### UNIVERSITY OF GUELPH RETIREES ASSOCIATION



### Agenda for Annual General Meeting 2011

The UGRA Annual General Meeting is scheduled from 10:00 am to 12:00 pm on **Tuesday June 21** at the Arboretum Centre. Coffee and other refreshments will be served. The meeting agenda is as follows.

- 1. Call to Order
- 2. Approval of the Agenda
- 3. Guest Speaker: John Miles, Assistant Vice President, Integrated Planning and Budget

A presentation on the current state of the U of G Pension Plans

- 4. Approval of the Minutes of the June 2009 AGM
- 5. Business Arising from the Minutes
- 6. President's Remarks
- 7. Reports
  - a. Treasurer's Report and Nomination of the Auditor
  - b. Questions regarding other UGRA issues
- 8. Nominations Committee Report and the Election of the Executive for 2010-2011
- 9. Remarks from the New President
- 10. Other business
- 11. Adjournment



# UGRA'S PRESIDENT'S MESSAGE



There is an old expression that "time flies when you are having fun". If that is true I had a lot of fun this past year as my time as President of UGRA has flown by very quickly indeed. It has been a privilege to serve as President this past year.

The UGRA executive was extremely gratified by the turnout of approximately 120 members for the first UGRA Forum held in early April. All comments and suggestions for potential future forums were very positive and while I cannot commit next year's executive I would be surprised if we do not have an even bigger and better event in 2012.

The time and effort given by the executive was significant and I would therefore at this time like to acknowledge the contributions by each one of them: Phil Keddie, Bonnie Hamilton, John Holt, Mark Sears, Carole Stewart, and Bruce Ryan who will be retiring from the committee in June as well as Ron Downie, Peter Landoni, Dana Paramskas and Eric Reiche who will be continuing on (although Bruce will continue as Newsletter co-editor for 2011-12). Thank you all for a job well done.

Although the Forum took up a great deal of time, the executive was also working on other endeavours. For example, the UGRA website has received a lot of attention and updating and

### Spring 2011

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Editor: Bruce Ryan

you are encouraged to keep abreast of happenings and articles of interest during the year at the www.ugra.ca.

A number of members have suggested that we consider going to an electronic Newsletter only to save on paper and postage. There is a problem with this, however, in that due to privacy issues, the Human Resources department mails the Newsletter on our behalf. In addition, we only have email addresses for approximately 50% of our members (do we have yours?).

While as expected this year due to the financial state of the pension fund, there was no reasonable possibility of ad hoc increases, the one piece of good news is that benefit costs did not increase.

I suspect that for most retirees, outside their home, that their largest asset is their

pension and benefit package. Therefore, I think that it is extremely important that all retirees be and stay knowledgeable about their retiree pension and benefits. The government and university, in an attempt to off load the risks associated with defined benefit plans, will likely be attempting to implement changes that could affect your pensions.

That is not to suggest that your pensions will be reduced but changes could be implemented that precludes any future possibility of ad hoc increases. As any retiree who has been retired even as few as five years will know, and as vividly pointed out by recent UGRA studies, without ad hoc increases our pensions' real purchasing power is significantly eroded over time. If the stock markets continue to improve and if long-term interest rates were to increase, which is very likely, it is not unreasonable for the pension plans to return to a surplus position. This would enable the University to once again provide ad hoc increases, unless formal changes to the plan preclude this. Therefore, it will be important not only for UGRA but for all retirees to be part of any discussion that will change the make up of the current pension plans. Thus far we have not been part of any dialogue.

Your voice, support and participation in UGRA have been important but will be even more so in the years ahead. I would encourage each one of you to become involved by offering suggestions, volunteering to serve on the executive and making a voluntary financial contribution to UGRA or ideally all three.

Dale Lockie, President

### **First Annual UGRA Forum**

On Tuesday April 5, the UGRA held what we hope will become an annual discussion forum in which issues of interest to U of G retirees will be explored. About 120 people were in attendance on April 5 at the Arboretum Centre. The presentations were stimulating and the questions asked by members of the audience were interesting.

The forum's title was, "Benefits, Taxes and Fraud". Three speakers were given 20 to 30 minutes to address their respective topics after which there was a break for refreshments and visiting with former colleagues not frequently seen. During the break, members of the audience wrote questions for the speakers on index cards and these were handed to the speakers for response in the post-break phase of the forum.

Constable Tina Ryan from the Guelph Police Service gave a very interesting presentation on the variety of scams and fraudulent 'opportunities' that are currently being directed particularly at seniors. She provided current statistics, shared 'war stories' about some of the particularly nasty tricks being played on seniors and provided a number of security strategies to reduce the likelihood of any one of us becoming a victim. See the item on the 'grandparents scam' elsewhere in this newsletter.

Dennis Weiler, Partner in Weiler and Company, reviewed a number of strategies seniors can/should use to legitimately reduce our tax burden. He outlined a number of investment strategies that seniors can use to attract the lowest tax rates.

Colette McGlynn and Maggie Lahey, Account Executives from Sun Life, reviewed the requirements and the range of travel insurance benefits we all receive as part of our Extended Health Care Plan. This benefit continues as long as we continue to receive a U of G pension and the premium continues to be paid. In the case of a retiree death, the benefit continues for the rest of the life of the surviving spouse. Colette and Maggie stressed the importance of having the travel insurance card, available on the Sun Life website, with the key contact information should medical attention be required during travel.

### The UGRA Executive Committee Needs Feedback

The UGRA Executive Committee is supposed to be acting on behalf of the interests of University of Guelph retirees. Without input from our members, we operate partly in a vacuum where we try to imagine what retirees see as important issues and concerns. To do this job well, it helps to have more information. So, please take the opportunity to let us know what you are thinking about.

Here are the ways you can contact us:

By Email: president@ugra.ca

Via the 'Contact Us' tab on the website: www.ugra.ca

By Phone: 519-824-4120 x52197. This is phone mail only. Just leave a message.

By Letter:

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



# **UGRA AT TWENTY:** A History of Evolving Purposes



On June 21, 1991 the University of Guelph Retirees Association officially came into being at its first Annual General Meeting. Of course, that was not the beginning. As is usual with these things, the idea for a U of G retirees' organization slowly took shape in the minds of a handful of key individuals as they considered the urgency of improving retiree pension benefits.

While the initiating impetus might have been concern over pensions, the vision for an association that would work on behalf of retirees was considerably broader. This breadth of purpose for the UGRA is captured in the Association's Constitution which lays out two objectives in Article II: a) foster a mutually beneficial relationship with the University of Guelph and b) promote the welfare of retirees in such matters as University and civil service pensions and health benefits, and access to the University and its facilities.

In 2006 on the 15th anniversary of the founding of the Association, the UGRA Newsletter (Winter and Spring issues) published interviews with Elmer Menzie, the UGRA's first President and Earl MacNaughton, one of the Association's first Directors. Together these interview protocols give an excellent insight into why the Association was formed and why the matter of pensions became a continuing hot topic for the UGRA. We quote from them as follows to bring our more recent retirees up to speed on the UGRA's origins.

### The Interviews of 2006

# Why and how did the UGRA come into being?

#### **Elmer Menzie**

The first discussions took place with George Barker, Archie McIntyre and myself. We met a few times to discuss the need for an organization and we soon found that there were many others who were also interested. A meeting was held on July 17th, 1990, with George Barker, Archie McIntyre, myself, Hugh Dale and Don Jose. A further meeting was held on July 24th, 1990 with the addition of Wilf Bean. The discussion centered on gathering information about the pension plan and how retirees could be contacted to get information about them and their concerns...One of the possibilities explored was some form of joint action with the Faculty Association. In December 1990, a report was sent to all known retirees, including faculty and professional staff and suggesting the use of the Faculty Association as a means of action on issues raised. Following that meeting, another progress report was sent out which indicated that the Faculty Association wished to have our support in pension policy issues and that retirees were welcome to become Association members, with a representative on the Council....Retirees were also asked to respond to a questionnaire asking them if they felt that a completely separate organization should be formed to represent the University of Guelph retirees. In January 1991, a general meeting...was held at which time a decision was

made to establish a formal organization. An interim executive was named consisting of: President: Elmer Menzie

Vice-President: Archie McIntyre

Secretary: Don Jose

Directors: Rick Richards, George Barker, and Earl MacNaughton

A meeting was held in June with 40 people in attendance and 114 registered members. UGRA became the official organ of the retirees at that time. A constitution was approved and the temporary executive formed in January was elected as the officers. Rick Richards resigned and was replaced by Bob Logan. Neil Sullivan was added as Treasurer.

#### **Earl MacNaughton**

I think pension matters were an important factor in the founding of the Retirees Association. It's a long story. Let me tell you something about the issues. In 1964 when the Federated Colleges faculty and staff were transferring to the University, they were handed a pension plan that wasn't as good as the civil service plan that they had been on.

When Bill Winegard became President of the University, he tried to get inflation increases equal to half of the inflation rate. He did get something fair but after that pension increases went into a slump. Pensions were not negotiable. The Board of Governors managed pensions as a defined benefit and they gave what the formula specified. The Faculty Association said that they thought that our pension plan was not keeping pace with those at other Ontario Universities, such as the University of Waterloo, next door.

As a result, when President Donald Forster initiated a review of the pension situation, he asked the pension administrators who should lead the review. They said, to ask Earl! I had been on the new University Pension Committee but it didn't really do any planning. So President Forster asked me to do a study on the pension and benefit situation. The committee was appointed in 1978 and we came out with a report in 1980 with 16 recommendations. I found, for instance, that pension benefits per contributions were much better for the professional plan than for the worker's plan...When President Forster heard this, he made some changes in the pension plans, even before the report came out in 1980. A few years later, in 1984, we got some substantial increases and we got a pension adjustment formula. Before that, it was always an ad hoc arrangement with the Board of Governors Pensions and Benefits Committee. There was a fairly

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common attitude among administrators in early years that indexing would cost too much.

When Burt Matthews came back to the University in 1984, as President, he toured the departments where he found that pensions seemed to be a problem. He said, "I will do something for you". In 1984, he presented some recommendations to the Board of Governors. The recommendations, including a formula for future years, were approved by the Board of Governors... This was an important development. It was the first time we had a formula for indexing.

# How did the University react to the formation of the UGRA?

#### **Elmer Menzie**

The first official reaction from the University was positive in a general way. Secretarial assistance and some mailing privileges were given. The University, however, refused to provide a list of retirees and specifics with respect to improved pensions and benefits were generally resisted.

#### **Earl MacNaughton**

I believe President Matthews was always receptive to the formation of a Retirees Association. We got good improvements during Matthew's Presidency. When President Segal came, I think he was good for the pension system and he seemed to be supportive of the formation of UGRA.

# How well does the UGRA connect with the University?

#### Earl MacNaughton

We are not quite there yet. [As is still the case in 2011] UGRA wasn't formed until 1990-91. There are other things I should tell you about. I got involved in learning about pensions in a big way when President Forster asked me to chair his advisory Committee on Pensions in 1978-1980 and continued on pension committees there after. Professor Ian MacMillan, who was the Chairman of the Faculty Association Salary Committee, asked me to assist the salary Committee in 1984. He said that since the government, under the Inflation Restraint Act, had limited salary increases to five and six per cent. That meant that the only thing left to focus on in a bargaining sense was pensions and benefits...We had some really good and vigorous discussions. When I told the administration representatives that they were going to be on pensions, themselves, soon, they showed a lot more interest. This marked the beginning of the Faculty Association getting more aggressive on pension increases.

What were the key issues that the UGRA Executive Committee discussed during its first year or operations?

#### Elmer Menzie

There were several issues but the most urgent and important one was dealing with adjusting pensions according to inflation and the cost of living. We also spent considerable time discussing improved pensions for those who were getting public service supplements. And, of course, we kept pushing for improved benefits.

# What were the main issues concerning pensions at the time?

#### Earl MacNaughton

Indexing of pensions was always an important item. Our formula was improved in October, 1985, to an annual adjustment for inflation of the CPI increase less 3 %. The formula has since improved in several steps to CPI increase less 2%. The goal of course was full CPI increase. The main Pension Benefit formula was changed in October 1985 to be 2 % of final average salary for all years of service. These figures do not include the adjustment for CPP integration. Other issues were the 50 % spousal benefit and the early retirement arrangements. And there is always the issue of non-indexing of the Civil Service Supplements.

# What do you think are the most noteworthy accomplishments that UGRA can claim?

#### Elmer Menzie

The biggest accomplishment was getting the University to recognize the retirees as a group. There has also been some recognition of the need to make some corrections to the inflation adjustments. Spousal benefits were also finally improved. Retirees have also been given a means of expressing their wishes to the University. UGRA has also provided an opportunity for social contact among [retirees]. I think it has done a pretty good job and is meeting the original goals that we established back in 1990–91.

#### And Today, in 2011?

The goals of that first Executive of the UGRA have been mostly fulfilled. Pensions, as much as improvements still need to be made, have better inflation protection than before the Association was formed. Although inflation protection moved to CPI minus 2%, retirees also benefited for a number of years by ad hoc inflation adjustments that dealt with the problem of no adjustment for the first 2%. The UGRA was always at the table pressing the matter. Beyond pensions and in significant measure due to lobbying by the UGRA, current day retirees enjoy a number of privileges and access to a number of on-campus services. The UGRA has sustained its voice in raising issues of importance to retirees.

It is clear, however, from the history revealed in the comments by Earl MacNaughton and Elmer Menzie that pension issues were major focus for the Executive Committee in the beginning. Initially, there was effort required to increase inflation protection from CPI minus 3% to CPI minus 2% and then to advocate for ad hoc adjustments. From 1992 to 1998, the combination of the on-going plan adjustment formulae and the use of ad hoc increases to deal with the first two or three percent of inflation, ensured that retirees received full inflation protection for their pensions.

By the end of the 1900s, the attitude of the University toward ad hoc increases appeared to turn negative. The UGRA began to hear the claim that the University had been advised to stop the ad hoc increases because their continued use could be construed as a formal part of the pension plans. This perceived unreasonable stubbornness of the University was matched by an equally intense counter lobby by the UGRA. Relationships between the UGRA and the University during this period were not always warm though they remained formally polite.

Then came the financial collapse and the remarkable decline in the fiscal health of the U of G pension plans along with virtually all, similar plans everywhere. Although the UGRA continued to press for ad hoc increases for the one plan (the Non-Professional Plan) with some capacity to provide such increases, such efforts were undercut by indications from Ontario's Ministry of Finances that no pension enhancements by university defined benefit plans would be accepted during the period of crisis.

While today's UGRA Executive still places pension matters high on its agenda, it also accepts that little progress on pension improvements is likely for the foreseeable future. The Executive acknowledges that it must shift its focus onto a wider array of issues of potential importance for retirees. Strategic goal setting is never an easy task and it invariably calls for the use of considerable creative intelligence in defining what ought to be the foci of the UGRA. Such will be the task for the UGRA over the next decade as it builds out from the impressive work of those who served the University of Guelph's retirees over the last 20 years.

Bruce Ryan, UGRA Past President Dale Lockie, UGRA President Gary Frankie, UGRA Vice-President



# Avoid the 'Grandparents Scam'

At the UGRA Forum on April 5, Constable Tina Ryan warned the audience of a currently spreading scam directed specifically at grandparents. Using access to public records, the scammers are able to identify persons who likely have grandchildren and they begin phoning them pretending to be one of those grandchildren. The caller might say on the phone that it is their grandson, Richard, calling. In this version of the scam, the scammers keep calling until they find a grandparent who actually has a grandson named Richard. In another variation, the caller might say simply that he is their grandson to which the grandparent might say, "Richard?" which the caller then confirms. With this confirmation, the scam starts.

In the April 14, 2011 edition of the Toronto Star, columnist Sheryl Smolkin described what happened to her own mother. She wrote, "Last week my 83-year

# **Report from CURAC**

It has been a quiet year so far for CURAC. Besides reporting on the usual housekeeping activities in their last two newsletters (CURAC Newsletter: F2010, W2011), President J. Meyer points out a number of initiatives that have been completed or are currently in progress. For example, he has met with AUCC (association of universities and colleges of Canada) and with CAUT (Canadian association of university teachers) in order to strengthen ties with these two organizations.

CURAC has initiated a wide sweeping survey on retired members benefits – including non-monetary benefits, and activities provided by the university or initiated by the retiree organizations themselves. The results of this study should inform us at UGRA on the scope of what Canadian university retiree organizations have achieved, and suggest possibilities for old mother almost became a victim of the "grandparent scam." She reported that her mother had answered the phone to find a caller saying he was her grandson. "When she asked if it was Charles, my son, the caller said yes."

Smolkin goes on to say that the caller claimed he had been in an accident involving a rental car and that he needed \$4,000 wired immediately by Western Union to his lawyer so that he could be released from jail. "The caller asked my mother not to call either my husband or I as we would be too upset." According to Constable Ryan, this is a classic part of the scam: isolate the victim from any correcting information.

Smolkin writes that her mother went to the bank, withdrew the cash and went to Western Union where she wired the money to the 'lawyer'. To her credit, the Western Union clerk questions the wisdom of sending the money but acceded to the request. Constable Ryan told the audience to never wire money to someone you don't know.

When Smolkin's mother returned home, she got another call from the 'grandson' asking if the money was on its way. Constable Ryan stated that this follow-up phone call is also a standard feature of the scam.

By this time, Smolkin's mother had grown suspicious and asked the 'grandson' for his mother's name. When he could not answer, both of them knew the game was up. The money was never picked up and after some negotiation with Western Union was able to get her money back.

Constable Ryan was concerned that we all take this scam seriously. When she asked if anyone in the room had had such a call, one person held up his hand. Her point was that this scam is real, it is serious and the 'bad guys' (her term) who perpetrate it are very clever and skillful.

the Executive to consider in broadening our activities beyond pension issues.

An important recent development at CURAC has been to form a committee led by H. Fink (CURAC Board and Pension Committee member) to investigate threats to pensions and benefits of retirees in member organizations. This initiative was the result of a report by Fink to the CURAC Board. In it, Fink reports on the status of universities' struggles with pension deficits and how they are coping with the problem and proposing solutions. What is alarming to Fink is that these solutions in some cases will affect current retirees, as opposed to future retirees, and with the current retirees having no say in the matter. In his report Fink lists eleven cases where the university is seeking to reduce pension benefits or has already done so. Some of these cases involve university administrations reducing or discontinuing "ad hoc" inflation adjustments which had precedence, but where the legal status is unclear. Other university administrations are changing pensioner's health and drug benefit plans by increasing premiums without consultation, not paying back previous overcharging for premiums, or cancelling university subsidies for private insurance premiums. Also, cases involve universities declaring pension plan emergencies and wrestling concessions out of employees which may affect current retirees.

These attacks on pensions and benefits are sufficiently alarming that the CURAC Executive empowered Fink's committee to further investigate whether any other member organizations are facing similar threats to their retirement plans. Also, the committee is to gather legal information on possible responses to these attacks. CURAC's goal is to pass on to the member organizations the information and advice on how to handle the problems.

Gary Frankie, UGRA's CURAC Representative



# The UGRA Budget 2010-2011 Approved and Actual

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	Approved	Actual
Total Receipts	11,500	8,496
Expenses		
Newsletter and Web	8,000	7,725
Meetings	1,000	982
CURAC Membership	300	300
CURAC Conference	500	370
Scholarship	1,500	1,500
Bank Charges	20	13
Audit	150	105
Photocopy	50	0
Office Supplies and Misc.	100	73
Total Expenses	11,670	11,068
Variance	(170)	(2572)

### UGRA Year End Asset Position for 2010 and 2011

Cash in Bank April 1, 2010	19,752
Subtract Net for 2010-2011	2,572
Cash in Bank March 31, 2011	17,180 (See Note)

Note: Bank records show Cash in Bank March 31, 2011 as \$19,188 but Expenses include an outstanding cheque of \$2008 for the Winter Newsletter. \$19,188 minus \$2008 = \$17,180.

### Proposed UGRA Budget for 2011/2012

	Proposed
Total Receipts	9,500
Expenses	
Communications	7,300
Meetings	1,000
CURAC Membership	300
CURAC Conference	1,350
Scholarship	1,500
Bank Charges	20
Audit	125
Photocopy	50
Office Supplies and Misc.	100
UGRA Forum	500
Total Expenses	12,145
Variance	(2,745)



### RETIREES

### February 1, 2011

Wlodzimier Dobosiewicz School of Computer Science

> Donna Motayne Food Sciences

Angelo Sponga Physical Resources

Anne Valliant Population Medicine

### March 1, 2011

Marija Boljkovac Hospitality Services

**Bonnie D. Fonte** Physical Resources - Admin

> **Theo Hunter** Kemptville College

Brian Woodrow Political Science

### April 1, 2011

Mary Deutsch School of Computer Science

> Mary Leunissen School of Engineering

Ivana Maggiolo Hospitality Services

Gilian MacPherson AVP- Agrifood

# Passings

Donald W. Jose	01/17/11
Luigi Diloreto	02/09/11
Beulah McGowan	02/12/11
Earl Beerman	02/12/11
Tony Vanroon	02/14/11
Inez K. Cray	02/19/11
Isabel M. Lowrie	02/21/11
James A. Smith	02/27/11
Alex McKay	03/25/11
James R. Cooke	03/28/11

Spring 2011

## Third Age Learning Lecture Series - Fall 2012

#### Hot Topics: In the News

#### Wednesday mornings at 10 am, Arboretum Centre

Sept 21	ТВА	ТВА
Sept 28	Climate Change: Whose Arguing About What?	Ross McKitrick, U of G
Oct 5	How Disease Shapes the Modern World.	John Last, U of G
Oct 12	Empires of Food: Feast, Famine and the Rise and Fall of Civilization.	Evan Fraser, U of G
Oct 19	A New Direction for Ontario: Making Sense of the Ontario Election.	Tim Mau, U of G
Oct 26	Is There a Woman in the House? Not in the House of Commons!	Judith McKenzie, U of G
Nov 2	ТВА	ТВА
Nov 9	The Arab Revolutions of 2011: Towards a Tentative Assessment.	Mohammad Fadel, U of T

#### Authors, Books and E-Readers

#### Wednesday afternoons at 1:30 pm, Arboretum Centre

Sept 21	What's all the E-xcitment About? Ebooks and their Readers.	ТВА
Sept 28	Ebooks: Fad or Future?	ТВА
Oct 5 to Oct 26	Specific topics & speakers still being negotiated	ТВА
Nov 9	A talk on international children's literacy	Patsy Aldana, Publisher

Morning and Afternoon lectures held on eight successive Wednesdays September 21 at the Arboretum Centre, University of Guelph. Advance booking for each series is \$30 or \$5 per lecture paid at the door.

NOTE: At the time the UGRA Newsletter went to press, the final list of lecture topics and speakers was not complete. For up-to-date information please consult the Third Age Learning website at http://www.thirdagelearningguelph.ca/

### Be a Contributing Member of the UGRA (2011-2012)

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 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.



### University of Guelph Retirees Association (UGRA) Contributing Membership Form (2011-2012)

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

Name	Date	
Address		
City/Province Postal Code		
E-mail		
Amount of your contribution:		
I would like to receive more information about serving on the Executive of the UGRA or on one of its committees. Yes No Maybe Later (Please circle one)		
If Yes, please provide a phone number:		
Please make cheques payable to: University of Guelph Retirees Association		
Mail this form with your cheque to:	University of Guelph Retirees Association University of Guelph Guelph Ontario, N1G 2W1	

# RETIREE'S SOCIAL

### Thursday, September 1, 2011 2:30 p.m. - 4:00 p.m. Pathobiology/Animal Health Laboratory Building Ontario Veterinary College

Please join President Alastair Summerlee for an afternoon social to renew old acquaintances and hear what's new and changing at the university.

A brief program will be followed by a tour. Light refreshments will be served.

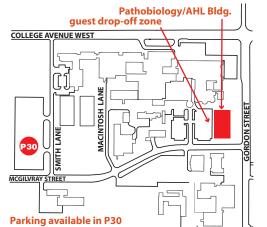
Please Note: Individual invitations will not be sent in the mail.





### Pathobiology/Animal Health Laboratory Building

This building fulfills a key component of the OVC's strategic vision. It embodies the growing role of veterinarians in research and educational initiatives related to public health and the prevention and control of infectious diseases, especially new and emerging diseases that threaten both animal and human health.



#### 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

