

## UGRA'S PRESIDENT'S MESSAGE



I am honored to assume the presidency of UGRA for 2008-09. I would like to thank the executive members who completed their service last June, especially Ted Burnside and Dave Hull. Fortunately,

we have a talented group of colleagues who will continue on the tradition of dedicated service to all retirees.

Unfortunately, your new Executive faces challenging external and internal environments, many of which are beyond its control. A few are listed below.

- I am not optimistic that universities will be exempted from the Ontario legislation that has increased the liabilities of Defined Benefits pension plans – the so-called wind-up pension requirements. The University has adopted an aggressive payment plan to fulfill the requirements of this legislation over the next three or four years.
- Many Ontario universities face operating deficits due to insufficient provincial funding. Guelph potentially faces an operating deficit of over \$20M.
- Financial returns of our pension funds are likely to be modest in view of low interest rates, a slowing economy; and an extremely volatile stock market.

In view of these environmental factors, I suspect there will be only limited opportunities for achieving major improvements in the well-being of all current

retirees over the next year. Having said this, I am personally committed to achieving some potential short-run improvements, seeking greater support for retirees from all campus employee groups, improving communications with retirees by a strengthened UGRA website and continuing the “issues” oriented Newsletter, and finally developing a long-run strategic plan that might serve as a blueprint for improving the well-being of all retirees. So, your new Board will be busy.

Ed Herold is chair of a new Communications Committee that has the dual role of improving our website and publishing the UGRA Newsletter in order to better integrate the two into a mutually supportive communications strategy. Bonnie Hamilton is chair of a new Membership Committee. Bruce Ryan, who is our new Vice-President, also chairs our Benefits Committee and Dale Lockie, who has a great deal of experience with pension issues, is chair of our Pensions Committee and also serve as the retiree representative on the Board of Governors Pension Committee.

What are some of the potential short-run improvements for current retirees that the new Board might pursue?

1. Some retirees, especially those in the Retirement and Non-Professional pension plans, have very low annual pensions. The failure by the University to provide ad hoc annual increases disadvantages them the most. Yet, the Non-Professional plan may have a large enough surplus to finance some ad hoc increases for those having the lowest pension. I believe that the financial costs for providing some ad hoc increases for those with low annual pensions in other plans are most likely modest. President Summerlee has indicated a willingness to consider this option and I intend to press him to do so. I welcome your comments regarding this important issue. Please email me: [ekgrant@uoguelph.ca](mailto:ekgrant@uoguelph.ca).
2. There are likely to be some improvements in retiree's benefits that are low-cost items for the University, but potentially

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# UGRA

[www.ugra.ca](http://www.ugra.ca)

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critically important for some retirees. One example is improvements in annual coverage for those who require long-term hospital care. Another possibility involves increased coverage of hearing-aids. I will ask our Benefits Committee to continue to press on these issues with HR staff and Vice-President, Nancy Sullivan.

In summary, I have suggested some realistic, albeit second-best, goals for the coming year. Although the financial challenges that the University faces are real, the quality of life of those who served this University so well must neither be forgotten nor given a low priority. I intend to remind President Summerlee and his colleagues as forcibly as possible of your value to this University.

I would prefer to accomplish more substantive improvements for all Guelph retirees. We have not forgotten the legitimate needs and concerns of all retirees. Nonetheless, in my opinion, it is prudent to try to achieve a few short-run improvements for those retirees who are disadvantaged the most rather than pursuing universal improvements for all retirees which the University will probably reject out of hand because of its financial difficulties.

I hope you agree and I look forward to your support.

Ken Grant,  
President, UGRA

## On Nov. 5, 2008, the following letter from Ken Grant appeared in the *At Guelph* campus newspaper

Re : September Pension Increase

Dear President Summerlee:

On behalf of the University of Guelph Retirees' Association (UGRA), I reluctantly acknowledge the University's recent announcement to increase annual pension payments by .09 of 1% for retirees. This meager increase is a result of the terms of the pension plans to cover any inflation increase above 2% during the previous year (May 2007 to April 2008), which for the past year statistically was 2.09%. To put this increase in

## Moving?

**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 e-mail at [hr@uoguelph.ca](mailto:hr@uoguelph.ca). They will inform RBC Dexia, the pension payroll administrator, of any address changes.**



perspective, a retiree with a \$10,000 annual pension could not afford a medium sized cup of Tim Horton's coffee with this increase.

I would note the last increase in retirees' pensions was .3 of 1% in 2006.

Since 2001 the purchasing power of retirees has been eroded by 13.6%, because none of the University of Guelph pension plans are protected against the first 2% inflation each year. In the past, the University made ad hoc adjustments to compensate for this form of loss in purchasing power. It is now some years since any such adjustment has been made.

We realize that the University is experiencing tough economic times as are many retirees, especially those trying to cope on annual pension payments of less than \$10,000. However, you and the Board should not lose sight of the significant contributions of former employees in making the University what it is today, in many ways they are still contributing to the University. Recently, some have suggested to me that this goodwill has its limits!

Current employees and their leaders should take note of their pending fate when they retire. Indeed, some are clearly

doing so. In June of this year, UGRA submitted motions for inflation protection at the Board of Governors' Pension and Benefits Committee meeting. The employee group members on the Committee supported these motions. Regrettably our motions were defeated by the Board Committee members. Aside from sporadic support such as this, retirees remain essentially 'orphans' since no organization on campus is mandated to protect their well-being.

Retirees deserve a higher priority at the University of Guelph. For example, it is my understanding that the University of Toronto has given high priority to meeting the financial needs of retirees and thus has provided for almost complete inflation protection. If the University of Toronto has been able to do this, we are puzzled as to why the University of Guelph has been unable to do so.

The University of Toronto example illustrates that with respect to future ad hoc increases to prevent further purchasing power erosion, "Where there is a will - there is a way".

E.K. Grant  
President, UGRA



## Plan to Attend!

Alastair J. S. Summerlee,  
President and Vice-Chancellor,  
invites the  
University of Guelph Retirees Association  
to tour the Macdonald Stewart Art Centre  
Exhibit

### Searching for Home: The Lives of Lucy Maud Montgomery

**Thursday, December 18, 2008 10:00 a.m.**  
**Macdonald Stewart Art Centre**  
**358 Gordon Street, Guelph, ON**

A coffee reception will follow the tour

R.S.V.P. by Monday, December 15 to Leslie LaCelle at  
519-824-4120, Ext. 56954 or l.lacelle@exec.uoguelph.ca

*Free parking is available at the  
Macdonald Stewart Art Centre*

PLEASE NOTE THAT INDIVIDUAL INVITATIONS  
WILL NOT BE SENT THIS YEAR

For more information:  
<http://www.msac.uoguelph.ca/Montgomery.htm>

## New Buyout Package

U of G employees were offered a buyout package this year to encourage early retirement and to reduce payroll costs. Deans or Directors had to indicate that operations of the unit would not be affected by the departure of the employees. Employees were eligible to receive a payment equivalent to one month of regular pay at the time of retirement /voluntary resignation for each year of continuous University of Guelph fulltime service to a maximum of 12 (twelve) months. One hundred and forty-four were accepted for the voluntary retirement/resignation program.

This program, which closed Sept 30, 2008, was offered to regular full time staff only. The details can be found at: <http://www.uoguelph.ca/hr/documents/voluntaryresignationretirementforstaff.2008.pdf>

The sole purpose of this program was to assist colleges/divisions to reduce costs in order to meet their multi-year budget targets as outlined in the 2008/2009 Preliminary MTCU Operating Budget.

The program did not involve any enhancements to pension plan provisions already in place. Accepted employees who were eligible to retire (vs. resign) had to meet rule of 60 or have the 85 factor and both are already factored into the valuation of the plan. If neither of these early retirement requirements were met, a penalty was applied to the pension. There is a similar program for faculty in the collective agreement with UGFA that runs for 3 more years. The Letter of Understanding can be found at: <http://www.uoguelph.ca/facultyjobs/collectiveagreementforfaculty.pdf> on page 163.

Under both early retirement programs, faculty and staff are leaving over the next three fiscal years.

## Major Changes to UGRA Website

Bob Creedy is our new Webmaster. He has had considerable information technology experience in various departments on campus. He will be working with George Loney who developed the original UGRA website.

A major objective of upgrading the UGRA website is to improve communication with our member retirees by providing you with current information in a quicker time frame.

Firstly we want to create a more user friendly system so that members can write items of interest, questions, or make comments about anything that is of interest to them and have it appear automatically on the website. Once an item is posted on the website, others

will be able to comment or respond to it. In short, we are creating a system whereby UGRA members can share information easily and quickly. Considering the number of members and their considerable experience in a wide range of areas, there will be a lot of information to share.

Secondly, this system will be linked to another new system where, once a new message or item of information is received, it will be automatically emailed to members who want to receive information in this fashion. Thus, you wouldn't have to login to the website to see the new items of interest.

Thirdly, this system would be used by the UGRA Executive Committee to inform retirees of new developments and to answer questions, etc.

There is a lot of work involved in creating these systems and making them secure, but we hope to have them in place by the end of December



[www.ugra.ca](http://www.ugra.ca)



## Interesting Facts about Our Benefits Plan

### How many plans are there?

There are two plans. The 'Old' Plan applies to those who retired prior to the years 1996-1998 with the particular effective year depending on the employee group. The 'New' Plan applies to those who retired since those years. However, those who were under the Old Plan had the option of converting to the New Plan.

The plans are fairly similar but there are some differences.

- The Old Plan allows for higher refund amounts for massage therapy. It allows for full refund for up to 20 treatments in a calendar year, whereas the New Plan only pays \$30 per visit to a maximum of 15 prescribed treatments..
- The Old Plan allows for dental recall exams every 6 months. For the New Plan, the recall period is every 9 months.
- The maximum dental coverage for prevention and restoration is \$2,000 respectively for the Old Plan and \$2,500 for the New Plan.

### What are the services most charged to the health plans?

Prescription drugs are the number 1 cost at 56% of the total costs. The next most costly benefit for the plan is semi-private hospital care which takes up 14% of total costs.

### Who pays for our benefit plans?

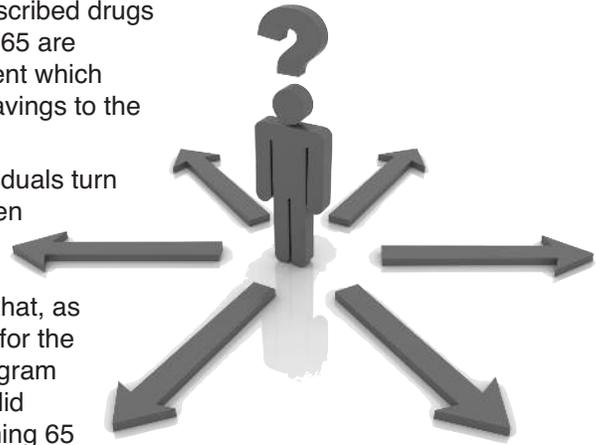
The University pays 70% of the cost of the health coverage with retirees contributing 30%. The University and retirees each pay 50% of the cost of dental coverage.

### What happens to prescription drug coverage when we are 65 and live in Ontario?

For people over the age of 65 who have a valid OHIP card, the Ontario government covers the cost of about 3,000 quality-assured prescription drug products. The University of Guelph plan is meshed with the government plan so that retirees will notice little if any change regarding coverage of prescription drug costs.

The great majority of prescribed drugs for those over the age of 65 are covered by the government which results in considerable savings to the U of G Benefits Plan.

Two months before individuals turn 65, they will receive written notification from the Ministry of Health and Long-Term Care stating that, as seniors, they are eligible for the Ontario Drug Benefit Program (ODB). Seniors with a valid Health Card who are turning 65 years of age are automatically entitled to receive ODB benefits. Benefits begin on the first day of the month following their 65th birthday. They only need to take their prescription and health card to the pharmacy and tell the pharmacist that they are eligible for the ODB program. The pharmacist



will check their eligibility on the government's Health Network System. There is a new retiree benefits manual posted by the University on the HR website. The link is <http://www.uoguelph.ca/hr/hrmanual/retireegroupbenefits.php>

## UNIVERSITY OF GUELPH COMMITTED TO MEETING PENSION OBLIGATIONS

OFFICE OF THE VICE-PRESIDENT  
Finance and Administration  
October 30, 2008

The Executive of the University of Guelph Retirees' Association have let me know that they have received inquiries from many of you asking about the impact of the unprecedented global turbulence in the financial markets on the pension plans sponsored by the University and more specifically on pension payments that you are receiving.

As you are aware, it truly has been and continues to be a very volatile period in the financial markets. A combination of equity and interest rate declines over the past several years have created significant challenges for the University. In the past two years we have contributed over \$80 million dollars to our pension plans to maintain their positive financial positions. Our commitment is that all of our pension plans are and will continue to meet our pension obligations to our retirees. As we look forward, our concern is focussed on the next pension valuation date of August 1, 2010. At that time, under current provincial legislation we are required to measure our contribution obligations. If markets do not recover significantly or provincial rules do not change, we will be faced with further significant contribution requirements. We are working carefully with the pension plans' actuaries to determine the impact on the University and are preparing plans for such a possibility.

While we cannot predict where markets will go, we remain committed to meeting all of the obligations to our retirees.

I will work with UGRA to respond to any questions that they receive from members.

Yours truly,  
Nancy Sullivan  
Vice-President (Finance and Administration)

## College and University Retirees Association of Canada (CURAC)

ANNUAL MEETING REPORT,  
MAY 21-23, 2008, MONTREAL



### Pension Committee

In October, 2007 the CURAC Pension Committee presented a detailed brief to the Ontario Expert Commission on Pension Reform ([www.pensionreview.on.ca](http://www.pensionreview.on.ca)). Its mandate is to analyze the Pension Benefits Act with a focus on defined benefit pensions and provide advice for amended legislation. The CURAC brief consisted of 20 detailed recommendations and focused on three questions.

**How can pension regulation be restructured to promote outstanding long-term investment performance of pension funds?**

**How can pension regulation best promote full indexation of pension entitlements?**

How can the effective involvement of retirees and active plan members in the administration and management of their plan's assets be enhanced?

At the federal level, CURAC is concerned about the 110% upper limit pension plan surplus that the federal government allows. This restriction forced many universities to take pension holidays in the 1990s. These restrictions do not allow for the reality of considerable fluctuations in the stock market over time. Once pension holidays were in place administrations were slow to resume normal contributions. Pension holidays result in less money going into pension plans. For University of Guelph retirees this has lowered the possibility of any ad hoc increases to their pensions. The result of pension holidays is that the institution is benefitting at the pensioners' expense.

Lack of adequate employer contributions along with reduced investment returns has resulted in many pension plans moving from a surplus to a deficit. Also, increases in age longevity of retirees are more costly to pension plans.

There is a wide variation among university pension plans regarding the indexation of pensions. Ryerson is the only Ontario University to provide fully indexed pensions. Several plans are tied directly to the returns from investments.

### Communications Committee

CURAC provides information about developments and issues across Canada so that members can learn from the experience of others.

Two issues of the CURAC newsletter are published each year in both French and English. Member organizations are encouraged to submit materials. A newsletter exchange is being established on the CURAC website with newsletters from local organizations being posted online. It allows one to search for specific topics of interest.

Maintaining and redesigning the CURAC website is a high priority and is central in improving communications with local organizations.

### Benefits Committee

The CURAC Benefits Committee is conducting a national survey of benefits provided to membership groups.

### Membership Committee

There are 36 members from 31 Canadian universities.

### Health Care Policy Committee

This committee publishes discussion papers and organizes symposia on aspects of seniors' health care. In Montreal, it organized a session on seniors and mental health.

More information about CURAC and university retiree organizations from across Canada can be found at [www.curac.ca](http://www.curac.ca)

## Pension Expert Meets with UGRA Executive

Peter Russell, a faculty retiree from the University of Toronto and one of Canada's most knowledgeable experts on university pensions, spoke to the UGRA Executive Committee recently. Peter offered advice on how the UGRA might work with the University of Guelph faculty and other unions regarding retiree and pension matters. The UGRA is actively following up on Peter's suggestions.



Peter Russell

## Letters to the Editor

Do you have 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,  
P.O. Box 48-4916  
University of Guelph  
Guelph, ON N1G 2W1**

## EXECUTIVE COMMITTEE OF UNIVERSITY OF GUELPH RETIREES ASSOCIATION (UGRA) 2008-2009

Past President	Ted Burnside	tedburnside@sentex.ca
President	Ken Grant	ekgrant@uoguelph.ca
Vice-President & Benefits Chair:	Bruce Ryan	bryan102@gmail.com
Secretary	Ron MacKinnon	rmk@uoguelph.ca
Treasurer	Clinton Martin	
Chair, Pensions Committee	Dale Lockie	d.lockie@sympatico.ca
Chair, Communications Committee	Ed Herold	eherold@uoguelph.ca;
Chair, Membership Committee	Bonnie Hamilton	bhamilt@uoguelph.ca
Chair, Scholarship Committee	Joe Mokanski	jmokansk@uoguelph.ca
Executive Members	John Holt Phil Keddie	jholt@uoguelph.ca

### UGRA EXECUTIVE COMMITTEE FOR 2008-2009



At Back, Left to Right: Clinton Martin, Joe Mokanski, Ken Grant, Bruce Ryan, Dale Lockie  
At Front, Left to Right: John Holt, Bonnie Hamilton, Phil Keddie, Ron Mackinnon, Ed Herold  
Missing: Ted Burnside

## Activities of the UGRA Executive

The University of Guelph Retirees' (UGRA), representing both retired faculty and staff, was formed in 1991. It now comprises a community of over 1700 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;
- Publishing a newsletter sent to all retirees twice 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.

## Recent Retirees

Blair Capes	Student Housing Serv	June 1, 2008
James Macneil	Phys Res-Custodial	June 1, 2008
Bernhard Nickel	Physics	June 1, 2008
Doug Bach	Rc-Academic	July 1, 2008
Eleanor Chu	Math & Statistics	July 1, 2008
Elizabeth Fabri	Lsd-Analytical Serv	July 1, 2008
John Leatherland	Biomedical Sciences	July 1, 2008
Bonita Snider	Physics	July 1, 2008
Gloria Bartlett	Hospitality Services	Aug. 1, 2008
Phyllis Carnochan	Distance Ed	Aug. 1, 2008
Gary Feltz	Phys Res-Mechanical	Aug. 1, 2008
Betty Hill	Human Resources	Aug. 1, 2008
Bonnie Patteson	Co-Op Educ Services	Aug. 1, 2008
Wing Poon	Phys Res-Cup	Aug. 1, 2008
Diane E. Paul	Rc-Academic	Aug. 1, 2008
Robert Brooks	Physics	Sept. 1, 2008
William Christian	Political Science	Sept. 1, 2008
Brian Earn	Psychology	Sept. 1, 2008
Diane Leblanc	Student Health Service	Sept. 1, 2008
Suzanne Lake	Sch Fine Art & Music	Sept. 1, 2008
Frederick T Morgan	Kc-Cont Education	Sept. 1, 2008
John Pratschke	Mktg & Consumer Stdy	Sept. 1, 2008
Mark Sears	Environment Biology	Sept. 1, 2008
Judith Strommer	Pa-Bovey Bldg	Sept. 1, 2008
Paul Voparil	Phys Res-Custodial	Sept. 1, 2008
William Woodward	Human Hlth&Nutri Sci	Sept. 1, 2008
Julia Zilka	Pa-Crop Sci Bldg	Sept. 1, 2008
Larry T. Frost	Pa-Simcoe	Oct. 1, 2008
Graham Nancekivell	Integrative Biology	Oct. 1, 2008
Liliana Ranalli	Pr/Shs Environ Serv	Oct. 1, 2008

## Deceased Retirees

Mary Miller	Oct. 18, 2008
Stanley M. Clayton	Oct. 12, 2008
Constance Rooke	Oct. 4, 2008
David Davies	Sept. 27, 2008
Franklin Stewart	Sept. 12, 2008
Sophie Bonikowsky	Sept. 11, 2008
Olgerts Miniats	July 22, 2008
Eunice French	July 5, 2008
Mary I. Gerrie	July 4, 2008
Majorie E. Towers	June 28, 2008
Samuel Zelin	June 28, 2008
Maurice V. Smith	June 17, 2008
Joseph M. Stepien	May 23, 2008
Denise Billings	May 15, 2008

## UGRA Annual General Meeting Highlights

The annual general meeting of the University of Guelph Retirees Association was held in Rozanski Hall, University of Guelph on June 13, 2008

### Benefits

The UGRA Benefits Committee met several times with administration officials regarding the benefits package available to retirees. We have learned that there will be no changes to the coverage or the cost to us for the coming year. Administration officials agreed to consult with the committee annually during the fall. Also, the President of the UGRA and Chair of the Benefits Committee may also meet with the Vice-President Finance and Administration and her designate annually in the spring to discuss any issues which the Benefits Committee wishes to bring to the senior Administration. We were not successful in obtaining improvements to the coverage in two

areas where we felt we had fallen behind the benefits available in comparable universities: the limit of 180 days for a semi-private hospital room per illness, and the limit of \$300 every five years for hearing aid costs.

There is a great variation in the level of benefits available to retirees in Canada. We have recently contributed to a CURAC national survey regarding university retiree benefits. Results of the survey should be available in 2009.

### Pensions

The UGRA has continued to present the university administration with a well-reasoned case for improved indexation of retiree pensions.

### President's Luncheon for Retirees

The annual retirees luncheon followed the Annual Meeting. Sponsored by the university president, Dr. Alastair Summerlee, the luncheon was a most pleasant occasion. More than 700 retirees and their guests had an enjoyable time socializing with former colleagues and friends.

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## Be a Contributing Member of UGRA

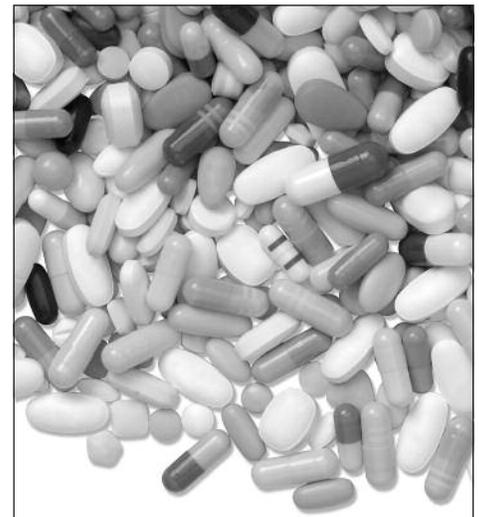
All retirees are automatically members of the University of Guelph Retirees Association, but our capacity to operate effectively on behalf of retirees depends on members volunteering to become Contributing Members. This money covers the costs of the newsletter, scholarships, meeting room rentals and support for a member of the UGRA to attend the annual meeting of the College and University Retirees Association of Canada.

Many of you have already sent us your voluntary contribution for the period April, 2008- March 31, 2009 and are registered as Contributing Members. For the convenience of those who have not yet done so but wish to, we have reprinted the Contributing Member form. We have asked for a contribution of \$20 but always appreciate those members who add some extra funds to help us carry on the work.[]

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## Scholarship Award

UGRA offers a \$1,500 scholarship to full time students who are related to a U of G retiree as a child, grandchild or great grandchild. The scholarship emphasizes academic achievement but also considers financial need. Please inform anyone in your family who may qualify, about the existence of this UGRA award.



## Are seniors taking too many prescription drugs?

At the Montreal CURAC conference, physicians specializing in geriatric medicine expressed concern over the large number of prescription drugs that many seniors are taking today. Seniors are more likely to experience negative side effects from prescription drugs than are younger adults. The interactions resulting from taking several drugs can compound these harmful side effects and result in serious medical problems. Unfortunately, few physicians in Canada receive training in geriatric medicine and thus many are unaware of how prescription drugs can differentially affect seniors — especially when a number of drugs are taken together.

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## Newsletter Changes

As we are giving major priority to using our website and e-mail to strengthen our communications with retirees, the Executive Committee has made the decision to move from publishing three issues of the newsletter to publishing two issues per year.

# FLORIDA RETIREES' RE-UNION

## PLAN TO ATTEND!

The Florida Alumni Reunion of Guelph University will be held between 10:00 AM and 2:00 PM, on March 4, 2009 in Port Charlotte at the Maple Leaf Golf and Country Club (Queensway Hall, a new, roomy, and well-equipped facility). The cost of \$20.00/person includes a substantial buffet lunch with beverages and wine. You can pay at the door but you must make a reservation so that food and drink can be properly provided.

Make your reservation with Lyle Rea WLREA@comcast.net or phone 941 505 0183 by March 1st. Come enjoy this happy event, hearing the latest information on the University of Guelph, visiting alumni, renewing acquaintances, and participating in gift-winning draws.

The West Florida Guelph Alumni Reunion Committee is sponsoring the 3rd Annual Guelph Alumni Boat Cruise on February 7, 2009. The cruise will be on Charlotte Harbor leaving The

Kingfisher dock in Punta Gorda FL at 10:00 AM and returning at 3:00 PM. The boat is owned by the Kingfisher Fleet which has been voted the best of charter boats in Charlotte Harbor for each of the last 12 years. Enjoy the 1½ hour narrated tour of the Charlotte Harbor aquatic preserve watching for dolphins, fish, and birds, followed by going ashore for lunch, if you want it, in Porto Bellos restaurant at the Burnt Store Marina and return to the Kingfisher dock at 3:00 p.m.

The cost is \$25 per person (lunch extra). Send your reservation, telephone number (to reach you in case of rain), and money by February 4 to Bert Mitchell, 5186 Cote du Rhone Way, Sarasota, FL 34238. His e-mail address is bert.mitchell@earthlink.net



PUBLICATIONS MAIL AGREEMENT NO. 40064673

RETURN UNDELIVERABLE CANADIAN ADDRESSES TO: ITEMS TO  
UNIVERSITY OF GUELPH RETIREEES' ASSOCIATION  
P.O. BOX 4916  
UNIVERSITY OF GUELPH  
GUELPH, ONTARIO  
CANADA N1G 2W1

