fund.

This is unlike an RRSP or defined contribution type of pension plan where investment performance and economic conditions will have a direct impact on the amount of annual pension a person receives.

What does the future hold?

The future remains to be seen. No one knows how long or how deep the current economic cycle will be or what the ultimate impact will be on pension plan funding. Annual actuarial valuations of the pension plan keep us informed of our financial position and highlight any changes in the plan's cost structure. A valuation is currently underway for the year ended December 31, 2019.

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From the Editors

Well, we've come to the end of another year of **Your Voice** and what a year it has been! While the pandemic has brought the world to a halt, it has also given us an opportunity to put our lives in perspective. We have been forced to recognize the many disparities in the world depending on where you live, how you live, governance structures, supports you have, freedom you have, etc. We've always known it was there but now the knowledge is obvious and unavoidable to consider. While many of us are still quarantined in our homes, there is a great deal to be grateful for. We hope this summer we will be free to get outside more and spend time with family and friends.

This year we have tried to provide our members with a variety of interesting stories and information that is relevant to our membership. We ask that you consider submitting articles of your choice in the coming year. Your words can bring a smile or memory to someone and, in turn, inspire them to do the same for you. **PASS IT ON!**

Enjoy your summer.

*Bernadette Power
Ann Ryan*

President's Message

Social distancing, sheltering in place, staying within our bubbles... All of us have been adjusting to a new normal different from anything we imagined a few months ago. If we have been lucky enough to remain healthy, that has meant moving in constricted circumstances, not getting together with friends or family, going for coffee or lunch, or doing things that had been part of our normal routine. Travel plans are on hold. Harder still, some have been unable to visit relatives who are ill or grieve, as they normally would, for those who have died. Seeing friends and family online, via Zoom or other platforms, for those who can, has been a partial substitute but not the same thing.

Like many organizations, MUNPA has also been adjusting to a new normal, grappling with what we can and cannot do. Some changes have been easy, others more difficult: Our last three Board meetings have been online. Despite some initial glitches, the process has worked well enough that, at least to me, it seems normal. One benefit is that Mary Sparkes, our West Coast Representative, and former board member, Lois Bateman, who has been assisting her, are no longer figures on large screens at the other end of the room, but participants as present as people here in St. John's. In a different vein, our office assistant, Jackie Collins, has been able to perform most, but not all office functions from her home.

Figuring out what to do about programming has been another matter. We initially suspended everything, but realized that some of our focus and special interest groups might want to meet online. The Memoir Group, the

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Join the MUNPA Facebook Group

MUNPA's Facebook Group is up and running. Social networking is alien to many of us, but it provides a way to share thoughts and keep in touch with others. At last count, fifty-five MUNPA members have joined. Give it a try and see what others are thinking or doing. You must have a Facebook account. Go to the [MUNPA group page](#) and ask to become a member.

Shutterbug Club, Health and Aging, and the Craft Group have taken up the challenge. The process has not been seamless – some people have had trouble joining -- but it has worked. The Memoir Group normally meets once a month on Mt. Scio. Since the pandemic began, it has been meeting every two weeks, with members turning out copy at an accelerated rate. In another, Shutterbug Club members have been sharing photos on Zoom as readily as we did on Signal Hill. In a different vein, members of Games groups have chosen not to play games online but get together once a month to chat.

The AGM and our 35th Anniversary Event

Our Annual General Meeting was to have taken place on June 4th. Hoping that we could have a “normal” meeting in fall, we postponed it. However, Memorial’s decision to teach fall semester classes online precludes large gatherings. Instead, we will hold either a ‘blended’ AGM, with some members physically present and others participating online or, if need be, an online meeting during the week of October 5th. Uncertain about when we might be able to hold it, we have also decided to cancel our 35th anniversary celebration.

Tribute Awards, Facebook Group and other matters

Nominations for MUNPA’s Tribute Awards are due by August 31st. MUNPA’s Tribute Awards “recognize the importance of the ongoing contributions of Memorial’s retirees to the University or the Community.” Putting together a nomination takes time and effort. If you know someone who deserves recognition, now is a good time to put together a nomination. Details and nomination forms are available on [MUNPA website](#).

MUNPA relies on e-mail to keep in touch with our members, but not everyone has computers or the comfort and ability to use them. We normally send printed copies of Your Voice to a limited number of our members, but have been unable to do so since the pandemic began. We have recently become aware that the number of members without access to e-mail may be larger than we thought. If you know of MUN pensioners, who – pre-pandemic – have not been receiving YV or communications about

With respect to funding, the University Pensions Committee has engaged the pension plan’s actuary and investment consultant to prepare an asset-liability study that will inform how the fund is invested in the future. This study will guide the plan’s investment policy with the primary objective of ensuring its future sustainability so that it is well positioned to meet its obligations and weather future economic downturns. In addition, since the beginning of this year, the university and employee groups have continued to work on a future governance structure for the pension plan that would entail joint responsibility for its management and funding.

As for the day to day administration of the pension plan, this is continuing. Human Resources staff are working remotely. People are retiring, pensions and refunds are being paid, plan expenses are being met and investment related activity is ongoing.

What can you do to help?

As the team has moved to a remote-based, paperless work environment, there are some things that employees and retirees can do to help Human Resources maintain a safe, secure and efficient workplace. If you are retired and still receive your pension payment by paper cheque, please request a change to direct deposit by contacting myhr@mun.ca. Communicate with Human Resources and submit pension related forms via e-mail at myhr@mun.ca or direct e-mail with a pension specialist if you have already initiated your retirement process.

Above all, ask questions. Human Resources is available to help; however, please be patient as response times may be delayed.

MUNPA events and would like to, please let us know by calling our office (709 864-6979) or sending an email to munpa@mun.ca.

Please keep safe, stay healthy, and if you can, reach out to others who may feel isolated or alone. Most of us have adapted to our current new normal. There are undoubtedly others that have yet to come.

Steve Wolinetz

A message from Dr. Vianne Timmons, OC President and Vice-chancellor

As Memorial's new president, I'm pleased to bring greetings to the Memorial University of Newfoundland Pensioners' Association.

As I've said so many times to so many different people and groups, it would have been preferable to have an opportunity to meet in person. It has not been the two months I envisioned prior to returning home to Newfoundland and Labrador.

But in some ways it has been better. Small, virtual gatherings means meeting individuals I might not have otherwise. It provides an opportunity to learn about the people, not just the institution. And many times, meeting their children and pets, as we all adjust to this new reality of working from home. It's been great to spend the time connecting with the people who make up the Memorial community.

Your association, and all the individuals involved with it, are an important part of that community.

Through efforts such as continued lecturing, involvement in convocation, participation on boards and committees, and community activities, retirees continue to inspire those who currently work at Memorial.



More recently, retirees have donated to the Student Emergency Fund that supports students in need during the COVID 19 pandemic.

It is important to express that when we talk about the success and achievements of our wonderful university we are really talking about the accomplishments of faculty, staff, students and retirees at Memorial.

And make no mistake, Memorial, as you know, is recognized as an incredible institution, nationally and internationally, for the work we do across many areas.

We are grateful as a university community for your continued engagement and contributions. All that Memorial is and hopes to be is made stronger by your work, interest, curiosity and generosity.

Memorial's faculty, staff, students, alumni and pensioners really have come together during this difficult time. You have all worked in trying times to make the best of a bad situation.

Thank you for your insights and your commitment to this institution and this province. Together, we will continue to build on the traditions of this place and focus on the future.

Stay safe.

MUNPA Outing Group advice: Keep active, but with extra care

By Ann Ryan

Walking and hiking during these days of “physical distancing” is tricky for safety’s sake and sometimes awkward in general.

Back in the good ole days (two months ago from the time of this writing), the MUNPA Outing Group met every 2 weeks, weather permitting, for a walk or hike on one of the many trails we are blessed with here on the Northeast Avalon. Myself, Adrian Tanner and Helen Woodrow have been coordinating these outings for over a year now.

Up until the pandemic hit, we have had some amazing times! Like last summer when Helen and her husband hosted us at their summer home in Western Bay and we had a wonderful (if slightly damp) afternoon hike along the coast, plus they fed us delicious homemade soup and chilli. And then this winter, Di and Pat Dabinett hosted a snowshoeing expedition near their home on a sunny February day in Pouch Cove. Afterwards, they fed us hot cross buns, cookies and tea (some of us may have partaken in stronger libations). Thanks to both couples for some wonderful memories!

While not all our outings are as spectacular as these, even our regular walks around St. John’s and Mount Pearl city trails gave us the opportunity to chat with people and get some exercise.

Alas, the pandemic put a stop to our fun. Unlike other Munpa groups such as Health and Aging, the Memoir Group and Shutterbugs, who have managed to carry on in some virtual way via Zoom or other communication platforms, virtual walking is not going to work for us. But I’m happy to report that members are still getting out there, just on their own or with someone in their “bubble.”

Since we as the Outing Group want to encourage everyone to keep up the exercising



Snowshoeing in January with Pat Dabinett

if not the socializing, we offer here a few things to keep in mind: First and most importantly is the aforementioned physical distancing, or keeping apart by two arm lengths (6 feet). To make this even somewhat feasible the City of St. John’s has asked that people walk facing traffic if you are on a road, and clockwise if you are on a loop trail, like Long Pond. This is particularly important where the trails are narrow (e.g. the boardwalks at Quidi Vidi) and you cannot physically distance if you are passing someone coming in the opposite direction. When you encounter other walkers or runners who are faster than you the etiquette is: you pause and step off the trail a safe distance to let them pass.

Some members of our group have suggested the best physical distancing walking routes are quiet residential streets where traffic is light if you have to step down off the sidewalk into the road. Other options put forward include the roadways through Bowring Park and the Experimental Farm.

But any way you slice it, walking is just not the same right now. Hopefully, we’ll get back to walking as a group again soon! And when that time comes if you want to join us on our adventures, email me at annryan2@yahoo.ca.

A Driving Tour of the Connaigre Peninsula

By Audrey Power



Belleoram

photo/Brian Power

As Newfoundlanders, we sometimes take for granted the amazing scenery that surrounds us. My husband Brian and I take a driving vacation every couple of years to sample the unique beauty of a small slice of our province. In 2017, a 4-day summer road trip was our first time visiting the Connaigre Peninsula.

Finding accommodations can be challenging in outports, but there are gems to be found on-line. The Newfoundland Tourism site is a great source. We booked into the Harbour Breton Efficiency Cabins and were quite pleased with the clean, modern upgrades.

The key to a driving vacation is picking a good central base and doing day excursions from there. We would plan about a 4-hour route and with lunch safely tucked in our trusty plug-in car cooler, we would head off. With stops a trip inevitably took around 6 hours as we were enchanted with each bay and town, unique and beautiful in its own way.

Each trip took us to a different area of the peninsula. We drove to Seal Cove, visiting Hermitage and Sandyville on the way. It was

foggy at the foot of the peninsula and you could feel the mood of the sea wash over the land. Another day was English Harbour West and Belleoram, and the many tiny communities barely hanging on in between. Then there was a very scenic drive to Pool's Cove. And of course, we had to check out Harbour Breton, a good-sized fishing hub for the area.

The scenery was breathtaking, with long narrow bays, steep slopes, and tiny coves and harbours. We saw rolling highlands, rocky coasts, beautiful beige sandy beaches, and little villages nestled between ocean and hill. You can still see the legacy of once thriving fishing villages, now struggling to save their way of life. The people, strong, determined, close knit, friendly, who love life, as only those from a small isolated community understand. Our one regret was having to leave without taking the ferry to Gaultois, by all accounts worth the overnight visit if you have time.

We are so glad we had the opportunity to experience the beauty and charm of this corner of Newfoundland. We wish we could have stayed longer.

Huh? Regrets?

By Philip Hiscock

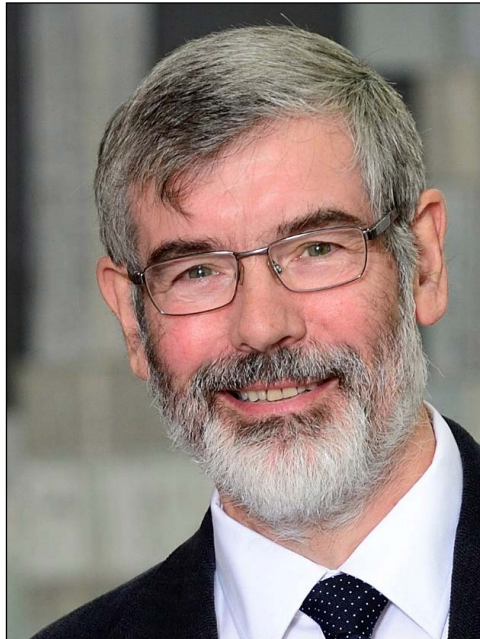
Recent retirees get questions: “Do you have regrets? Are you grieving the loss? How will you ever fill your time?”

I’ve been retired from MUN for nearly three years and, although I miss having my books within easy reach (mostly they are in boxes now!), I don’t regret it one bit. I miss people and the spirit of the place. But . . . no regrets. I’m not grieving. And I happily fill my time – including with more naps now.

Before making the jump, I thought long – nearly four years – about how to retire. I wondered what I’d miss, and I tried to plan for it. I knew some people who suffered from post-retirement depression; I wanted to make sure that didn’t happen to me. After choosing the date and getting near, I even delayed another year. I retired on my 65th birthday and that date made for a nice piece of, as people say now, closure.

My relationship with MUN had not been a short-term thing. I grew up just two hundred metres from the Phys-Ed building and, as a child, I roamed freely through the campus. Even during its construction, I spent time there – for instance, uhh, liberating used dynamite wire for various uses: fixing speakers and door bells, weaving into key chains, and so on. (Nearly sixty years later, I still have some of that wire next to me; it connects an aerial when I’m listening to distant radio stations.)

Once the MUN campus was open, I snuck a few times into the swimming pool – even though I couldn’t swim. Knowing I was a bookish boy like him, Dad used to take me into the library for a few hours of poking around. And, for several years, I was the Daily News paperboy for that part of town; Stan Carew, Engineering Dean



in the Science Building, was a customer, as was Ray Gushue, the President.

I knew my way around MUN and high school seemed inevitably to lead there. I started as a MUN student in September 1969.

I flunked out in April 1970.

After giving up many of my non-academic pursuits (some of which kept me around the campus while flunked-out!), I re-registered in late 1971. I do sometimes think about those easy, smokey days playing pinball in the TSC in 1970 and '71, but I’ve never missed them. I finished my BA and went straight into an MA in Linguistics.

From 1969 until 2018, with just one break, I was somehow associated with MUN’s campus. The break happened when I decided that, although my head was in the MA, my heart wasn’t. I quit and, for a couple of years in the seventies, I re-wired old houses with my father, and sold records for Fred’s. Plus a few archaeology hobbles. I got by, but I knew I’d be going back to MUN.

Go back I did. In early 1979, I got a job – Archivist at MUN’s Folklore and Language Archive, MUNFLA, where I stayed on staff 21 years. Then, in 2000, I switched into faculty, still in the Department of Folklore.

I am proud of my work there. I am also rather proud – overly so? – of the fact that I was on strike against MUN with three different unions. I may be the only person who can say that. The first time was when the student body, members of the “CSU” (now “MUNSU”) occupied the Administration Building to resist Lord Taylor’s decision to stop collecting fees on the union’s behalf. That’s a long story, but we won and Taylor lost.

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The second strike was with CUPE, while I was archivist at MUNFLA, the job that saved me from wiring houses and working retail. That strike lasted about ten days in 1990, in the surge of anti-union movements by governments; I never felt that we won it. Part of my later desire to become a professor, rather than remain an archivist, was my feeling of loss in that strike. I loved my job, and I loved the context of my work, but I felt hard done by with that strike's outcome: no meaningful raise for ten years.

By the late-80s, I had an MA (in Folklore); finishing my PhD in the '90s, I eventually found a niche I could fill in my own department's faculty. I was hired on tenure-track with a raise in pay and with better prospects for the still far-off retirement. I was one of those lucky rarities: three degrees from one school and a faculty job there too. I worked more, but things looked up.

In November 2000, MUNFA, my new union, went on strike, my third. It rained on the picketline every day of the strike, twenty-one of them. That strike had a positive outcome for most of the union. But, because of my combination of having been placed (upon being hired) near the top of my starting scale but, having just started my tenure track, being unable yet to jump to a new scale, I didn't pick up all the sharp increases my colleagues got.

"Those shoes don't owe you anything," the old clerk said to me once when I went into Parker & Monroe's with my very beat-up old boots on. I had come to feel something similar about me and MUN.

Nonetheless, my eighteen years as a professor were my best working years. I loved working at MUN – the work and the people around me. But I certainly looked forward to being a free man.

I still feel the need to spread what knowledge or specialised opinions I have. So I continue to trade a little on my expertise, with short talks here and there, and small written bits, more often for social media than for traditional publication, and mostly unpaid. But I feel no forces that would make me go back to academic publication.

I'm outa there. I'm retired. And I love it.

Life in the Time of Covid-19

By Joan Scott

As I was preparing for my permitted daily walk, I saw a bird in a tree in the next garden. It seemed to be a junco, but with binoculars I saw it was a very still blue jay. There was another in a lower branch. They usually travel in twos.

In biology classes I learned that living things exist as cells, even if some, like bacteria, and some algae, exist as very tiny cells. A virus is not alive because it can only replicate itself inside a living cell. No nucleus, no chromosomes, no cell membrane, tinier than a bacterium. A scrap of RNA, with an envelope of fat molecules. I had to get used to the virus as a very delicate entity. Not a cell. Not a living thing.

Crocus were in bloom on my front lawn: dark purple, paler purple, striped, and pure white. A robin flew up into a tree by the Arts and Culture Centre.

Yet a virus does replicate itself. It attaches to the much larger cell of its host, and moves in. Its RNA organises the cell into many exact copies of the whole virus.

At the edge of the north side of Burton's Pond there were mallard, the males flashing their glossy green napes, and two male American wigeon in pink, with white thumb stripes down the fronts of their heads. The females were generally close to the sides of their males but wearing less colourful outfits. Tufted ducks with cute pony tails, turned in the water like wheels and dove below. Pigeons stood on a south facing roof. Cooing. Out on the water were a pair of pintails looking fresh and neat.

Once made, the viruses burst out of the cell, kill it, and invade another cell and replicate again.

The ice that was left was rotten and grey. The gulls I looked at were all ringbills.

The virus has no legs or wings. If it spreads the host does that.

An orange crocus, survived the winter and was blooming under a bush in my front garden. There were fresh buds on the honeysuckle vine.