

UGRA NEWSLETTER

University of Guelph Retirees Association

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UGRA 15TH ANNUAL GENERAL MEETING HELD ON JUNE 23, 2005

Over sixty retirees attended the annual meeting on June 23rd and heard Claude Macorin of the Office of Investment Management report on the performance of the University pension plan. His review suggested that after a few years of weak performance, recent years had seen a marked improvement in returns.

Nancy Sullivan, Vice-President (Finance and Administration), answered several questions and assured the retirees that there should be no concern about long term funding. She also answered several questions concerning pensions and the investment portfolio. Vince Pellegrino was also present and he volunteered to answer questions concerning benefits. The retirees thanked all the speakers for being so co-operative and helpful in sharing information about the pension and benefit situation and for developing closer communication ties between the University administration and the Retirees Association.

The scholarship committee chair, Mike Jenkinson reported that two bursaries have been established with a \$1,000. bursary for Degree students and \$ 500. for Diploma students at Alfred, Kemptville and Ridgetown.

In addition, a motion was passed starting an endowment fund for these awards with an initial \$ 1,000. Additional information concerning the bursaries is found in this issue of the Newsletter.

It was also announced at the annual meeting that the Council of University Retirees Associations of Canada (CURAC) will hold its next annual conference at the University of Guelph on May 24 - 26, 2006 with Bob Liptrap serving as the chair of the program planning committee.

The annual meeting adjourned in time for participants to meet over 700 of their colleagues and spouses for the Annual President's Luncheon. Thanks were expressed to President Alistair Summerlee and his staff for providing this opportunity to continue our integral relationship with the University. **UGRA**



UGRA guest Claude Macorin of the University Office of Investment Management addressed the annual meeting about the 2004 pension plan performance.

PRESIDENT'S MESSAGE

I wish to thank the membership for the opportunity to serve as UGRA President during 2005-2006.

I want to thank in particular Mark Waldron for his leadership as President during this past year. I also wish to express sincere thanks to the outgoing members of the UGRA executive: Peggy Goghlan who served as secretary during the past year; Jim Shute for his always wise counsel; and Mike Jenkinson who played a major role in establishing the new UGRA bursaries and helping to navigate the Senate award approval process.

In addition to our continuing goal of building a solid partnership with the University there are several activities currently underway.

We have begun an oral history of the founding of UGRA and Mark Waldron and I have interviewed several of the founding members. Future issues of the newsletter will contain highlights and the tapes and transcriptions will be stored in the UGRA archives.

Planning for the national meeting of the College and University Retirees Associations of

Canada (CURAC) which will take place in Guelph next May is underway under the leadership of Bob Liptrap who is chairing a planning committee which also contains representatives of Wilfrid Laurier University and the University of Waterloo, co-hosts with Guelph of the meeting.

Members of UGRA will be saddened to learn of the passing of Archie McIntyre, our charter vice-president and second president, and of Harry Downie, president in 1998-99.

Finally, if you have not already done so, please don't forget to send in your membership form which you will find in this issue. The \$20 membership fee is critical to supporting the UGRA bursaries, our newsletter, web site and other activities of the executive. Many thanks!! **UGRA**



Wayne Marsh

Wayne Marsh

LIFE INSURANCE CAN CREATE BIGGER PLANNED GIFTS AND ENDOWMENTS

By: Ross Butler, Alumni Affairs and Development Office

Gift planning discussions inevitably involve research and questions about whether a gift of life insurance might offer donors the chance to make a bigger planned gift. Often, there is an affordable life insurance gift option available. Competition in the insurance industry has led life insurance companies to improve their life products and to increase the availability of these products to older and less healthy clients. Thus, more people of modest means are now able to buy insurance later in life that create bigger gifts and named endowment funds for scholarships, research or teaching programs.

The University of Guelph's gift planning director, Ross Butler, has access to insurance quotes for prospective donors of all ages and because the quotes are available as email attachments, it's easier than ever to investigate the costs and feasibility of this gift planning vehicle.

A gift of life insurance can offer greater value to donors by providing an opportunity to create a larger gift in the future through a series of yearly premium deposits which produce yearly tax deductible charitable receipts. Donors can make gifts of insurance by purchasing and donating new policies, or by transferring the ownership of existing

policies to the University of Guelph. A newly purchased insurance policy can produce a legacy gift which is 5 to 10 times the size of the total invested premium payments, while older 'paid-up' policies can be transferred as charitable gifts and the donor will receive a charitable tax receipts equal to the cash value of the policy. **UGRA**

Ross Butler
Director for Gift Planning
University of Guelph
519-824-4120 ext. 56196
rbutler@uoguelph.ca

TWO UGRA BURSARIES ESTABLISHED

UGRA will be honoured at the November 9th, 2005 undergraduate scholarships function for developing two new awards.

These bursaries for Degree and Associate Diploma students have now been established by UGRA with \$1,000. for a Degree student and \$500. for an Associate Diploma student. These awards

now have Senate approval and are to be given in semester two with financial need used to determine the recipients from among the eligible candidates. Degree candidates must have an 'A' admission average and Diploma students must have a minimum of 'B'. Eligible candidates will be children, grand children or great grand children of a retiree and must have the retiree's recommendation.

Retirees can make financial donations to this Scholarship fund through designating their contribution 'UGRA Scholarship'. Details about this process can be obtained from Grace Corea at extension 53901.

For information about applying for the awards, contact: Monica Bertolo at 824-4120 extension 56032. **UGRA**

NEW HEALTH PLAN OPPORTUNITY FOR RETIREES

The CAUT (Canadian Association of University Teachers) has negotiated a health plan with Manulife Insurance called FollowMe. Although the plan was negotiated by the CAUT it is open to anyone, faculty or staff. To be eligible, however, one must take out an associate membership in the CAUT if they are not currently a member.

FollowMe will be of interest mainly at institutions that terminate benefits at retirement or at which the benefit plan is very limited. It may also be of interest to any retired university employee who might currently be uninsured or covered by another individual plan.

The plan is available without a medical examination and without age limitation. It is also available for persons already retired and without any current coverage but only during a 60 day period between October 1, 2005 and November 30, 2005. For retirees currently covered by an individual plan who wish to switch to FollowMe can do so during the same October 1 – November 30 window.

More details on the plan may be found on the CAUT web site (<http://www.caut.ca/en/membership/benefits.asp>).

A Manulife brochure describing FollowMe as well as application forms for

CAUT associate membership are available from:

Wayne Marsh
519-823-2504
wmarsh@uoguelph.ca

Additional information may also be obtained from

Gordon Piché, CAUT
613-820-2270
gpiche@caut.ca

or

Matt Power, Lee-Power & Associates (the broker)
613-236-9007
matt@lee-power.ca **UGRA**

HOW MUCH SHOULD MY PENSION BE?

Robin Ollerhead

At the UGRA AGM on June 22, 2005, questions were raised as to how much our pensions should be. These questions could be posed as follows: "How is my pension calculated in the first place, and what is the factor used per year of service?" and "How is my pension indexed for protection against inflation?" This article will attempt to answer these questions.

There are two points which must be understood. First, the University of Guelph (U of G) pension plans are "defined benefit plans", in which pension benefits are completely defined in a "plan text". No other benefits are required under the plan, although the Board of Governors may make *ad hoc* adjustments. Second, your pension plan is linked with the Canada Pension Plan (CPP) in terms of contributions made to both plans while employed, and in the *initial* calculation of pension benefits, as explained below.

The following abbreviations will be used:

- YOPS** Years of pensionable service
- FAE** Final average earnings (averaged over 60 consecutive months or 36 consecutive months depending on when you retired)
- YMPE** Yearly maximum pensionable earnings (defined by the CPP)
- CPI Incr** Increase in the average consumer price index from one year to the next

Your pension benefit is calculated according to the accrual formula defined by the plan text in effect at the *time of retirement*. In the plan text for 1966, the formula for the professional pension plan was

Pension = YOPS (1.15% of FAE up to average YMPE + 1.75% of earnings in excess of YMPE, if any)

There are two different factors used in this formula (1.15% and 1.75%) since contribution rates to the Guelph pension plans are lower for earnings below the YMPE, with separate contributions to CPP on earnings up to the YMPE only. These factors may be different for different pension plans, and have changed over the years as improvements to the pension plan have been implemented. For the professional pension plan these factors had increased to 1.4% and 2.0% by 1985, and have been 1.5% and 2.0% since 1998. As stated, your Guelph pension is determined by the accrual formula, whereas your CPP pension is calculated independently according to CPP rules and is in addition to your Guelph pension. Your choice

of when you start to receive CPP benefits, the amount of your CPP payments, and any changes in your CPP benefits, *have no effect* on your Guelph pension payments. The plan text defines a penalty for early retirement, which in 1966 was 6% per year for each year prior to normal retirement age (the same penalty which CPP has now), and is now 3% per year for each year prior to age 65, or the date when you attain the "85 factor". (This is the date when your age plus YOPS reaches 85.) There is also a maximum pension allowed by the Income Tax Act. So the amount of your pension depends on your YOPS, your FAE, the accrual formula in effect for your pension plan at the time you retired, and whether or not you retired early.

As an example, consider a person who retired in 1999. The 5-year average YMPE for 1999 was \$36,080. If YOPS is 35 years, and FAE is \$70,000 the U of G pension would be \$42,686. The maximum CPP pension for 1999 was \$9,020 (assuming you qualify for the maximum, based on your contributions, and retire at age 65). Your combined pension (U of G + CPP) would be \$51,706. This amounts to 2.1% per YOPS times your FAE.

All that is guaranteed in the plan text is the *starting* pension benefit. There is no mention of indexing in the 1966 plan text - hence no indexing is required under the 1966 plan, although some *ad hoc* adjustments were made. Formulas for inflation adjustment were introduced for 1984 and 1985 as 50% of the CPI increase. This was changed to (CPI Incr-3.0)% effective 1986, and has been gradually improved to (CPI Incr-2.0)% effective in 1998, and still in effect to-day. This means, for example, that if the CPI increase is 2.7 %, your pension will be increased by 0.7 % as required by the plan text. The Board of Governors *may or may not* approve an *ad hoc* increase to make up for all or part of the 2.0% excluded by the plan text. It always has been, and still is, UGRA's first priority to achieve full inflation protection. UGRA continuously argues for improvements in the indexing formula (which requires changes to the plan text), and full *ad hoc* inflation adjustments whenever possible.

Calculation of any individual pension depends on many factors, as outlined above. If anyone is not receiving the pension to which they are entitled as *defined by the plan text*, they should document their evidence in writing, and send it to Human Resources at the U of G, and/or to UGRA, if they wish. **UGRA**

VOLUNTEER ORGANIZATIONS

Alumni-in-Action came into being as a constituent group of the University of Guelph Alumni Association in 1983. It consists of a board whose 12 members serve 2-2 year terms, and provides volunteers and support where needed.

A-in-A may be looking for volunteers to help out in the following areas and would welcome your assistance: the University Arboretum (a variety of tasks both indoors and out-of-doors); the Rural Heritage Collection of the University of Guelph Library Archives (organizing and coding documents, books, photographs, etc.); Oral History (interviewing and/or transcribing tapes from interviews of important people connected to agriculture, veterinary medicine and other disciplines associated with the campus); Taping of Texts (reading required material onto tape for use by blind students); LINK activities (including putting on two suppers each year for international students attending the University); and helping out at Conferences, Tours and Special Events held on campus. Further details are available from the University of Guelph Alumni Association at ugaa@uoguelph.ca or (519) 824-4120 ext. 56544. **UGRA**

CURAC NEWSBRIEF - AUGUST 2005

CURAC/ARUCC is pleased to inform its members that by agreement the health plan recently negotiated by CAUT with Manulife will be available to individuals already retired who either have no insurance or who wish to opt out of any plan in which they are currently enrolled, without any medical examination. However they must do so between October 1st and November 30th this year - more details will be found on the CURAC website (www.curac.ca). This alleviates a basic concern of CURAC regarding the inadequate health plans afforded many retirees which was expressed at the Annual Conference held in Winnipeg in 2004. The arrangement with CAUT is a significant accomplishment and attests to the importance of a national organization like CURAC for retirees.

Other core issues were on the agenda at this year's Conference and Annual General Meeting co-hosted by the University of British Columbia and Simon Fraser University in Vancouver. Most important was the fact that retiree participation in the governance of universities and colleges has not shown much progress. A survey of 28 member associations of CURAC found that only one (Concordia) was represented on the main governing body and then only as a non-voting member. This lack extends to Senates, Faculty Associations and employee unions with only occasional provision for retiree participation. Representation on Benefits Committees, while more encouraging in terms of

numbers, is often diminished by non-voting status.

An expression of concern over core issues in general was indicated by the Conference approving "A Statement of Best Practices" which calls for retirees to "have a voice in the negotiation, determination, and management of their benefits" and that pre-retirement "health, dental, and travel insurance benefits" should be continued along with any subsidies. How to advance these and other concepts was implicit in the discussion "Whither CURAC? Directions for the Future". As might be expected there was a division of opinion as to whether national advocacy or local initiatives was the way to go.

A couple of sessions were concerned with extending the professional life of retirees where the great majority of universities surveyed have mandatory retirement at age 65 although this has now been eliminated at the University of Toronto and is likely to soon disappear at other institutions. Some of the frustration expressed concerned the lack of appreciation of retiree associations and what retirees could contribute to universities. Development of scholarly centres which retain retirees and their skills on campus, such as the highly successful UC Berkley Retirement Center and the USC Emeriti Center which were described in extensive detail, was suggested as a possible approach at least for the larger universities in Canada. Alternative models mentioned were the multidisciplinary college in the

Oxford/Cambridge tradition and the more recent UBC Green College.

Two other presentations described the provision of on-campus housing for university retirees. UBC has a large, coherent campus at a distance from the rest of Vancouver containing a sophisticated housing development for retirees that is owned by the university but managed externally under a trust arrangement. There are various levels of assisted living complexes, nearby shopping, easily accessible public transportation, and rental costs about 40% lower than elsewhere adding to a campus that stays alive no matter the student population. The University of Washington in Seattle also provides housing on campus, which is sponsored by retiree associations. The present building is U-shaped around a landscaped garden with 140 independent apartments which can easily be converted to assisted living. Purchase is the most popular choice of tenure with the option to select special services such as meal vouchers, housekeeping, cable TV and sponsored activities.

Peter Russell has retired as president of CURAC; as most of us are aware Peter was instrumental in the creation of CURAC as a viable national association. He is succeeded by Howard Fink of Concordia with Tarun Ghose from Dalhousie as vice president and Alasdair Sinclair as treasurer.

The next CURAC conference and Annual General Meeting will be held May 24-26 at the University of Guelph. *UGRA*

MARTHA HARLEY IS NEW ASSISTANT VICE-PRESIDENT (HUMAN RESOURCES)

The new Assistant Vice-President (Human Resources), Martha Harley joined the University of Guelph on July 4th. She had been the Director of staff relations at the University of Western Ontario where she had served in a number of human resource positions for

the past 17 years. She is an H.B.Sc. graduate of Western and is completing a certificate in alternative dispute resolution.

"I believe in an integrative and facilitative approach to solving issues", she says. She will work closely with

Brendan Soye who has been acting Assistant V.P. since Vic Reimer's retirement. The UGRA Executive Committee will be inviting Ms Harley to meet with UGRA to discuss pension and benefit interests, at one of its fall meetings. *UGRA*



Larry Porter

WEALTH MANAGEMENT AND ESTATE PLANNING

By Larry Porter

WEALTH MANAGEMENT

We all have wealth to a greater or lesser degree. The purpose of Wealth Management is to retain as much of what we have as possible, and even increase it. In a short article it is not possible to cover the subject in depth but here are some points to start you thinking.

1. **INVESTMENT INCOME TAX RATES** - Investment income is not all taxed at the same rate. Interest income is taxed at 100% so you may lose 1/3 to 1/2 of your earnings to taxes. Dividends are taxed at 82% an 18% saving over Interest Income while Capitol Gains are the best of all, since they are only taxed at 50%. Careful attention to your investments can mean more money in your pocket!
2. **SMALL BUSINESS DEDUCTIONS** - Consider opening a small business so that you can write off some of your regular expenses against your taxes. If the business loses money, those losses can be used to reduce the taxes, due on your other income sources.
3. **RENTAL INCOME** - If you have a relative or other person that you are providing shelter for, consider making it a rental situation. If the expenses are greater than income (and they frequently are), the loss can again be applied to your other income. It can be a paper transaction only, and the person paying the rent, may then be entitled to an Ontario Tax Credit.
4. **REVERSE MORTGAGES** - This is a relatively new product that is

being heavily advertised in the media. Reverse Mortgages can be suitable for some, but you would be well advised to think long and hard, before entering into such a transaction. Reverse mortgages were created to provide a benefit, just be sure that you and not the mortgage company is the one receiving the benefit.

ESTATE PLANNING

As uncomfortable as it is to think about, we are all going to die. A little bit of preplanning will go a long way towards, making our passing easier on our survivors and ensure our wishes are carried out. A further consideration is to minimize the taxes that will become due on our death, because the various governments are anxious to get as much as they can during this last tax opportunity. The Province of Ontario recently doubled the Probate Fees levied on estates. Again here are some points to start you thinking.

1. **WILLS AND POWERS OF ATTORNEY** - As stated in previous articles make sure that these documents are in place and up to date. Have a family meeting and let everyone know your intentions and wishes. Such a meeting can go a long way in preventing family squabbles in the future.
2. **SEGREGATED FUNDS** - These are the same as MUTUAL FUNDS except that they are administered by insurance companies and because of this have special provisions that MUTUAL FUNDS do not possess. They are CREDITOR PROOF, that is they cannot be seized to satisfy creditors, because they have a NAMED BENEFICIARY, and because of this they are paid

directly to the beneficiary or beneficiaries, and avoid all taxes and probate fees. Mutual fund salesmen will tell you to avoid SEGREGATED FUNDS, because they have traditionally charged higher management fees, than MUTUAL FUNDS. This is no longer the case, and many MUTUAL FUNDS charge higher fees, than many SEGREGATED FUNDS, so examine the prospectus carefully.

3. **TRUSTS** - Trusts can be useful in providing for relatives that for physical or emotional reasons cannot manage their assets. The same holds true for minors. Properly set up trusts can be used as a vehicle to postpone, minimize or avoid taxes. Choose your trustee carefully, and remember that Ontario law provides for the compensation of trustees, so be sure that the fees are agreed upon and documented. You don't want the estate to vanish in trustee fees.
4. **JOINT BANK ACCOUNTS** - These can be useful since on the death of one of the account holders, the asset transfers to the survivor. They are not without risk, as there have been many cases where the asset has been drained by one of the account holders, without the knowledge of the other. Its frequently not talked about, because many of the victims are ashamed to have been victimized by a loved one, so tread carefully!
5. **MINIMIZE FUNDS HELD IN BANK ACCOUNTS** - Bank accounts of less then \$10,000 are not subject to probate so keep that in mind.

I hope this brief introduction will help you, to start your own planning process. Good luck! *UGRA*

REMEMBER
WHEN?
UGRA'S FIRST
EXECUTIVE
COMMITTEE - 1990



CURAC Conference 2006



The College and University Retiree Associations of Canada [CURAC] is the national organization representing the local university retiree associations across Canada. UGRA was one of the founding members of CURAC. The CURAC conferences are held once a year and in the past few years have been held in Halifax, Winnipeg and Vancouver. Next year the meeting will be in Guelph on May 25 and 26 at the University of Guelph campus.

Three universities are involved in planning the day and a half conference - Wilfrid Laurier University, the University of Waterloo and the University of Guelph. This represents a unique opportunity for retirees, from the universities in south central Ontario and residing in this area, to attend. Topics in the past have touched upon the relationship of retirees to the university, campus housing, volunteerism, government advisory councils on retirees and the role of universities in extending the professional life of its retirees. The topics and speakers for next year's conference are in the planning stages and will be outlined more fully in the winter newsletter. As always, it is the personal exchanges between attendees and the creative ideas initiated in other places that provide the real excitement.

We look forward to seeing many of you here next year. **UGRA**

DRIVER DEMENTIA A GROWING CONCERN

A study in the July 2004 *Canadian Journal of Psychiatry*, led by Dr. Robert Hopkins, estimates there are 34,000 Ontario drivers who have dementia. With an aging driver population, it projects that number will rise to nearly 100,000 by 2028.

The researchers say that drivers in the earliest stage of dementia may not be dangerous, but as their condition progresses they pose more and more risk to themselves and other drivers. Drivers with dementia are two to five times more likely to be involved in a collision than drivers who do not have the condition. Collisions at intersections are very common.

Over the years, road fatalities have dropped significantly in all age groups except 65 and over. Based on distance driven, older drivers have more collisions than any other age group.

According to the Canada Safety Council, dementia is one of several factors that can affect the abilities of older drivers. When it comes to collisions, data is lacking on how dementia stacks up against such factors as: deterioration of eyesight, particularly at night; movement-limiting disabilities such as arthritis and rheumatism; and medications, which can affect driving ability in various ways.

"Seniors who recognize age-related changes and learn how to compensate for them can continue to drive safely for a long time," says Canada Safety Council president Emile Therien. "Unfortunately, the onset of dementia is much harder to recognize than most other changes."

Therien notes older drivers tend to be safety conscious. Many choose to drive shorter distances and avoid night driving, busy highways and downtown areas. However, dementia affects memory, concentration and judgement, and these are the very abilities that enable people to deal with their own limitations.

He agrees with Dr. Hopkins's study that screening procedures are needed to identify senior drivers who may have dementia, and points out that such procedures are already being developed. University of Ottawa researchers, including leading geriatricians from the Faculty of Medicine announced in November 2003 a national multi-centre five-year study called CanDRIVE in which 3,000 to 5,000 drivers over the age of 70 are expected to participate.

Canadian physicians are legally responsible in seven provinces for reporting medically unfit drivers to their respective ministries of transportation. The goal of the University of Ottawa study will be to develop a method to help physicians identify seniors whose medical and functional limitations may make them unfit to drive. Dr. Hopkins's research team suggested that such procedures should be added to the Ministry of Transportation's vision and road-sign tests.

So the issue is being addressed — but in the meantime, what should family members do when an aging parent suffers from dementia? If they shouldn't drive, how can Mom and Dad get around?

Family members must take up the challenge of finding — or providing — the necessary transportation. In the city, taxis and public transit are cost effective (and less expensive overall than keeping a car). Most suburban areas have these services, although access may be less convenient. Rural areas offer few if any transportation options; rides from friends and family are often the only alternative to driving.

Regardless of age, a driver's licence means independence. In the interest of safety, a ministry of transportation may decide to remove a person's licence due to a disability such as dementia. With the possibility this will happen more often, society must be willing to provide services to enable that individual to maintain a degree of independence.

Reprinted from Canada Safety Council **UGRA**

LIST OF RETIREES

RETIRED AFTER APRIL, 2005

NAME	DEPARTMENT		
Wayne Aitken	PR Plan & Eng. & Construction	Ronnalee Horton	RC – Administration
Ahmed Ali	PA – Bovey Building	David Hume	PA-Crop Science
William Apsit	Human Resources	Harold Lane	English and Theatre Studies
John Baird	Clinical Studies	Beverly Lapenta	Pathobiology
Alexander Benben	VTH – Medical Records	William Lay	PA-Vineland
J. Derek Bewley	Axelrod Building	Ronald MacKinnon	Library
Dorothy Billings	Physical Resources	Lynn McDonald	Sociology & Anthropology.
Sherran Bowers	Physical Resources	Ronald McKenna	Physical Resources
Eldon Brown	Ag. Econ. And Business	Helen McKinnon	Population Medicine
Ken Brown	Physical Resources	Mary Miller	Physical Resources
Chun-lung Chu	PA – Bovey Building	Kiyoko Miyanishi	Geography
Pia Cocca	Physical Resources	Daniel Mollison	Physical Resources
Patricia Collins	LSD – Executive Office	Gerta Moray	Fine Art and Music
Terence Conroy	Chemistry and Biochemistry	David Murray	English and Theatre Studies
Bob Creedy	CCS – University Systems	Antonio Nini	Physical Resources
Mary Cyr	Fine art and Music	Rosalinda Oro	PA-Crop Science
Marisa Di Francesco	Physical Resources	Richard Phidd	Political Science
Ken Dortor	Philosophy	Diana Philbrick	Human Health & Nutri. Science
Robert Drohan	Purchasing	John Phillips	Axelrod Building
Dino Favretto	Physical Resources	Merike Poirier	HR-Client Services
Shirley Findlay	Physical Resources	Frances Reilly	Physical Resources
Pal Fischer	Math and Stats	Colleen Roberts	Finance and Administration
Norma Fleming	Parking Admin.	Marlene Robertson	Library
Joane Fountain	Physical Resources	Stella Rose	Physical Resources
Thomas Funk	Ag. Econ. And Business	Anna Schajnoha	Axelrod Building
Beverly Gilbert	Career Services	Nicole St. Onge	Alfred – Academic
Martha Grinwis	Student Housing	Marjorie Stickl	Physical Resources
Carlton Gyles	Pathobiology	James Taylor	Env. Design and Rural Development
Mary Halfpenny	Animal Health Labs	Hilda Tel	Library
Bonnie Hamilton	Clinical Studies	Tony Vandreamel	LSD-Animal Health Labs
Michael Herbst	Alfred – Administration	Lynn Verspagen	Advancement Services
Jocelyne Hoff	Student Health Services	William Wong	Axelrod Building
John Holbrook	Math and Stats		

UGRA • UNIVERSITY OF GUELPH RETIREES ASSOCIATION • MEMBERSHIP SUPPORT FORM

YES! I want to promote **the welfare of retirees** and to help **UGRA** foster **a mutually beneficial relationship with the University of Guelph**. Please accept my cheque for \$20 as a contribution to assist with administration.

NAME: _____

ADDRESS: _____

CITY/PROVINCE: _____ POSTAL CODE: _____

EMAIL: _____

YES! I would like to receive more information about serving on the Executive of UGRA or on one of its committees. I can be reached by telephone at: _____

Please make the cheque payable to: UNIVERSITY OF GUELPH RETIREES ASSOCIATION
Mail this form with your cheque to: UNIVERSITY OF GUELPH RETIREES ASSOCIATION
 UNIVERSITY OF GUELPH
 GUELPH, ONTARIO • N1G 2W1



MARK YOUR CALENDAR

I am looking forward to hosting you on your annual visit to campus,
Thursday, January 5, 2006 at 10:00 a.m.,

to tour the newly renovated 1st floor of the library and the Learning Commons.

The Learning Commons is a unique department at the University of Guelph that has been recognized nationally for their innovative approach in bringing together services that support students in their learning, writing, research and use of technology.

Invitations will follow.

Alastair J.S. Summerlee
President and Vice-Chancellor

OAC PUBLIC LECTURE SERIES *Fall 2005*

The OAC Public Lecture series features distinguished speakers on topical issues related to agriculture, food, the environment and rural communities in Canada and around the world. Developed with support from the alumni and friends of OAC, these public lectures are provided free of charge for members of the University community and the general public.

Wednesday
September **28th**
5:30-6:30 pm
ONTARIO POLICY: PLACES TO GROW
Jim Riddell, City of Guelph
Lifetime Learning Centre, OVC1714

Thursday
September **29th**
7:00-8:00 pm
Agrologist in Residence Lecture
THE POWER OF DISTRIBUTION NETWORKS IN TODAY'S AGRICULTURE INDUSTRY
Drew Orsz, P.Ag, Wholesale Credit Manager
CNH Capital Canada
Lifetime Learning Centre, OVC1714

Thursday
October **6th**
5:30-6:30 pm
CANADA'S COMMITMENT TO REHABILITATION AND RECONSTRUCTION OF TSUNAMI-STRICKEN AREAS IN SOUTHEAST ASIA
Mr. Hau Sing Tse, Vice-President, Asia Branch,
Canadian International Development Agency (CIDA)
Lifetime Learning Centre, OVC1714

Wednesday
October **12th**
5:30-6:30 pm
George Raithby Memorial Lecture
CHALLENGES AND REALITIES IN TODAY'S AGRICULTURE AND AGRI-FOOD INDUSTRY
Hon. Lyle Vanclief, former federal Minister of Agriculture
Lifetime Learning Centre, OVC1714

Wednesday
October **26th**
5:30-6:30 pm
THE RELATIVE ABUNDANCE AND DISTRIBUTION OF ONTARIO'S TREES
Professor Alan Watson, Director, The Arboretum, University of Guelph
Lifetime Learning Centre, OVC1714

Wednesday
November **2nd**
7:00-8:00 pm
Fred Present Memorial Lecture
WERE THE OLD WAYS THE BEST WAYS FOR FARM ANIMAL WELFARE?
Professor Joe Stookey, Western College of Veterinary Medicine
Lifetime Learning Centre, OVC1714

Wednesday
November **16th**
5:30-6:30 pm
NEW TRENDS IN FOOD RESEARCH
Steven Graham, Vice-President, Research & Development,
Campbell Company of Canada
Lifetime Learning Centre, OVC1714

Monday
November **28th**
5:30-6:30 pm
Alexander Pearson Lectureship in Food Science
NEW WAYS WITH WHEY: UNIQUE OPPORTUNITIES TO BRIDGE THE DELIVERY GAP
Professor Moshe Rosenberg, University of California (Davis)
Lifetime Learning Centre, OVC1714

Monday
December **5th**
5:30-6:30 pm
Kenneth R. Farrell Distinguished Public Policy Lectureship
GLOBALIZATION AND AGRICULTURE. THE IMPACT OF FOOD QUALITY AND SAFETY CONCERNS
Professor Julie Caswell, University of Massachusetts
Lifetime Learning Centre, OVC1714

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