

UGRA NEWSLETTER

University of Guelph Retirees Association
UGRA Info-line: 824-4120 ext. 52197 • www.ugra.ca

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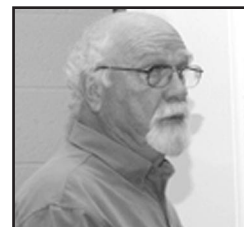
UGRA PRESIDENT'S MESSAGE

The year 2007 has been an active one for the University of Guelph Retirees Association (UGRA). The annual meeting in June was well attended and, as always, focused on the Pension and Benefits issues of retirees. The Pensions Committee published a full report in the Spring Newsletter, which can also be seen on our website. The report highlighted the unfortunate impact of the University of Guelph administration's steadfast refusal to "top up" pensions, even though the retiree pension brief showed how all retirees have been losing purchasing power steadily since 2000.

I note that "At Guelph" reported that \$15 million of the University's deficit this year has been covered by the Government of Ontario. Yet we see no announcement of any decision to "top up" the retirees' pensions with an ad hoc payment. Evidently, retiree's pensions sit at the bottom of the University's priority list, as all can see. Very serious discussion at the Annual Meeting focused on the University's fiduciary responsibilities and whether it is timely to raise this issue.

Current employees have in, recent years, received salary increases that more than covered for inflation. During this same period, retirees have seen their pension income drop dramatically because the university has only provided miniscule increments to cover the rising costs of inflation. Moreover, our standard of living has been even further eroded because of substantial increases we have had to pay for benefits.

On a more positive note, we are enlisting your support for the United Way in order to help those who are less fortunate than



Ted Burnside

ourselves. Those retirees who wish to have their contributions directed to their home community in Ontario, may do so by indicating this on the forms, which have been sent to you from the United Way in Guelph. Whichever community's United Way receives your gift, the university community will be given credit for your contribution.

We are pleased to announce that David Hull will serve over the next year as the UGRA appointment to the Board of Governor's Pensions and Benefits Committee. Our Executive is a strong one. Their names and email addresses and responsibilities appear in this newsletter. Ed Herold and Bruce Ryan are our energetic co-editors. Do not hesitate to contact us, as we are your servants in communicating firmly yet diplomatically with the University of Guelph Administration on your behalf.

Please remember to mail us the enclosed form along with the \$20 annual UGRA Contributing Membership fee! We are counting on your support so that we can work more effectively on your behalf. **UGRA**

Ted Burnside, President, UGRA.

ACTIVITIES OF THE UGRA EXECUTIVE

The University of Guelph Retirees Association (UGRA), representing both retired faculty and staff, was formed in 1991. It now comprises a community of over 1600 persons. While the matter of pensions was the main stimulus for the formation of the association and continues to be a major focus of concern, the Association has expanded its activities to include a wide range of other issues important to retirees. These activities include:

- Meetings with the University's senior administrators to discuss topics of concern including pensions, benefits and other privileges for retirees;
- Publishing a newsletter sent to all retirees three times a year. The newsletter addresses a range of topics of interest to Association members;
- Participation with the College and University Retirees' Association of Canada (<http://www.curac.ca/index.htm>) which is a very useful source of information concerning the challenges facing retirees across Canada;
- Creating and maintaining a very useful web site for University of Guelph Retirees (<http://www.ugra.ca/>) that offers archives of past newsletters, minutes of the Executive Committee meetings since 2002, links to other useful resources and valuable contact information.
- Sponsoring and funding a UGRA undergraduate scholarship for students who are a child, grand-child or great grand child of a U of G retiree. **UGRA**

EXECUTIVE COMMITTEE OF UNIVERSITY OF GUELPH RETIREES ASSOCIATION (UGRA) 2007-2008

Past President

Allan McInnis • omni1936@hotmail.com

President

Ted Burnside • tedburnside@sentex.ca

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Ken Grant • kgrant@uoguelph.ca

Secretary & CURAC Rep

John Holt • jholt@uoguelph.ca

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David Hull • dchull@rogers.com

Chair, Benefits Committee

Gil Stelter • gstelter@uoguelph.ca

Chair, Scholarship Committee

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Chair, Website

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Executive Members

John Benson • jbenson@uoguelph.ca;

Dale Lockie • d.lockie@sympatico.ca

LETTERS TO THE EDITOR

Do you have any comments or concerns regarding topics in this Newsletter that you would like to share with other University of Guelph retirees? We welcome your ideas, suggestions and comments. Please write to us: Newsletter editor, University of Guelph Retirees Association, University of Guelph, Guelph, ON. N1G 2W1 **UGRA**

LIST OF RETIREES

EMPLOYEES WHO HAVE RETIRED SINCE MAY 31, 2007

NAME	DEPARTMENT	NAME	DEPARTMENT
Alfredo Angelon	Hospitality Services	Irene Evans	Phys Res-Custodial
Elizabeth Bruder	Student Housing	Thomas Kehn	Physics
Denis Cummins	Phys Res-Electrical	Lorraine Bryenton	Phys Res-Custodial
Lutz Hahn	Physics	Wayne Douglas Cole	Rc-Academic
Delma Lobo	LSD-Animal Hlth Labs	Gilda Flaminio	Phys Res-Custodial
Jorge Nef	Fac Env Des&Rurl Dev	Betty Carlos Guanzon	Lsd-Animal Hlth Lab
Zlata Pancik	Hospitality Services	KarenLee	Athletics
Sharon Popkey	Co-Op Educ Services	George Lin	PA-Bovey Bldg
Linda Powers	CCS-Operations	Michelle Normandin	Chemistry & Biochem
Howard Weinstein	Phys Res-Custodial	Marilyn J Peck	CSAHS Dean's Office
Carolyn Croft	Physics	Elizabeth Preston	Rc-Cont Education
Louann Harcourt	LSD-Business Oper'ns	Julie Round	University General
H Peter Van Straaten	Land Resource Sci	Carol P Sherman	Provost & VP-Acad
Ebba Allerellie	Phys Res-Custodial	Karen Vandivier	Student Finance
Jacqueline Caccavella	Lsd-Regulatory Serv	Albert Woon-Fat	Chemistry & Biochem
Gary Roger Earl	Kc-Academic		

DECEASED RETIREES

DECEASED RETIREES SINCE MAY 31, 2007

Elizabeth Toneguzzo	2007/06/12	James E Cotter	2007/08/07
Joan Anthony	2007/06/14	Williemina Rappard	2007/08/11
Marjan Horhota	2007/06/17	Eleanora Cebotarev	2007/08/12
Maria Svoboda	2007/06/21	John Mark	2007/08/15
Ross Davies	2007/06/23	Arthur E Ferguson	2007/08/21
Patricia Glenney	2007/06/23	Clarence Dearing	2007/08/22
Erica Floto	2007/06/28	Enrico D Dizenzo	2007/08/25
Arthur L Willis	2007/07/06	Terrance Beveridge	2007/09/10
James W Welch	2007/07/09	Hans E Von Sivers	2007/09/16
Harold Draper	2007/07/20	Kenneth B Duncan	2007/09/16
Isabel Ralston	2007/08/04		

UNIVERSITY HEALTH & DENTAL BENEFITS ONLINE

You can easily and quickly access your benefits information directly from the Sun Life website

Sun Life's Plan Member Services website makes it easy to access the benefits information you need. Here are some of the things you can do at www.sunlife.ca/member.

- Check when you are eligible for your next pair of eyeglasses or next dental exam.
- Arrange for automatic direct deposit of your claims payments to your bank account.
- Track outstanding claims. You can also view and print details of your past medical and dental claims history.
- Sign up for e-mail notification to let you know when your claim has been processed.
- Determine if a specific drug is eligible for coverage.
- Print a wallet card so you have the emergency travel assistance contact numbers when you are travelling.
- Print a paper copy of your personalized pay direct drug card.
- Download personalized partially completed medical and dental claim forms.
- View the Health & Medication Library in the Wellness Centre for accurate, up-to-date information about medical conditions and medications.
- View the Sun Life *Benefit Bulletin* online – both current and past issues.

Register online for your Access ID and password. Have your policy number (82010) and member ID

number ready. If you have any difficulty with the registration process, contact Sun Life at 1-800-361-6212 Monday to Friday between the hours of 8 a.m. and 8 p.m. Eastern Standard Time.

If you have any questions concerning an Extended Health Care or Dental Care claim, you can contact Sun Life directly at 1-800-361-6212, or by email at askus@sunlife.com.

Representatives are available to assist you Monday to Friday between the hours of 8 a.m. and 8 p.m. Eastern Standard Time. You will be required to provide the policy number, 82010, your name, and member ID number, as shown on your Sun Life Pay Direct Drug card. **UGRA**

ANNUAL MEETING REPORT HIGHLIGHTS

The annual general meeting of the University of Guelph Retirees Association was held in Rozanski Hall, University of Guelph on June 15, 2007.

PENSIONS

The UGRA pensions committee made a strong case in a well documented brief for ad hoc inflation adjustments. Within the past 5 years, the University only provided an ad hoc adjustment of 1% in the face of 10% inflation.

President Summerlee and Vice-President Sullivan in meeting with the UGRA Executive indicated the University would not likely increase ad hoc adjustments because of overall University budget concerns.

UGRA will be asked to nominate a member of UGRA to the new Pensions Committee of the Board of Governors.

BENEFITS

The Benefits Committee met

twice with Human Resources and presented a brief outlining the case for improved benefits. Unfortunately, the administration indicated they were more likely to reduce rather than to increase benefits.

Sun Life currently provides for 180 days of semi-private coverage for our UGRA members but in a 2005 survey conducted by the U of G faculty association we learned that 9 of the 11 other universities

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in the survey had unlimited semi-private coverage. All universities had inadequate coverage for hearing aids at \$300 over a 5 year period.

The Benefits Sub-Committee recommended:

1. That the University of Guelph benefits package provides all retirees with unlimited semi-private hospitalization coverage with respect to extended sickness or injury, as is the case with university employees today.
2. That the University of Guelph benefits package provides increased coverage for hearing aids.
3. That an equitable arrangement be made for UGRA to discuss improvements/updates to the benefits plans in future. In particular, the UGRA should be involved in any decisions regarding changes to benefits.

TREASURER'S REPORT

The financial year ended with a positive balance of \$3, 856.

CURAC REPORT

Membership in the College and University Retirees Association of Canada has proven very worthwhile. It gives insight as to how retirees at other universities are dealing with similar issues. John Holt attended the annual meeting, which was held in Windsor.

WEB SITE

The UGRA Web Site (www.ugra.ca) has been transferred from the University's web server to a private provider.

This has helped raise the site's efficiency and visibility. We are seeing a substantial increase in the number of visitors to the site.

PRESIDENT'S LUNCHEON FOR RETIREES

The annual retirees luncheon held in June which was sponsored by the university president, Dr. Alastair Summerlee was a most pleasant occasion. More than 700 retirees and their guests had an enjoyable time socializing with

former colleagues and friends. The meal was delicious! Human Resources under the leadership of Lillian Wilson did an excellent job of organizing the event.

Dr. Summerlee welcomed the retirees and thanked them for their many contributions to the university. Dr. Ted Burnside, president of the UGRA thanked Dr. Summerlee for sponsoring the event. He then acknowledged the outgoing UGRA Executive for their hard work on behalf of the Association and welcomed the new Executive.

PRESIDENT'S INVITATION TO TOUR THE NEW SCIENCE COMPLEX, JAN 3



Plan to Attend!

Alastair J. S. Summerlee, President and Vice-Chancellor, invites the University of Guelph Retirees to tour the new Science Complex

Thursday, January 3, 2008 at 10:00 a.m.
Science Complex Atrium

A coffee reception will follow the tour

R.S.V.P. by Wednesday, January 2, 2008 to Leslie LaCelle at 519-824-4120, Ext. 56954 or l.lacelle@exec.uoguelph.ca
 (please indicate if accessible parking is required)

PLEASE NOTE THAT INDIVIDUAL INVITATIONS WILL NOT BE MAILED THIS YEAR

Free parking is available in P31 by the main University entrance on Stone Rd. Walk north on Christie Lane to Reynolds Walk to the Science Complex. A map can be accessed at www.uoguelph.ca/campus/map/sciencecomplex

RETIREE BENEFITS AND PRIVILEGES PROVIDED THROUGH AND BY THE UNIVERSITY

1. Extended Health Benefits and Out-of-Country Coverage. As a University of Guelph retiree currently paying premiums for extended health care benefits, out-of-country coverage will apply as long as you or your insured dependent has provincial health care coverage. Sun Life has confirmed that this provision refers to any Canadian provincial plan, not just Ontario's plan. Sun Life will **not** accept any substitute for a Canadian provincial plan. OHIP generally covers you for six months while you are outside the province, but coverage may be extended on application to OHIP prior to your date of departure. If you plan to move to another country for a lengthy period of time, or take up permanent residence in another country, check with Human Resources/Client Services, 519-824-4120, Ext. 56598 regarding the impact on your health and dental benefits.

For more information on all non-provincial plan items that would still be covered, it would be wise to check with Sun Life at 1-800-948-1048 or 1-800-361-6212.

If you have any specific concerns or questions, please call Human Resources/Client Services at 824-4120, Ext. 56598. If you have Internet access, refer to the Human Resources Retirees web page: <http://www.uoguelph.ca/HR/retirees/benefits.htm> for detailed information.

2. Scholarship Plan. Available to retirees' spouses and dependent children under the age of 25. They must register as full-time students to qualify. This Plan should not be confused with the UGRA sponsored scholarship.

3. Tuition Waiver Program. Available to retirees who wish to take a single course. Those retirees who are eligible for tuition waiver must complete a "Staff Registration and Tuition Waiver Request" form and submit it to Human Resources.

It is essential that retirees follow the normal procedures for contacting Undergraduate Program Services, Office of Registrarial Services, Level 3, University Centre, regarding their selection of courses.

4. Retiree Parking Rate. If the retiree is not receiving any payment from the University (pension payments are payments from the pension plan, not the University), then he or she is eligible for a 50% reduction from normal parking rates. Arrangements must be made through parking services.

5. Use of Athletic Facilities. Retirees, their spouses and adult children are eligible to purchase an Athletics Membership from the Athletics Centre cashier. Basic membership provides access to recreational swimming, skating, squash and tennis. Small additional fees are required for recreational hockey,

the fitness circuit, weight room, aerobics classes and a locker. The Athletics Recreation Information Line is 824-4120, Ext. 56253.

6. Use of University of Guelph Email Account. A retiree may choose to keep his or her e-mail account. In order to keep an e-mail account, retirees must contact the CCS Help Centre at extension 58888 and also Jackie James, Human Resources at extension 56595. There is no charge for this service.

7. Library Services. Retirees retain their library privileges with the same rights and responsibilities they had as employees. If you still have your card, you need only register with the circulation and interlibrary Services Desk, 1st floor, McLaughlin Library in order to continue your privileges. If you do not have a current card, Human Resources (5th floor, University Centre), will issue a form to obtain a new card. (This service is not instantaneous.) Validate the card at your former department and register as described above to enjoy the facilities available at the Library.

Canadian university libraries have agreed to extend in-person borrowing privileges to students, faculty and staff from across the country. A valid university identification card or a valid participating regional consortia card is required.

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Students, faculty, staff and retirees should check with the library of their home institution to ensure they have the appropriate identification before visiting another Canadian university library. Information on this reciprocal borrowing

agreement can be found at <http://www.coppul.ca/rb/rbinde x.html>. If you have any questions about library services, contact Circulation and Interlibrary Services at 519-824-4120, Ext. 53618.

8. "atGuelph". The atGuelph newspaper is mailed free of charge to any retiree who asks to receive it in hard copy form.

UGRA

BECOME A CONTRIBUTING MEMBER OF THE ASSOCIATION

All retirees of the University of Guelph are entitled to all benefits and privileges simply because they are retirees. They are also automatically members of the Retirees Association and will receive the Association newsletters. As members they are free to write to the Association Executive Committee for information and advice. They also have full access to the Association's website.

As the years have passed, however, we have found that the challenges facing retirees have grown more significant and, too often, troublesome. The Association has found it increasingly important to be aware of the needs of retirees and is prepared to work to further the interests of retired staff and faculty. Many committee and executive members have, over the years, contributed countless volunteer hours to the Association. The officers and directors of the executive provide a remarkable combination of knowledge, skill and tenacity. The Association has a dynamic and committed Executive Board that works

on behalf of all University of Guelph retirees.

We invite each retiree to become a Contributing Member of the Association by making a voluntary contribution of \$20 annually to cover such costs as the newsletter, mailings, scholarships, meeting room rentals and some support for a member to represent UGRA at the annual CURAC meetings.

Please complete the attached form and send it back to us with your Contributing Member payment. Now is the time to make your membership contribution for the 2007-2008 year.

If you wish to join the UGRA Executive or one of its committees, we would certainly welcome your knowledge and expertise. It is a wonderful way to maintain closer contact with the University, continue the enjoyment of associating with your peers and to be an influence on issues of concern to retirees. Let us know your interest by completing the membership support form. **UGRA**



ON THE MOVE?

If you move to a new home please remember to notify Human Resources of your new mailing address. This will help us ensure that you continue to receive your correspondence. Contact Human Resources at (519) 824-4120 extension 53374 or by email at hr@uoguelph.ca. We will inform RBC Dexia, the pension payroll administrator, of any address changes. **UGRA**

NEW FEDERAL LEGISLATION ON INCOME SPLITTING

Impact: Tax changes enable Canadian residents to split pension income with spouse

Recognizing the challenges of planning and managing retirement income, and intending to provide targeted assistance to pensioners, the government has introduced tax changes to allow income splitting between spouses. The legislation was included in Bill C-52 which received Royal Assent and became law on June 22, 2007.

Beginning with income tax returns for the tax year 2007, the amendment allows any Canadian resident who receives income that qualifies for the existing pension income tax credit to allocate to their resident spouse (or common-law partner) up to one-half of that income for income tax purposes. The amount allocated will be deducted in computing the taxable net income of the transferor (the person who actually received the pension income) and included in computing the taxable net income of the transferee (the person to whom

some or all of the pension income is allocated).

As a tax strategy, the purpose of income splitting is to enable a higher income spouse to split income with a spouse with the lower income, resulting in a more favourable tax structure for the couple. Since income splitting will, in many cases, increase the transferee's tax payable, both persons must agree to the allocations on their tax returns for the year in question.

It is important to note that the tax currently being withheld from pension income cannot be reduced in anticipation that such elections will be filed.

Eligible pension income

For individuals aged 65 years and over, eligible pension income includes:

- lifetime annuity payments under a registered pension plan
- a registered retirement savings plan or a deferred profit-sharing plan

- payments from a registered retirement income fund.

For individuals under 65 years of age, eligible pension income includes:

- lifetime annuity payments under a registered pension plan
- certain other payments received as a result of the death of the individual's spouse or common-law partner.

Impact on provincial tax payable

In every province, with the exception of Quebec, income splitting is automatically taken into account in calculating provincial income tax since individual net income is based on federal calculations.

In Quebec, a Bulletin was issued on December 20, 2006, confirming the legislation change to mirror the federal proposal. Accordingly, couples will be allowed to file joint election with their 2007 TPI tax returns to split their pension income. **UGRA**

Note: The above was provided by RBC Dexia

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