

Agenda for Annual General Meeting 2009

The UGRA Annual General Meeting is scheduled from 10:30 am to 12:00 pm on Thursday June 18 in Room 102 Rozanski Hall. Coffee and other refreshments will be served. The meeting agenda is as follows.

1. Call to Order
2. Approval of the agenda
3. Approval of the Minutes of June 2008 AGM
4. Business Arising from the Minutes
5. President's Remarks
6. Reports
 - a. Treasurer's Report and Nomination of Auditor
 - b. Communications Committee
 - c. Questions regarding other Written Committee Reports
7. Nomination Committee and Election of Executive for 2009 - 2010
8. Guest Speaker: Claude Macorin, Managing Director, U of G investments
9. Other Business
10. Adjournment

In past years, retirees have gone from the AGM to a luncheon provided by the President of the University of Guelph for retirees. This has been a very popular event and well attended. Only recently, however, we learned that the University this year has changed the plan and will no longer be providing a lunch. Instead, retirees are invited to The President's Retirees' Social at 2 pm on June 18. The announcement for the Social is presented elsewhere in this issue of the Newsletter.



UGRA'S PRESIDENT'S MESSAGE



Executive members continued to work diligently on your behalf. Joe Mokanski, Bonnie Hamilton and Ron Mackinnon assumed respectively new responsibilities as chairs of the Scholarship Committee, the Membership Committee, and the UGRA Secretary. Both Phil Keddie and John Holt served on our Pension Committee, chaired by Dale Lockie. Dale also was a strong advocate for retirees on the Board of Governors Pension Committee. Ed Herold was the chair of our Communications Committee and Bruce Ryan served triple duty as Vice President, the Chair of the Benefits Committee, and spearheaded this edition of the Newsletter. Clint Martin was the UGRA Treasurer. Ted Burnside (Past President) and Bruce Ryan represented retirees on the Stakeholders Group. My thanks are extended to all of them.

We made several representations to President Summerlee and his colleagues as well as to members of the Board of Governors Pension Committee to improve benefits and inflation protection for retirees. As I feared, the chaotic financial conditions facing the University over the last year essentially eliminated any possibility of success on our part. The University virtually retrenched from meaningful discussions of any improvements, and I am not optimistic that circumstances will improve in the near future. One piece of good news is that the University does not plan to increase benefit premiums over the coming year.

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Faced with the realities of the situation and addressing the specific needs of low-pension retirees, our pension committee focused on developing suggestions for obtaining ad hoc pension increases for this group of retirees, especially those in the Non-Professional Plan, which is the only pension plan having a current surplus. I was extremely disappointed that President Summerlee rejected all of our suggestions in writing and at a meeting on April 16th with UGRA executive members. More details of that meeting are found in the article, "UGRA Executive Meeting Meet with President Summerlee and Vice-President Sullivan", in this Newsletter.

Bruce Ryan and Ted Burnside (Past President) worked effectively to represent retiree concerns and interests to the members of the Stakeholders group (all employee groups).

Despite their efforts, retirees at the University of Guelph unfortunately continue to have the metaphorical classification of 'orphans'. That is, all employee groups, although generally sympathetic to retiree issues, are not currently prepared to include retirees on their decision-making councils and will not sacrifice benefit improvements for their active members over those for retirees. Moreover, the University continues to follow a disturbingly inconsistent stance with respect to its recognition of UGRA as a body that officially represents the views of retirees as a whole. We have the strong impression that similar circumstance exist at most other Canadian universities, except at the University of Toronto which ensures retiree representation for its faculty association. Clarifying the role of retirees in pension plan governance is one that needs immediate attention by the provincial government, the universities, and all employee groups.

The 2008-09 executive members placed high priority on improving UGRA's ability to communicate more effectively with retirees and their survivors. On a one-year trial basis, the annual number of Newsletter

editions was reduced from three to two in order to allocate more effort to improve and update the UGRA website. On your behalf, I want to express appreciation for the innovative work of Bob Creedy, Ed Herold, Bruce Ryan and Bonnie Hamilton who accomplished this task. Bonnie worked with Bob to link our membership list (email addresses) with our website.

Along with Newsletter issues, the improved website not only provides more flexibility to communicate important issues of concern as they arise but also it serves as an easy way for you to communicate your views with us. Ongoing improvements and annual maintenance of the website will be performed by a webmaster whose modest stipend will be part of UGRA's budget.

We hope that you find our improved website useful. I urge those of you who have not already given your permission (to the Human Resources Department of the University) to release your email address to us to do so as soon as possible. No third parties will receive your information.

I appreciated your support during my term as UGRA President. I wish circumstances had been better in order to achieve more on your behalf, but I know that Bruce Ryan and the members of his new executive board will continue the good fight of preserving and enhancing the well-being of retirees who deserve better treatment in view of their outstanding contributions to this University.

Ken Grant
President, UGRA

UGRA Executive Meets with President Summerlee and Vice-President Sullivan

On April 16, the UGRA Executive Committee held its annual meeting with President Alastair Summerlee and Vice-President Nancy Sullivan. As was the case with last year's meeting, the major topic of discussion was the issue of pensions and the

possibility of ad hoc increases.

President Summerlee opened the meeting with a presentation demonstrating the dire financial conditions facing the University's operations and the troublesome state of the pension funds.

With respect to the University's financial condition, President Summerlee explained that the University was facing this year a structural deficit slightly in excess of \$16 million. He described the Board of Governors approved four-year plan to remove an overall deficit of approximately \$50 million. By the end of the four years, the structural deficit problem will be gone but the University will have incurred a one-time deficit of about \$48 million caused by buyouts and other expenditures required to deal with the structural problem.

Budget planning for the post four-year period will achieve surpluses that will then be used to pay down the one-time accumulated deficit. President Summerlee observed that the University has done this more than once in the past and in each case managed to pay off the deficit faster than originally planned for. He is very confident that the University will weather the storm successfully.



President Summerlee then moved onto the issues facing the pension plans. He did not say anything that would indicate any change in the University's position, as expressed in the letter from Vice-President Sullivan of October 2008 (and reprinted in the Fall issue of the UGRA Newsletter), that the University remains "committed to meeting all of the obligations to our retirees." He did say, however, the University was facing a significant problem in meeting the current regulatory requirements for ensuring pension plan solvency. He noted that low interest rates and poorly performing equity markets have

been hard on the pension funds' returns.

Information available on the University's website shows that there has been a loss of total value of 20% in the last 16 months (as of March 2009).

The next scheduled official valuing date for the plans is August 1, 2010.

If the data show (as is expected to be the case) the fund is not sufficiently funded on a 'wind-up' basis, the University will be required to begin making annual payments in amounts somewhere between \$65 million and \$115 million. If the fund were fully solvent (in a 'wind-up' sense) the normal annual payment is about \$20 million.



The regulations requiring 'wind-up' solvency were created to ensure that retirees pension payments would be ensured if the retirees' former employer were to go out of business and cease making contributions to the pension plan. The University Presidents have argued to the Province's Ministry of Finance that universities are not going to go out of business and that they should be exempted from this requirement, as is the case in some other provinces. The Ministry has firmly rejected such an exemption. Another matter under consideration by the Ministry is the possibility that the amortization period allowed for regaining wind-up solvency be extended from the current five years to 10 years. Such an extension would ease the annual payment burden for the Universities.

During the discussion that followed President Summerlee's remarks, UGRA Past President Ted Burnside and President Ken Grant argued strongly that the 90 or so retirees in the Non-Professional Plan should be given an ad hoc pension increase because that plan is in substantial surplus. They further argued that these retirees were averaging less than \$6,500 per year in pension payments and that they deserved to receive some of the surplus money in the plan. As they stated, "It is the right thing to do."

UNIVERSITY of GUELPH

CHANGING LIVES
IMPROVING LIFE

President's
35th Annual Retirees' Social

2:00 p.m. - 4:00 p.m., Thursday, June 18, 2009
Peter Clark Hall, University Centre

Please join us for an afternoon social (previously the retirees' lunch.) This is an opportunity to renew acquaintances and hear from President Alastair Summerlee what's new and changing at the University.

2:00 p.m.: Formal program followed by light refreshments.

A shuttle service will be provided from parking lots P14 and P15.

If you plan to attend, you are asked to contact Jackie James at jjames@uoguelph.ca by Friday June 5, 2009.

President Summerlee responded that while it might be the "right" thing to do, he was unable to comply at this time because he was not prepared to jeopardize the University's chances of obtaining additional assistance from the Provincial Government. He had been advised that to make any enhancements in pension benefits at this time would be seen as evidence that he was not taking seriously the need to resolve the funding difficulties at the University. He was very clear; no pension group is going to see any ad hoc payments or pension enhancements in the foreseeable future.

Most of the rest of the meeting was devoted to questions about the planning assumptions underlying the University budget planning and their pension analyses. The one thing that emerged clearly is that not much is clear. There is no certainty about where government policy might be going and what will happen to the markets and interest rates in the next year is anyone's guess.

President Summerlee stated that the door

is not closed on pension changes forever. But, he feels there is nothing he can do at present.

As the meeting drew to a close, President Ken Grant expressed disappointment that the University had cancelled its annual Retiree's Luncheon and is planning a Retirees' Social in the mid afternoon instead. Grant pointed out that the UGRA Executive had not been informed of the change in plan; in fact, the UGRA only very recently learned of the new arrangement by rumour. He further pointed out that this change creates a real problem for the UGRA Annual Meeting, which normally precedes the Luncheon. Burnside noted that this change and the failure of the Administration to make even a token improvement in the Non-Professional Pensions will seriously erode the good will of retirees toward the University of Guelph. President Summerlee apologized for failing to advise the UGRA executive of the cancellation of the Luncheon!

Understanding Your Benefits: See What's On the HR Website

See the University of Guelph retirees' benefits site at:

www.uoguelph.ca/hr/hrmanual/retireegroupbenefits.php

Over the last year, the UGRA heard from some retirees who were concerned about some provisions in their retiree benefits. With our retiree questions in hand the UGRA met with Vince Pellegrino, Senior Pensions and Benefits Coordinator, and his staff to discuss a variety of issues. As has been the pattern of the last few years, the UGRA pressed for some enhancement to the benefits packages but the current financial situation facing the University appears to preclude any such improvements for the foreseeable future. The meeting was, however, productive in other ways. Vince and his staff were responsive to the issues our members had raised with us. We were shown the drafts of the two newly revised Benefit Booklets (for the Old and the New Plans). These are very complete descriptions of the benefits to which all retirees are entitled and the answers to many of our questions are provided.

We asked that the new retiree benefit booklets be clearer about where there are limits to the drug benefit coverage (some of our members had encountered such limits, much to their surprise). Also, to reduce confusion, we asked that some language be inserted to make it clear which party (the University or Sun Life) is responsible for determining the limits. Just to be clear, the troublesome limits are very infrequently encountered and restricted to only a very few classes of drugs.

After some negotiation with Sun Life, the U of G Human Resources office has inserted the new language in the booklets and these are posted in the HR website.



We hope that the new language clears up the

Searching for Home: The Lives of Lucy Maud Montgomery

In mid December 2008, President Alastair Summerlee invited U of G retirees to tour the Macdonald Stewart Art Centre exhibit on the life and works of Lucy Maud Montgomery. Mary Rubio, an acknowledged authority on Lucy Maud Montgomery and a UGRA member, made some remarks about Montgomery's life and provided an insightful interpretative context for the exhibit. Mary is shown on the right in the photo below. Standing next to her is Nora Stoskopf, Mac '59.

Nora is holding a copy of Mary's newly published book *Lucy Maud Montgomery: The Gift of Wings*. The book, which was shortlisted for the 2009 British Columbia National Award for Canadian Non-Fiction, covers Montgomery's childhood in Prince Edward Island, her adolescence, her legal fights as a world-famous author and difficulties with marriage, motherhood and her celebrity.

The event was well attended and, to judge from the comments overheard, also exceptionally well received.



ambiguities that have proved troublesome for some retirees.

And the good news is that the premium rates on the benefits packages are not being increased for the next year.

The key items on the U of G Benefits website are:

- Benefit Booklets for the Old and New Plans (2008)
- Specification of Retiree Benefit Premium Rates
- A downloadable Extended Health Claim Form
- The February 2009 Pharmacy Dispensing Fee Survey (for Guelph and Fergus)
- Information on the Travel Benefit
- Out of Province Coverage/Travel Card

- Links to other websites with information useful to retirees

The UGRA Executive is always interested in hearing from retirees regarding any matters concerning retiree benefits. Please contact any one of us via email or from the UGRA website.

Developments on the UGRA Website (www.ugra.ca)

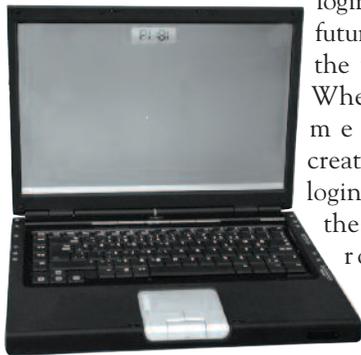
As we noted in the last issue of the newsletter, we have begun work on a redevelopment of the Association's website. While the website is an attractive one from a design point of view, its content and functionality are, well, a bit stale and dated. In the last couple of years, the UGRA's

relatively scarce resources have been directed at urging the University to renew its previous practice of providing periodic ad hoc pension adjustments as well as make some enhancements to the retirees' benefit plans. In the meantime, the operational standards expected of websites have advanced while ours has remained unchanged; our attention has been elsewhere.

Last fall, Bob Creedy volunteered to contribute his time toward renewing the website. Bob proposed that we make the site interactive and allow members to post messages and pose questions for the Executive or other retirees to respond to. Creating this sort of functionality is not simple. The Executive agreed with Bob's advice that we restrict message-posting capability only to members of the UGRA. This meant that we had to create a reliable retirees database that would serve to validate any requests for the right to post messages on the site.

Bob worked with Bonnie Hamilton, Chair of the Membership Committee, to create such a database. The University agreed to provide the UGRA a file listing all the names of retirees without any contact information. The latter is confidential information and can only be released to us with the permission of retirees. Bonnie already had in her possession the names and contact information for all the members who have agreed to share it, which is about one-third of all retirees. Bob merged Bonnie's file with the complete names list to create the required member validation list and database.

Bob then created a login routine that initially asks members to give their name and address and then invites them to designate a password to facilitate a secure



login for any future use of the website. When the member creates a login profile, the login routine 'looks at' the

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. They will inform RBC Dexia, the pension payroll administrator, of any address changes.



database to verify that this person is indeed a member of the UGRA. Only 'genuine' retirees can post a message.

The website is now open for interactive business and is ready to receive your postings. Simply log onto ww.ugra.ca and look for the "Members" tab. Click on it and select "Create a New Login". The rest looks after itself.

The next step in the work on the site is an overhaul of the content to make things more current. This will be a major task for the Communications Committee.

Finally and thankfully, Bob Creedy has agreed to serve as the site's on-going web master. While he will not be responsible for the site's content, he will be keeping a watchful eye on the site and can recommend changes to either content or functions as users give feedback.

U of G's Pension Plans: How Do They Compare in Inflation Protection

In the Spring 2008 issue of the UGRA Newsletter, we provided a barebones table, based on information from the COU Brief

to the Ontario Expert Commission on Pensions (Oct, 2007), showing how Ontario's universities have provided for inflation protection in their various pension plans. (The UGRA Newsletter can be viewed at www.ugra.ca). The table showed that 15 university plans provide for inflation adjustments while the three that operate purely defined contribution plans do not. Of the 15 universities with inflation protection, seven operate defined benefit plans while the other eight operate hybrid plans that involve a combination of defined benefit and defined contribution elements. As might be expected, the inflation indexing provisions in the hybrid plans are complex and involve only those plan elements that are of the defined benefit components. The defined contribution components enjoy only market driven results and involve no inflation adjustment mechanisms.

How does the University of Guelph stack up in the comparison of inflation protection provisions? To recall, the University of Guelph plans (there are three of them) adjust for inflation at CPI minus 2% to a maximum CPI of 8%. This means there is no inflation adjustment if inflation is at CPI 2% or less, unless the Board of Governors approves an ad hoc adjustment. While such ad hoc adjustments were regularly made until 2001, the University's

attitude to ad hoc increases has become negative. The situation is not helped by the current serious underfunding of two of the three plans. The UGRA has been told to expect no ad hoc increases for the foreseeable future.

What is happening in the in the other universities with defined benefit provisions? All of them provide for automatic adjustments for low levels of inflation, although Lakehead invokes plan performance as a limiting condition. Some are more generous and cover inflation fully up to levels of the CPI that vary from 3% to 5% with mechanisms to deal with even higher inflation levels. These mechanisms generally depend on ad hoc arrangements or market performance. The University of Toronto is the only university with a defined benefit plan that does not fully index for low inflation levels. It offers 75% of CPI to 8% and 60% of CPI above 8 percent.

It seems clear. The University of Guelph compares poorly for low inflation coverage; in fact, it comes at the bottom of the league table. During periods of extended low inflation, which we have been experiencing for several years, University of Guelph retirees are falling steadily further behind retirees of other universities in Ontario with respect to purchasing power. Indeed, after 10 years a University of Guelph retiree is roughly 20% behind retirees from other Ontario universities no matter what happens to inflation; any increase in CPI is reduced by 2% in calculating adjustment values.

What can we/you do about this? The UGRA Executive Committee has sustained consistent pressure on the University Administration to deal with the situation. We have made efforts to connect with the various union groups on campus to encourage them to focus on pension issues during their negotiations. The unions, of course, respond most strongly to their members and unless the currently working members of the unions press for strong action on pensions, there is a chance that pension concerns fall lower in the lists of priorities the unions have to work with. We would encourage each retiree to make an effort to communicate with your former

working colleagues and let them know of the relatively poor level of inflation protection in their pension plan.

College and University Retiree Associations of Canada (CURAC)



In the Winter 2009 CURAC newsletter, the President's Report by Tarun Ghose of Nova Scotia makes interesting reading (see www.curac.ca). Ghose devotes considerable time to three reports on pensions released almost simultaneously in the fall of 2008. The governments of Nova Scotia, Ontario and Alberta/British Columbia all received major studies on the state of pensions in their provinces.

Ghose notes that all three reports recommend extension of the period to fund pension deficits although the amount of time suggested varies slightly among the reports. All three reports also urge much more transparency in plan operations. The Ontario and Alberta/BC reports advocate the harmonization of pension policies across the country. All three recommend establishing defined benefit (DB) plans although the Nova Scotia report also suggests creating a province-wide defined contribution (DC) plan.

Ghose's report provides web links to each of the three reports so that readers can view the hundreds of recommendations these reports, as a group, make for governments to consider.

Be a Contributing Member of UGRA (2009-2010)

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.

Please use the attached Contributing Membership Form for 2009-2010 to send with your Contributing Membership payment. 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.

We have also provided a place on the form for those who might wish to contribute more actively to the UGRA either by a willingness to serve on the Executive or by working on a committee or task group to carry out short term projects.

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 the UGRA (2008-2009)

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



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



Retirees Recently Deceased

Edwin Carter	Oct 12 2008
Norval R Richards	Oct 19 2008
Ruth Maynard	Nov 3 2008
Laura Peters	Dec 7 2008
Carl Miller	Dec 17 2008
Anna Goetz	Dec 12 2008
Catharine Boyer	Dec 27 2008
William Reiding	Dec 31 2008
Marlene Neal	Jan 2 2009
William R Mitchell	Jan 11 2009
Elizabeth Williams	Jan 13 2009
Kenneth Eccles	Jan 14 2009
Thomas Leon Martin	Jan 23 2009
David Beattie	Jan 24 2009
Trajan Hideg	Feb 1 2009
John Busfield	Feb 3 2009
Dennis Chappel	Feb 12 2009
Elspeith Newton	Mar 4 2009
James Harrison	Mar 17 2009
Craig Alexander	Mar 23 2009
Clarence E McNinch	Mar 25 2009



Recent Retirees

Sandy Agla	Ridgetown-Academic	Nov 1 2008
Dianne Kirkham	Hospitality Services	Nov 1 2008
Larry Neely	Student Finance	Nov 1 2008
Judy Schefter	Hospitality Services	Nov 1 2008
Ron Traviss	Human Resources	Nov 1 2008
Gerald Adams	Fam Rel & App Nutr	Jan 1 2009
Gary Robert Brien	Ridgetown-Research	Jan 1 2009
Calvin Chong	Plant Ag Bovey	Jan 1 2009
Glen Donaldson	OMAFRA Research Stn	Jan 1 2009
Robert Dalton Gilmer	Kemptville-Research	Jan 1 2009
Donna Kramp	Admissions	Jan 1 2009
Barrie Lindsay	OMAFRA Research Stn	Jan 1 2009
Leonard Macgregor	Kemptville-Academic	Jan 1 2009
Inez Redwood	Student Housing Serv	Jan 1 2009
Bruno Tedesco	Phys Resource	Jan 1 2009
Ole Mardov	Phys Resource	Feb 1 2009
Dudley Gibbs	Arts-Dean's Office	Feb 1 2009
Elaine King	CCS	Feb 1 2009
Judy Callahan	Child Care Services	Feb 1 2009
Karol Mathews	Clinical Studies	Feb 1 2009
Helen Power	Phys Resource	Feb 1 2009
Richard Reid	History	Feb 1 2009
Shirley Ann Gowan	Hospitality Services	Mar 1 2009
Isobel Lander	AVP Research	Mar 1 2009
Jean Turner	Fam Rel & App Nutr	Mar 1 2009
Keith Cassidy	History	Apr 1 2009
Sharon Vannorman	Phys Resource	Apr 1 2009

UGRA Budget: 2008-2009 Approved and Actual; 2009-2010 Approved

	2008-2009 Approved	2008-2009 Actual	2009-2010 Approved
Total Receipts	\$14,000	\$9,121	\$13,500
Expenses			
Newsletter and Web*	\$9,000	\$4,722	\$10,000
Meetings	\$1,100	\$1,124	\$1,100
CURAC Membership	\$300	\$300	\$300
CURAC Conference 1,000	813	1,000	
Scholarship	\$500		\$500
Bank Charges	\$15	\$13	\$15
Auditor	\$150	\$150	\$150
Photocopy	\$100	\$45	
Misc	\$400	\$83	\$200
Total Expenses	\$12,565	\$7,250	\$13,265
Variance	\$1,435	\$1,871	\$235

* Note that additional charges for web maintenance begin only with the 2009-2010 budget year.

UGRA Year End Asset Position for 2008 and 2009

Cash in Bank April 1, 2008	\$17,741
Add Net for 2008-2009	+ \$1,871
Cash in Bank March 31, 2009	\$19,612
Deduct Share to Credit Union	- \$25
Cash in Bank April 1, 2009	\$19,587

PUBLICATIONS MAIL AGREEMENT NO. 40064673

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

