

NEWSLETTER

Jniversity of Guelph Retirees Association

UGRA Info-line: 824-4120 ext. 52197

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A LETTER FROM PRESIDENT SUMMERLEE TO UGRA

The following was received from President Summerlee in response to the letter from Wayne Marsh, UGRA President, that was published in the Spring 2006 issue of the UGRA Newsletter.

Wayne C. Marsh June 7, 2006

President, University of Guelph Retirees Association

Dear Wayne

Thank you for your letter of May 15, 2006 in which you expressed concerns some with regards to pensions, specifically with respect to ad hoc inflation adjustments and the frequency of meetings of the Pensions and Benefits Committee.

With respect to ad hoc inflation, we share your concern regarding the impact of inflation on pensions. However, unfortunately, we are faced with very substantial fiscal challenges in our pension plans; challenges which the University, as plan sponsor, must underwrite. At the recent Professional Pension Plan Advisory Group (PPPAG) meeting, general information on the status of the Professional Pension Plan provided. Robin was

Ollerhead and David Hull attended this meeting as representatives of UGRA. As you know, a valuation of the plan was done in 2003 and must again be done as at September 30, 2006. When that valuation is completed it is estimated currently that the solvency deficits on the two major open plans (Retirement and Professional) will be as high as \$150 million. As has been explained, this situation is mainly due to market conditions especially the very low long-term interest rates that must be used in the calculation of funding requirements under the current provincial pension regulations. As a result, it is estimated that the University will be required to contribute \$40 million in the 2006/2007 pension years, with potentially similar

levels of contributions the following three to five years depending upon future market conditions. Please note that we, along with the Council of Ontario Universities (COU), have formally lobbied with provincial authorities to either exempt universities or provide for a longer period of solvency deficit repayment as we feel the current provincial regulations do not recognize the long term financial stability of universities. We continue this advocacy work and have asked employee groups and UGRA to support this effort [see the letter of support in this issue of the Newsletter, ed.].

The University remains committed to providing all of our employees and retirees with competitive and fair benefits. For example, since 1993, the University has made pension plan improvements, including permanent adjustments to inflation formula offset and *ad hoc* inflation adjustments (last being 2001) at a total cost of approximately \$100 million. The *ad hoc* adjustments were always considered in the context of the financial condition of the pension plans, specifically on the availability of pension funds. The current estimates however clearly indicate that the pension plans cannot sustain *ad hoc* adjustments at this time. Clearly if market conditions improve and/or we receive a favorable response to our request for exemption from current provincial-regulated contribution requirements we may be able to reconsider this decision.

I appreciate your concern as to the lack of meetings of the Pensions and benefits Committee over the past year. This Committee did meet on May 25th just prior to the Board of Governors meeting and Robin Ollerhead was in attendance. At the PPPAG meeting mentioned earlier, a plan relative to governance and the Pension and Benefits Committee was presented and discussed in detail addressing the now defunct Advisory Council on Pensions and Benefits (ACPB). Further discussion on the future direction is planned for the Retirement Plan as well. This will be discussed again at the next PPPAG meeting.

I hope I have been able to address, at least in part, your concerns. I look forward to our continued opportunity for dialogue.

Yours sincerely
Alastair J.S. Summerlee
President and Vice-Chancellor

PRESIDENT'S MESSAGE

This is my first of three reports to you as 2006 President of UGRA. While few wish the responsibility of being president, once it is accepted, we are obligated to do our best. That is what I promise. I ask for your help in that task.

Your 2006-2007 Executive comprises officers and members whose combined talent and experience will enable UGRA to effectively confront our challenges and exploit new opportunities.

On your behalf, I express our thanks and appreciation for the excellent work and dedication of those officers who gave many hours of their time over the last few years to UGRA.

Our 2005-2006 President, Wayne Marsh, continues his steady hand as Past President. Mark Waldron served as President and as editor of our Newsletter and under his direction the newsletter gained a vibrant look and moved from a traditional process to an electronic one. Larry Porter served as President and as Secretary provided clear and concise minutes. Bob Liptrap was UGRA's first **CURAC** liaison with (Canadian University Retirees' Association) and hosted their successful 2006 conference at Guelph. Robin Ollerhead provided outstanding service over the years by monitoring the various aspects of our policies, practices pension and performance, and then explaining them to us in clear, concise terms.

We have a number of newly retired members. Are you enjoying your new career? Were you adequately prepared? Have you and your partner agreed on who is in control of the kitchen? Have you adapted to spending more time with your partner than you could have possibly imagined in your courting days? Have you adapted to your new economic realities? Have you found new ways to replace the social interaction you enjoyed when you had a place to go five days a week? To deal with these and other aspects of abruptly moving from one lifestyle to a dramatically different one requires a lot of time and thought and Often advice. those who have successfully managed this transition, which can be a tough one, could be a source of guidance in your own efforts. UGRA is here to help as well.

Tell us how the University and UGRA might have been more helpful in preparing you for retirement. Send us your questions and concerns and we will try to help. UGRA's website is UGRA.CA, our mailing address is Box 4916, University of Guelph, Guelph, N1G 2W1, our Infoline number is 519 – 824-4120, extension 52197 where you can leave a message. Also, if you access our website, you can find telephone numbers and email addresses for your Executive.

This year's 2006 Annual General Meeting was well attended and the reports drew a good amount of discussion and suggestions.

Our number one priority continues to be that of persistently and vigorously urging the University to halt the deteriorating standard of living its retirees are suffering due our partially indexed pension plan and rising health benefits premiums. We recognize that the University remains in a constant state of financial crisis, but we need its leaders to give consideration to the worsening economic plight of those who served it so well for so many years. We were painfully reminded of this situation upon receipt of the University's recent notice of the mandatory pension adjustment of .03, the amount by which the CPI exceeded

Your Executive has been consulting with various University bargaining units and we have been educating ourselves in the complexities of "defined benefit" pension plans such as ours. We are engaged in serious discussions to establish strategies to pressure the University to address our diminishing pension income. I will keep you apprised of our progress.

Recently the University made permanent an arrangement to absorb the \$ 2,700 annual postage costs for mailing our three Newsletters.

Ted Burnside - UGRA VP, David Hull -



President Al McInnis Addresses Retirees

Pension & Benefits Committee and I, by invitation, attended a meeting of the bargaining groups on September 28th to discuss ways of supporting each other in negotiations with the University on Benefits and Pensions. It is clear the University is anxious to contain the escalating benefits costs it has been experiencing of late. There was general concern on the part of those at the meeting over the University's suggested 'flexplan' approach. This approach is hard to understand and is a regressive tax on the sick and lower salaried staff. As time ran down we agreed to additional meetings. We will keep you apprised of developments.

In bringing this letter to a close, I urge you to become a paying member of UGRA. If we are to continue sending out our Newsletters and help to our members we will need your fees to provide the necessary financial resources. Please return the membership application form along with your cheque for \$20.00. The membership form is included in this Newsletter and if \$20.00 seems high, feel welcome to send a cheque for whatever amount you wish.

Our next Newsletter will arrive at your door in early 2007, at which time I will report on the activities of your Executive and myself. Happy Holidays. *UGRA*

Allan McInnis

THE UGRA 16TH ANNUAL GENERAL MEETING

The 16th annual general meeting of UGRA was held on June 16, 2006.

This year there was no guest speaker



Larry Porter

so that attendees had as much time as possible to raise issues of concern.



David Hull

David Hull presented the report of the Pensions At the previous AGM a question was raised about how pensions are calculated.

A detailed article on this topic, prepared by Robin Ollerhead, appeared in the Fall 2006 issue of the UGRA Newsletter. A number of members strongly expressed concerns over the lack of ad hoc pension adjustments in recent years, which has resulted in a cumulative decrease since 1999 of 9.3% in purchasing power using CPI as an index.

Pat Hoare, Treasurer, presented the 2005-2006 financial report and the proposed budget for 2006-2007. These two documents



Pat Hoare

appeared in the Spring 2006 Newsletter.

The Benefits Committee report was presented by Ted Burnside. In addition to summarizing the changes in premiums

for the extended health and dental plans for retirees he also gave an overview of a survey of nonhealth benefits to retirees at Canadian



Ted Burnside



AGM Attendees

colleges and universities that was presented at the recent CURAC conference. (This survey appears elsewhere in this issue, Ed.).

Bob Liptrap, the UGRA representative to CURAC, reported on a very successful national conference held at Guelph in May.

Al McInnis assumed the Presidency of UGRA and in his remarks he assured members that working on the pension issue would be the new executive's highest priority.

Following the AGM participants had the opportunity to meet over 700 of their colleagues and spouses at the Annual President's Luncheon. **UGRA**

MARK YOUR CALENDAR NOW FOR THE ANNUAL RETIREES TOUR

Thursday, January 4, 2007

President Alastair Summerlee is delighted to invite you to tour the Biodiversity Institute of Ontario.

Home of the "Bar Code of Life"



2006 CURAC CONFERENCE

The 2006 Annual Meeting of the College and University Retiree Associations of Canada took place at the University of Guelph from May 24 to 26.



CURAC President Howard Fink

The Meeting was co-hosted by the University of Guelph and Wilfrid Laurier University. Fifty-eight delegates representing CURAC member associations across the country as well as representatives of local employee groups and human resource departments attended the Conference.

The meeting was generously supported by the Universities of Guelph and Waterloo, Wilfrid Laurier and McMaster Universities, several employee groups at these institutions, the various retiree associations as well as several private sector organizations.

In preparation for the conference a survey was conducted of non-pension, non-medical benefits provided to retirees at CURAC member institutions. The survey was co-coordinated by Helen Barton, McMaster University, who presented the results summarized below:

1. Pre-retirement planning courses or seminars.

The kinds of benefits identified under this heading could include multiple courses or seminars for each employee (ranging up to as many as 15-20 hours); availability of counseling early in the employee's career and becoming more retirement concentrated as was approached; inclusion of both the employee and a spouse or partner; attention to economic, financial, social, and psychological aspects of retirement; provision of one-on-one planning and counseling services; provision

information about the retiree association; and provision of the program by either the institution or an institution-contracted company. Almost half (48%) the respondents indicated that the preretirement programs at their institutions included many of these features and provisions. At the other extreme, a small minority (14%) reported that they had none of them. The remainder fell in a middle range, reporting that they had some but not all of these features and provisions.

2 (a). Recognition – Emeritus status.

Most (over 62%) of the responding organizations reported that recognition in the form of emeritus status was provided at their institutions and in some cases this was more than in name only. In many, but not all such situations granting of emeritus status took the form of an institution-wide policy. Some institutions appeared to have more of an ad hoc than a well-defined institution-wide policy. Nearly a quarter of the responding associations indicated that there was no provision of such recognition by their institutions.

(b).Recognition – Other formal recognition.

More than half the respondents reported that upon retirement they received a reception, luncheon, or dinner provided by the institution often accompanied by public recognition at convocations and in institutional publications and the presentation of mementos, certificates, photographs. Some institutions provided similar benefits for both academics and staff without distinction. Most of the rest reported receiving some such benefits, with only 7% reporting that they had none.

3. Library services.

Generally about three-quarters of the associations surveyed reported having substantial access to library services, often at the same level as before retirement, and



Networking at CURAC

at no charge. In some cases such privileges were available to all academic and staff retirees. Very few (only 3%) reported having no library privileges after retirement.

4. Parking services.

Only a relatively few associations reported having access to unrestricted (time and location) free or reduced rate parking. Indeed 45% reported having no parking benefits after retirement.

5. Mail services.

Most (about two thirds) of the member associations reported that their members continued to have access to an incoming mail address and mailbox although few institutions provided outgoing mail service for non-personal services, many did not grant such benefits to academic and staff retirees equally, and in some cases they were provided on an ad hoc rather than institution-wide basis. Approximately one third reported that they had no mail privileges of any kind after retirement.

6. Receipt of communications.

Nearly all respondents indicated that they continued to receive some forms of direct communication from their institution or department after retirement. Only 3 per cent reported none while at the other extreme about one-third received all the institutional and departmental communications they wanted, including publications and invitations to special events.

7. Use of athletic, recreation and social facilities or clubs.

More than 70% of respondents reported that they continued to have good access to athletic and recreational facilities and at similar costs as they had prior to retirement. The remainder had some such access. Only 3 per cent had no such benefits.

8. Computing resources.

About two-thirds of member associations reported that they had some access to computing resources after retirement. Only 7% reported none. The remainder had similar access and at the same costs as before retirement including email addresses and internet services, free or discounted training, discounted hardware and software, and support services.

9. Continuing education or other courses at reduced rates.

About two-thirds reported that they had access to some courses at no charge, but there were wide variations in the rules and conditions applying. Another one-third had no benefits of this kind.

10. Scholarships, tuition waivers, bursaries for dependents.

One third reported having full tuition waivers or bursaries for spouses and dependent children available to all retirees. Almost half reported no such benefits, with the remainder having restricted or conditional benefits of this kind.

11. Earning opportunities.

Less than a third of respondents reported that their institutions provided some clear preferential treatment for retired academics and staff seeking appointments to part time or short-term full time employment opportunities post retirement. About two-thirds had more qualified or conditional benefits of this kind. Only 7 % reported none.

12. Financial benefits.

Almost 70% of respondents reported that after retirement they received none of the pre-retirement programs they had previously had access to, no discounted home and auto insurance rates and no bookstore discounts. Only 14 per cent did receive such benefits while the remainder

reported that some such benefits were provided through employee or retiree group membership.

13. Housing.

None of the responding member associations reported any benefits in the form of on-campus or institutionally-associated housing.

14. Academic opportunities.

Most institutions were found to be providing some types of academic opportunities in the form of graduate supervision or mentoring programs of some kind although in two thirds of the cases this was found to vary by department or to depend upon individual negotiation. About 14% provided no such opportunities while about 21% promoted and encouraged such participation by retirees as a matter of institution-wide policy.

15. Research opportunities.

Fewer than a third of the respondents reported that their institutions provided strong support for research activity by retired academics as a matter of institution-wide policies. More than half reported that the availability of such support varied from department to department or was negotiated on an individual basis. No such support was reported by 19%.

16. Office and laboratory space.

Only 18% of the respondents reported that their institutions guaranteed office space for academics who remained active in teaching and or research and lab space for holders of research grants who required it, as a matter of institution-wide policy. About two-thirds reported that such benefits were available, but that this varied from department to department or depended on individual negotiation. Another 18% reported no such benefits.

17. Support of retiree association.

More than half the associations surveyed reported that they received support in the form of office space, including furnishings and utilities, access to meeting space at no charge, and some financial operating support. Another 28% received only access to meeting space or some minimal financial support and 14% reported no such benefits.

18. Other topics.

Several member organizations reported that their relationship with the institution, either the central administration or the faculty association was showing signs of improvement, a few others that such relationships were deteriorating. One reported that a retiree identification card was provided by the institution. Additional non-medical benefits reported included access to the institution's affinity Master Card, free employee and family counseling, and some limited secretarial support for retirees.

Following are summaries of other sessions of interest.

Pre-retirement Preparation Programs: What do Colleges/Universities do to prepare their employees for retirement?

Michele Leroux, Manager, Retirement Support Services, McMaster University presented an overview of comprehensive retirement planning and related support services which McMaster offers. She explained how some years ago McMaster inaugurated a series of preretirement workshops. Finding a large demand for assistance in planning retirement from faculty, the university then undertook to bring all retirementrelated programs and activities under the jurisdiction of a single office. For a variety of reasons they decided to out-source the provision of retirement services and spent a year searching for a firm that would be able to handle all aspects of this task including the organization of workshops, provision of financial planning advice, management of a web site, and provision of print materials. They ended up by engaging a Toronto-based firm, Financial Knowledge Inc. which has proven to be highly effective in meeting their needs.

Albert Tucker provided an account of the history and organizational structure of the Retirement Planning Centre at York University. The Centre had been established in the early 1980s as a result of concerns over the prospect of a large volume of retirees coming all at once as a consequence of York's development as a new university in the 1960's. The bulk of the faculty had been hired within a tenyear period and could be expected to reach retirement age at about the same time. Discussions between the head of the faculty association and the recently retired Vice-President Administration led to an agreement whereby the faculty association would contribute to the cost of establishing a centre where those reaching retirement age could obtain counseling and advice. Staff and faculty were all on one pension plan by then which may have helped preserve the stability of Centre once it had become established. The Centre was run by a Director whose sole responsibility was to a Board which is made up at representatives of the unions, the retiree association (YURA), and the Office of Finance and Administration. The Centre is funded mainly by the University with some contributions from the unions and YURA, the latter contributions amounting to about \$14,000 of the current annual budget of \$142,000. The University provides office space for the Centre in a central location on the campus. The Director and her Secretary each have an office and a third adjoining office is made available to the retiree organization (YURA). The Director organizes some twenty-five to thirty seminars a year on various topics financial planning, family issues, and the like. Also private direct consultation with the Director is available, either in person, telephone or by email. "E-learning" seminars are now being developed as PowerPoint presentations available on the web. Perhaps surprisingly, however, the Retirement Planning Centre has nothing to do with pension matters. Instead, these are expected to be dealt with by the unions which are responsible for negotiating pension arrangements.

Library Access

Ken Rea reported on a comprehensive review of library privileges he and other colleagues had conducted over the course of the past year at the University of Toronto. In general they had found that retirees continued to have access to the same library services as before retirement although there was often no clearly articulated policy upon which these arrangements were based. In general, library administrators were found to be strongly supportive of retiree access to library facilities although at times junior staff had independently and mistakenly assumed that retiree access to certain services was to be restricted. One unexpected discovery was that many retirees appeared to be unaware of some services which were available, for example, online storage and retrieval systems which had been put in place and which tended to be underutilized because senior academics were unaware of their availability or unfamiliar with how to use them. Eligibility to purchase certain brands of commercial computer software at reduced academic rates through librarybased outlets was one benefit which did appear to be limited, not because of institutional policy, but because of the licensing restrictions imposed by certain software companies. This has been recognized as an issue requiring clarification, particularly now that a more flexible retirement regime has been introduced, blurring the formerly clear distinction between "active" and "retired" individuals.

Research Opportunities

Peter Russell then elaborated on the issue of retiree access to research opportunities. He noted that the survey of non-medical benefits shows that there is very little support for retirees seeking funding for research at Canadian colleges and universities. Very few of our member associations report that their institution has an established program, or universitywide policy on supporting retiree applications for external or internal research grants. The most commonly reported restriction on eligibility for external grants is that the university will not commit to having the space and facilities needed to support the grant.

Because significant numbers of university/college retirees are interested in

continuing research activities after retirement, the question arose: "What can CURAC do to improve research support for these colleagues?" He proposed the following measures.

First, on external grants funded by national funding agencies, CURAC should ascertain directly from these agencies whether they have any formal or informal policies that discriminate against retirees even if they have the necessary institutional support from their home institutions. Depending on the results of these inquiries – particularly if a discriminatory policy is identified –

U.G.R.A. EXECUTIVE COMMITTEE 2006 - 2007

Wayne Marsh
Past President & Newsletter
Editor

Allan McInnis
President

Ted Burnside Vice-President

Sally Stoddart Secretary

> Pat Hoare Treasurer

David Hull Chair – Pensions Committee

Carolyn Pawley
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Bruce Koenig
Chair – Web Site Committee

EXECUTIVE MEMBERS

John Benson

Ken Grant

Roger Hacker

John Holt

Dale Lockie

George Loney

Gil Stelter

CURAC should make strong representations to change the policy.

Second, on institutional support for externally funded research, CURAC should consider recommending a "best practice" to Canadian universities and colleges. Best practice should call for an institution-wide policy that does not leave the retiree researcher entirely at the mercy and discretion of a department head or dean, and requires approval at the vicepresidential or presidential level for refusal to provide support for retiree research proposals that have been successfully peer reviewed.

Third, many retirees are interested in small grants to support a research assistant, travel and material costs that are usually applied for internally and paid for out of block grants to universities and colleges from external funding agencies. Our survey indicates that these small grants are not available for retirees at most institutions. Given the demand for these internal grants by salaried scholars at these institutions it is unlikely that an internal solution is possible. Therefore, it is suggested that CURAC develop a proposal to be submitted to one or more of the national funding agencies to establish

a program of small research grants for retired scholars. Such grants would be limited to a given number per year, would have a cap (eg \$5,000) and would be peerreviewed. The rationale for them would be the flip side of research funding targeted for new scholars - i.e. garnering the wisdom of the country's most experienced

He concluded by urging CURAC colleagues from the natural and social sciences and the humanities to join him in developing and implementing a plan of action addressing the issues possibilities he had outlined. UGRA

GRA ARCHIVES UPI

he UGRA Archives now reside in the archives collection of the University of Guelph Library. The archives are presently being organized and a "Finding Aid" produced.

The archives currently comprise two large boxes of materials historical documents, including minutes of meetings, correspondence, newsletters, fact sheets and materials from committees with UGRA representation.

We thank all UGRA members who have donated material and we continue to ask for any relevant material about UGRA and its activities.

The UGRA Executive will establish a document retention policy so that a consistent contribution of current and future material will be made to the archives. **UGRA**

Mail this form with your cheque to:



2006-2007 UGRA Executive

Standing Left to Right: Wayne Marsh, George Loney, Ted Burnside, Bruce Koenig, Carolyn Pawley, John Benson, Ken Grant, Dale Lockie, Roger Hacker. Seated Left to Right: Allan McInnis, Pat Hoare, Sally Stoddart. Missina: Gil Stelter. John Holt. David Hull.

UGRA • UNIVERSITY OF GUELPH RETIREES ASSOCIATION • 2006-2007 MEMBERSHIP SUPPORT FORM

I want to promote the welfare of retirees and to help UGRA foster a mutually beneficial relationship with the University of Guelph. Please accept my cheque for \$20 as a contribution to assist with administration. NAME: ADDRESS: CITY/PROVINCE: POSTAL CODE: EMAIL: YES! I would like to receive more information about serving on the Executive of UGRA or on one of its committees. I can be reached by telephone at: _ Please make the cheque payable to: **UNIVERSITY OF GUELPH RETIREES ASSOCIATION UNIVERSITY OF GUELPH RETIREES ASSOCIATION**

UGRA Fall 2006 Newsletter

GUELPH. ONTARIO • N1G 2W1

UNIVERSITY OF GUELPH

A LETTER TO THE MINISTER

The following letter was sent on behalf of UGRA in support of the COU request for a change in the Provincial Pension Benefits Act.

The Honourable Greg Sorbara Minister of Finance 7th Floor, Frost Building South 7 Queen's Park Crescent, Toronto, Ontario M7A 1Y7

Dear Minister Sorbara

Earlier this year, you received correspondence and background information from the resident of the Council of Ontario Universities (COU) concerning an issue of great importance to 14 universities with defined benefit or hybrid pension plans. The letter requests action by the provincial government to amend the solvency valuation funding requirements under the Pension Benefits Act so as to remove an extremely distressing tension between legislated requirements associated with the University's pension plans and the ongoing financial needs of the University.

Affected Ontario universities such as the University of Guelph will have to deploy significant portions of the resources to be provided under the province's Reaching Higher initiative – intended to address quality and accessibility in Ontario Universities – to make significant financial contributions to their pension plans. These provincially-required financial contributions are only necessary in order to satisfy valuation calculations associated with an extremely unlikely scenario in Ontario university sector: institutional bankruptcy.

The province can make changes to its pension regulations, similar to those announced recently by the federal government for pension plans, to address this issue. The change in federal regulations will give employers twice as long to cover deficits in their defined benefit pension plans under certain conditions and will significantly reduce the cash they must contribute in a single year. A similar measure at the provincial level to help

Ontario universities would go a considerable way to protecting the intended positive impact of the province's Reaching Higher investments. This action can be taken to ease the financial burden of universities in this area without the risk to the viability of the pension plans involved or to members of these plans.

As a consequence of the current solvency valuation funding requirements, the university has not been able to provide its retired faculty and staff with inflation protection. At the same time premium costs for health and dental services have increased significantly. Obviously our members have been experiencing a decline in their standard of living. We think this is not what your government planned for its seniors.

I urge you to give this matter your full consideration and to take action to complement the province's overarching quality and accessibility objectives for Ontario universities.

Sincerely,

Allan McInnis CA, President, University of Guelph Retirees Association

c.c. Alastair J.S. Sumerlee, President and Vice Chancellor University of Guelph

Ian Clark, President, Council of Ontario Universities Liz Sandals, MPP, Guelph, Ontario.

UGRA

August 16, 2006

UNIVERSITY OF GUELPH RETIREES ASSOCIATION,

P.O. Box 4916, University of Guelph, Guelph, ON N1G 2W1

