

PRESIDENT'S MESSAGE

Had T.S. Eliot experienced April in Guelph, he might have thought twice before calling April "the cruelest month." Drab slush has melted, colour is returning to the trees and finches are battling for territory at my bird feeder. This is a particularly beautiful time of year in Guelph, following the warmest winter many of us can recall. As I made my way to our Spring Forum this past week, I was refreshed by the power of renewed life in the Arboretum.

Before I joined the UGRA executive, I wasn't really tuned in to our annual events, the forums in spring and fall and the Annual General Meeting in June (that also features a keynote speaker). I have come to enjoy and anticipate these meetings, because they offer a chance to reconnect with past colleagues, and more importantly to me, to meet and befriend people who worked in areas of the university that I never traversed.

Many of us spent our working lives siloed by colleges, departments, and jobs. For much of my career, I met only a few people outside of my own college, and it was not until I became involved with UGFA that I got to know colleagues from other sectors. And even then, most of the people I met were faculty. The only staff members I knew were those that I worked with in my department. UGRA has changed that for me, because we are in one fundamental way a rare bird among university retiree associations in Canada. Every retiree who draws a pension from the University of Guelph is automatically a member of UGRA, regardless of job sector or bargaining unit. The UGRA executive offers a snapshot of the university's multiplicity, with former faculty and staff from (in no particular order) Financial Services, the Animal Health Lab, Plant Agriculture, Pathobiology, Student Housing Services, Molecular and Cellular Biology, Theatre Studies, Family Relations and Applied Human Nutrition, Hospitality, Food and Tourism Management, Integrative Biology, and Computing and Communication Services. Although we conduct our meetings online, we do meet up occasionally, and on one such occasion, as I was on campus with a fellow executive member, we reflected on the fact that we had worked in the same university for over 30 years without ever meeting; I had never stepped



in his building nor he in mine. My involvement with UGRA has revealed to me how vastly complex and fascinating the university is. In the ongoing and often highly stressed periods of cutbacks (now more severe than ever, we hear), it was sometimes hard to sustain pride in our institution, but for me, UGRA has restored that sense of attachment.

This is my final message as president, and I want to take a moment to thank my fellow executive members for their support and help. In a few weeks, I will end my term at the AGM and Clarence Swanton will pick up the gavel (really a cowbell). Clarence has been an outstanding VP of the association, and led the initiative to review and reform our constitution, with amendments to be circulated and put to a vote at our AGM. He will be an excellent president.

As you can read in this newsletter, our Spring Forum featured speakers on the subjects of end-of-life estate planning and the housing crisis in Guelph. Our AGM speaker, Ryan Fraser (<https://www.quietlegacy.com/>) will offer more on the subject of end-of-life planning. I want to express my gratitude to our friends and associates in Alumni Affairs and Development, in particular Jayne Whitfield (Senior Manager, Legacy Giving), and Jana Miller (Associate Director, Annual Giving), for their work on arranging the details of the presentation. And, I want to express my profound appreciation for their enthusiastic and generous help throughout the year.

I wish you a glorious spring.

Alan Filewod, President

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UGRA

Editor: Cathy Ralston

www.ugra.ca

Annual General Meeting 2024 | Thursday, June 13, 2024, 10:00 am - noon

Arboretum Centre (doors open at 9:30) or by Zoom (will open at 9:30 am)

10:00 **Keynote Address: Driven by Purpose: Leaving a Transformational Legacy**

Presented by Ryan Fraser, Certified Financial Planner, Quiet Legacy Planning Group Ltd.



Annual General Meeting Agenda (approximately 10:45 a.m.)

Welcome and Call to Order

Approval of Agenda

Approval of the Minutes of the June 15, 2023 AGM

(<https://ugra.ca/sites/default/files/uploads/2023/AGM-Minutes-2023-DRAFT.pdf>)

Business Arising from the Minutes of the 2023 AGM

Reports from the Executive Committee

- President's report
- Treasurer's report, report of the reviewer and nomination of the reviewer for 2024
- Activities/newsletter report
- Membership report and communications

Election of the Directors

Questions and Comments from Members

Transfer of Presidency

New President's Remarks

Other Business

Adjournment

UGRA 2023 Operating Statement and 2024 Budget

	2023		2024
	Budget	Actuals	Budget
Receipts			
Member Contributions	\$8,000	\$5,913	\$7,100
Interest Income	600	519	500
Ad Revenue & Misc.	3,300	3,777	3,750
Total Revenue	\$11,900	\$10,209	\$11,350
Expenditures			
Newsletters	\$6,300	\$5,790	\$5,700
Website	1,000	1,000	1,000
Board Meetings	50	50	50
CURAC Membership	300	300	0
CURAC Conference	925	1,366	1,000
Scholarship Contribution	1,000	500	500
Office and Bank Fees	375	289	355
AGM	650	636	815
Fall Forum	650	809	815
Spring Forum	650	636	815
Total Expenses	\$11,900	\$11,377	\$11,350
Surplus (Deficit)	\$0	(\$1,168)	\$0

UPDATE: Benefit Premium Changes

Many factors have combined to result in the large increase to New Plan dental premiums. Last year, the full premium increase recommended by Sun Life was not passed along to retirees and was paid from a now-depleted plan surplus. This delayed increase from the previous year, the inflation reflected in the newest Ontario Dental Fee Guide, and continued high utilization of the dental benefits by our New Plan retirees were all contributing factors to this premium increase.

Retiree Monthly Group Benefit Premiums as of May 1, 2024					
Plan	Coverage	Retirees	University	Total	
EHC – New Plan					
Retiree/UogG split: 30% / 70%	Single	63.26	147.62	210.88	
	Family	129.71	302.67	432.38	
EHC – Old Plan					
Retiree/UogG split: 30% / 70%	Single	63.30	140.69	200.99	
	Family	123.64	288.50	412.14	
Dental – New Plan					
Retiree/UogG split: 50% / 50%	Single	46.31	46.31	92.62	
	Family	94.94	94.94	189.88	
Dental – Old Plan					
Retiree/UogG split: 50% / 50%	Single	34.94	34.94	69.88	
	Family	71.62	71.62	143.24	

Note that 'New Plan' refers to those who retired after the mid-1990s.

The chart above outlines the new premium rates that went into effect May 1, 2024. These represent the following increases:

- EHC (Extended Health Care) New Plan: 7%
- EHC Old Plan: 1%
- Dental New Plan: 28%
- Dental Old Plan: 11%

Your New Pension Services Experience with UPP Begins Fall 2024: Convenient and Secure Access to Pension Information, Services, and Support

by Melissa-Anne Labranche

Associate Director, Organizational Change Management | Strategic Initiatives Delivery | University Pension Plan

This fall, UPP will launch its new service offering for members and pensioners. This means that, as a UPP pensioner, you'll start receiving pension-related information, services, and support directly from UPP's Member Services team. You'll also gain access to the new myUPP Member Portal, a secure digital platform designed to help guide and inform you on pension-related matter - whether you need to access your pension documents, update your banking information or even ask a quick question about your pension.

With UPP's new service experience, you'll have the flexibility to reach UPP by phone, secure message in the myUPP Member Portal, or email. Whatever your preference, you can rest assured that a UPP pension expert will be there for you every step of the way.

Importantly, there are no changes to the timing or amount of your pension payments because of this service transition.

Your dedicated Member Services team

Starting Fall 2024, you will be able to contact UPP Member Services directly through a variety of channels, including:

- Secure Messages through the myUPP Member Portal
- Phone: 1-833-627-7877
- Email: memberservices@universitypensionplan.ca

Until then, if you have any questions about your pension, please continue to contact Total Compensation, Human Resources at upp@uoguelph.ca.

Coming Soon: The myUPP Member Portal!

The myUPP Member Portal is a secure, easy-to-use digital platform featuring accessible tools, information, and resources to help you manage your pension. With your myUPP Member Portal account, you'll be able to:

- Communicate securely with UPP Member Services via Secure Message.
- Receive and return documents securely and electronically.
- Update information such as your contact and banking details.
- View your pension payment history.

Stay tuned for more information from UPP

Further details about the portal registration process will be shared on <https://myupp.ca> in the coming months. You will also receive an email directly from UPP with an invitation to register and tips to help you explore your new myUPP Member Portal account.

Subscribe to UPP's eNewsletter at <https://myupp.ca/subscribe/> for the latest news and updates.



UNITED WAY

By Julie Hutchins

United Way Guelph Wellington Dufferin (UWGWD) is gearing up for another campaign year. The official kickoff will happen in September but cabinet members meet regularly to share ideas and strategize how to have a more successful campaign. As we all know, it is becoming more difficult to balance contributions to charities and to have enough money to run our households. Both are feeling the pinch in this economy. UWGWD tries to give as much as possible to the various programs as they planned. This becomes a challenge with fewer donations.

University of Guelph retirees have been so generous in past years and I am hopeful that this year we will be able to achieve this goal again.

Another way for retirees to help with United Way and our community is through the Day of Caring-May 29, 2024. Volunteers are required to help various organizations in the area. You can access volunteer opportunities at <https://vguelph.volunteerattract.com>.

Thanking you in advance for your generosity.



Angela Crawford
angela@cbn.on.ca | O: 519.821.3600
angelacrawfordhomes.com
824 Gordon St. Guelph, ON N1G 1Y7



RECENT RETIREES

February 29, 2024

Glenn Barenthin
Jane Castaneda
Roberta Dawkins
Robert Hasson
Julie Horrocks
Kim Kozolanka
Dai Skuse

Guelph-Humber INIT
PR/SHS Environmental
Office Uni Librarian
OMAFRA Research Stns
Math & Statistics
Sch Fine Art & Music
Sch Fine Art & Music

March 31, 2024

Statia Elliot
Michelle Fach
Maria Gorecka
Ken Lambley
Starr Lambley
Noel Moens
David Stuckless

Hosp & Tourism Mgmt
Open Learning
Groundwater Research
Phys Res-Custodial
Phys Res-Custodial
Clinical Studies
Phys Res-Grounds

April 30, 2024

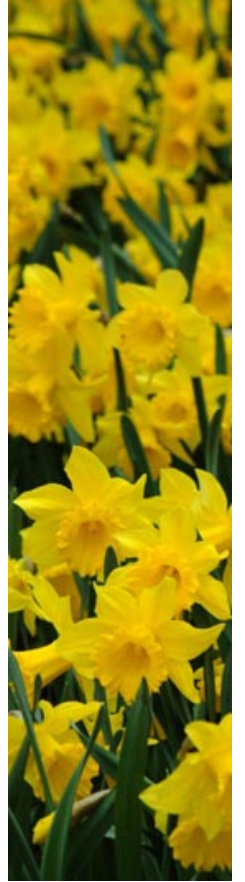
Neomi Armitage
Shai Barbut
Renee Bergeron
Margaret Bird
Donald Bruce
David Calvert
Gerarda Darlington
Rose Diamante
Athol Gow
Bernard Grodzinski
Sadko Hadzihasanovic
William Halahan
Beverley Hale
Michael Hoy

Hospitality Services
Food Science
Animal Biosciences
Human Resources
Sch of Langs & Lit
Sch of Computer Sci
Math & Statistics
Registrar
Office Uni Librarian
Plant Agriculture
Sch Fine Art & Music
Office Uni Librarian
AVP Agri-Food
Economics & Finance

April (con't)

Glenn Johnstone
Sharron Kelly
Peter Kim
Joanne Kreller
Paul Kron
Karen Landman
Xiuying (Cindy) Li
John Livernois
Massimo Marcone
Patrick Martin
Paula Martin
Lorilyn McKenzie
Elizabeth Meidlinger
Donald Mercer
Yoshinori Mine
Irene Moore
Radu Muresan
Norma Nemett
William O'Grady
Vern Osborne
Beren Robinson
Ramesh Rudra
John Runciman
Jonathan Schmidt
Sandra Singer
Howard Spring
Daniel Thomas
Jacqueline Vogel
Kathy Ware
Jing Zhang

Phys Res-Cup
Hospitality Services
Math & Statistics
Hospitality Services
Integrative Biology
Fac Env Des&Rurl Dev
CCS Sm Personnel
Economics & Finance
Food Science
Economics & Finance
Office Uni Librarian
Office Uni Librarian
Ridgetown-Cont Ed
Food Science
Food Science
Ridgetown-Academic
Sch of Engineering
Office Uni Librarian
Sociology & Anthropology
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Sch Fine Art & Music
Chemistry
Hospitality Services
Hospitality Services
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schlegelvillages.com

Spring 2024

UGRA

Spring Forum Speaker Report:

Estate Planning Tips and Traps

by Jan MacInnes

The spring forum presentation “Estate Planning Tips and Traps” featured an excellent talk by Debbie Stanley, the founder and President of ETP Canada, a Guelph firm that specializes in Estate Administration. As she noted, estate planning is not everyone's favourite topic, but she stressed that it's a very important one. Everyone over 18 needs a will to ensure that their assets are properly managed and distributed after their death. Wills can also cover other important issues such as appointment of an executor, guardianship of minor children, and funeral arrangements. They're difficult discussions, but once estate plans are in place, it's important that everyone involved has a good understanding of your wishes. It is also important to do a regular (5-year) review of your will or when you've had major changes in your life.

As part of estate planning, Debbie suggested that we treat the appointment of an executor like a job interview. For example, your eldest child might not have the needed skill set or the necessary time to deal with an estate and other family, friends, or professionals may be able to do a better job. Remember settling even a simple estate can take many hours and often the process can go on for years.

In addition to a will, power of attorney documents for making both financial and health care decisions on your behalf when (not if) you become incapacitated are also essential. Beyond the simple checking of boxes for various medical procedures, it's important that the person with your power of attorney is clear about your

values. For example, if you're keen on running with your dog through the woods, then spending your last days immobilized and alone in a dark room in a big city would not be ideal.



Debbie also reminded us that beneficiary designations are a great tool to pass on proceeds from RRSPs, TFSAs, RRIFs, and insurance policies. These funds can be released immediately, and do not need to await probate - a process that can take weeks (or even months in places like Toronto). Again, visit your account statements regularly to ensure that the money will go to the right person.

Debbie also discussed probate, a legal process of validating a person's last will and testament as well as assessing probate tax. She suggested strategies to avoid probate tax are often complex, and not worthwhile in the end. Debbie also noted that if there is no will, validating the executor and beneficiaries happens under the Succession Law Reform Act, R.S.O 1990 c. S.2 - a process that is often less than optimal for all concerned. To help with the probate process, Debbie advised that it helps to prepare a document that includes essential information such as a list tangible assets like cars, and houses, and valuable family heirlooms as well as account numbers and passwords. In addition to some of the more obvious things like bank and utility accounts, someone may have to close your social media accounts or try to retrieve precious pictures so

Continued on page 7

UGRA ADVENTURES by Vikki Tremblay

Happy Spring and hope you enjoyed the few weeks of winter we had this year!

I am happy to announce that we are filling in spots for the Morocco trip but there are still spots available, so grab your partner and your BFFs and join us on this great new adventure. I have been getting a lot of interest regarding this amazing country to explore. Got to tell you that we are very excited about going.

The trip departs November 21, 2024 for 12 amazing days. Check the flyer at <https://ugra.ca/news/2023/08/trip-morocco-november-2024-now-ready-book>, as well as the itinerary. It's jam-packed full of adventure. The cost is \$3,729 CAD per person (based on double occupancy) plus prepaid gratuities of \$143 US per person (for tour guides, drivers, etc.). The deposit is \$450 CAD per person with final payment due September 10, 2024. Inclusions: economy airfare from Toronto, 4 to 5 star hotel accommodations, entrance fees to attractions, English-speaking guides,

Continued on page 7

Vik's Tips

Do you know that if you use a Mac rather than a PC when exploring hotel booking websites, these websites can tell the type of computer you are using? They will show Mac users more expensive bookings first. According to the Wall Street Journal, Mac users are charged \$20 to \$30 more. Better yet, use a professional who can help you get the best value on your travel needs. Everyone needs an advocate when traveling the world.

Did you know the prices for flights go up the more times you visit a website? So, use your browser's incognito tab or delete your browser's history every time you check flight rates. Rates can also change up to three times per day. Better yet, use a travel agent who has their own website for checking flight prices. They do not track how many times an agent check flights like public websites do.

Do you hate paying those excess baggage fees at the airport? Check the airline's website to find out how much you're allowed to bring and then weigh your suitcases on a mini-luggage scale. A scale only costs \$15 to \$20 but can save you hundreds in extra baggage fees. Pack your suitcase a few days before you travel. Then, each day, remove an item or items you don't really need. This saves you from over-packing.

Did you know that most cameras and phones are high enough resolution that you can zoom in to any spot on a picture of a map of your destination? Better yet, Google Maps can be your new best travel buddy. However, sometimes it's really great to get lost in a new country. Just think of the wonderful places you'll discover.



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Estate Planning Tips and Traps (Continued from page 5)

that information is also needed. Downloading your pictures and having a readily accessible file with key information on a USB key can be helpful. Once you've done that organization, it is crucial that you put your will and supporting information in a place that can be accessed by your lawyer or trusted friend/relative. For example, do not place your will in a bank safety deposit box since the bank may not open it without clear instructions or legal authority. This will delay the process of executing the will. As with all stages of the process, communicate, communicate, communicate.

In conclusion, the presentation on Estate Planning Tips and Traps was a real eye opener (or useful reminder) for all of us who will be dealing with estates one way or another. Remember, there are options for engaging professional services (trust companies, banks, or certified professionals like Debbie) instead of burdening family or friends with an onerous and sometimes lengthy responsibility. All executors are entitled to compensation (4 to 5% of estate value) so paying for a professional with expertise in estate administration might be worthwhile.

Passings	
Weldon Findlay	January 9, 2024
Walter Johnson	January 16, 2024
Richard Barham	January 22, 2024
George Fountain	January 24, 2024
Gabrielle Swanton	February 3, 2024
Amelia Stradiotto	February 7, 2024
Doris McKersie	February 9, 2024
Elizabeth Waterston	February 18, 2024
Dennis Lamont	March 2, 2024
Helen Checkley	March 13, 2024
William Brown	March 16, 2024
Margaret Agnew	March 25, 2024

UGRA ADVENTURES *(Continued from page 5)*

sightseeing per itinerary, modern air-conditioned motor coach, all transportation in destination, meals as indicated on the itinerary. To view the video, click on the link below to the YouTube video (<https://www.youtube.com/watch?v=B5hq-zCCNMo.&feature=youtu.be>). **Note:** the video includes a 4-day trip to Lisbon, Portugal that is not included in our trip because you will lose 2 of those days flying that negates the extra costs.

So now you know..... Safe travels everyone!



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University of Guelph Retirees Association Contributing Membership (2024) Form

YES! I want to help promote the welfare of retirees and to foster a mutually beneficial relationship between retirees and the University by contributing to the UGRA's administrative costs.

My contribution is \$.....

Name..... Date.....


Address.....

City/Province..... Postal Code.....

Email..... Phone.....

(Note that the email address will be used for UGRA communications only.)

Please make your cheque payable to the University of Guelph Retirees Association. Mail this form with your cheque to: University of Guelph Retirees Association • PO Box 48-4916 • University of Guelph • Guelph Ontario, N1G 2W1

Electronic Payment  **PayPal**
 Instead of mailing in a cheque, you can now make a secure donation to UGRA electronically using PayPal and your credit card on our web page at: <https://ugra.ca/join-us>. You can also use e-transfer to pay using the email address ugraEtransfers@gmail.com. If you are new to e-transfers, we have provided a short primer <https://ugra.ca/join-us>

How to Contact Us

Don't hesitate to contact us with your questions, comments, and concerns. To advocate on your behalf, we truly want, and need, to hear from you. Here are the ways to contact us – don't forget to provide your name and contact information in your message so we can follow up promptly.

By Email:

ugra@uoguelph.ca

By using the UGRA website:

<https://ugra.ca>

By Letter:

University of Guelph
Retirees Association
P.O. Box 48-4916
University of Guelph
Guelph, ON N1G 2W1

Did you have questions?

If you have questions about your benefits, please contact Sun Life by checking your claim at <https://www.sunnet.sunlife.com/signin/mysunlife/home.wca> or calling 1-800-361-6212. If you have questions about your pension or to change your address or status, please check out this website: <https://www.uoguelph.ca/hr/retire>. If you have other questions or concerns, please contact UGRA at ugra@uoguelph.ca and we will see if we can help.

Did you know?

The main objectives of the University of Guelph Retirees Association are to foster a mutually beneficial relationship between retirees and the University of Guelph and to advocate for our members in matters such as access to university facilities and resources on retiree benefits. The UGRA works hard to keep our members up to date on the University community through emails, newsletters and meetings and, from time to time, also shares information that is of more general interest to retirees.

All UGRA members are also members of CURAC that offers many benefits including discounts for insurance and travel, as well as access to educational events at other participating institutions. For details, check their website <https://curac.ca>.

The UGRA is run by a group of fellow retirees who freely volunteer their time and talents. The funds needed to run the UGRA come mostly from our members' contributions. With your support, we can maintain an electronic presence, produce the newsletters, as well as hold the AGM, Spring and Fall Forums, and other events and activities to keep you connected to the university and fellow retirees. You can send feedback by email or physical mail.

Be a Contributing Member of the UGRA in 2024

We hope you enjoy this newsletter, our informative website (<https://ugra.ca/>), and our various on-campus functions throughout the year. An annual contribution of \$25 from you goes a long way in sustaining the UGRA so we can continue to work on your behalf.

PUBLICATIONS MAIL AGREEMENT NO. 40064673

RETURN UNDELIVERABLE CANADIAN ADDRESSES TO:
UNIVERSITY OF GUELPH RETIREES ASSOCIATION
P.O. BOX 48-4916
UNIVERSITY OF GUELPH
GUELPH, ONTARIO
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