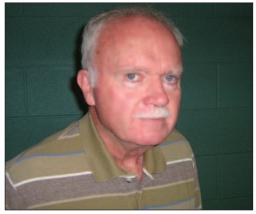
UNIVERSITY OF GUELPH RETIREES ASSOCIATION

PRESIDENT'S MESSAGE



I'm taking on the presidency in 2012-2013 after a lightning-fast apprenticeship as secretary this past year. The executive group has done an excellent job. I can only echo the compliments given by the Past President, Gary Frankie, to the past year's executive members. Gary has been a real "badger" (pun intended – he is a Wisconsin Badger). Under his leadership, we have had an efficient and productive executive. The group has been keenly aware of the ongoing structural deficit in UGRA, and has looked at the individual budget items to reduce expenses and gain some revenues. Thanks to Gary's persistence, the University is now paying for the rental space for the monthly meetings of the executive. We now have two forums (Spring and Fall) which will increase membership interest. Putting the scholarship on a sustainable footing has become a priority. We have a quality newsletter thanks to Susan Evers: Dale Lockie continued to contribute to our knowledge base on University affairs, and pensions and benefits. Peter Landoni did an outstanding job as treasurer, and Cathy Ralston is continuing to keep us on a sound financial footing. Dana Paramskas has conducted surveys of other retirees' associations, and she and Eric Reiche, with Bob Creedy's computer expertise, have made our web page functional and attractive. Gary introduced some small amount of advertising into the newsletters. Ken Woodside and Robin Davidson-Arnott have monitored the benefits and stakeholders portfolios with distinction, and will continue to do so this year. All of these steps to improve the UGRA's finances, together with a new initiative to put the UGRA Scholarship on a permanent footing, should help to make this a sustainable organization. I hope this year's executive can maintain Gary's success, and make modest improvements in the state of the Retirees Association.

David Swayne, President, UGRA



Back, Left to Right: David Swayne, Neal Johnson, Dana Paramskas, Ken Woodside, Susan Evers Front, Left to Right: Robin Davidson-Arnott, Gary Frankie, Cathy Ralston, Jan Kaufman, Barbara Chance Absent: Diane Boyd, Marion Steele

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Retirees

- P6 Announcements
- P7 Third Age Learning Lecture Series Winter 2013

Be a Contributing Member of the UGRA

P8 Remembrance Day Service

The UGRA Executive Needs Feedback



Report on AGM

The Annual General Meeting was held on June 21, 2012. John Miles, Assistant Vicepresident, Finance and Services gave a presentation on pension plans. Details are provided elsewhere in the newsletter. Noteworthy items discussed at AGM include a few changes to the UGRA constitution. Most notable of these was an easing of the quorum requirement from seven members to 50%+1 of the current executive. Prior to this, a shortfall in attendance would have exacerbated the quorum status if a number of executive positions were unfilled at the time. As well, the problem of irregular replacement of executive members was simplified to extend the replacement's term to the next AGM, rather than the rather imprecise language involving continuing until the term of the person being replaced had finished (a period of up to two years). Also, a motion was passed to explore the possibility of an annual luncheon. A working group has set up.



The members of the 2012-2013 Executive are: Diane Boyd, Robin Davison-Arnott. Susan Evers, David Swayne, Ken Woodside [all in their 2nd year of the 2-year term]; Gary Frankie [Past-President], Dana Paramskas [both in their 2nd 2-year term]; and new members Barbara Chance [Secretary], Neal Johnson, Jan Kaufman [Vice-President], Cathy Ralston [Treasurer], and Marion Steele.

David Swayne

The UGRA Scholarship

The University of Guelph Retirees Association established a \$1,500 scholarship in 2007 to provide support for an in-course student who is the child, grandchild or great-grandchild of a University of Guelph Retiree. With tuition on the rise, this is a nice way to help one of our own and ensure that deserving students get a chance at a topnotch education.

Until now, funding for this scholarship has come from the UGRA operating



budget. Effective immediately, this scholarship is under the umbrella of Alumni Affairs and Development. This means that retirees can make a direct donation to the scholarship fund and receive a tax receipt. It's the perfect way to designate your donation, and be sure it goes to good use.

Our goal is to establish an endowment fund of \$45,000 for the scholarship – it may sound big, but we can do it together. In 2010-2011 the University received \$620,530 in donations from faculty, staff and retirees. Most notable is the fact that retirees contributed 63% of this total, a whopping \$392,472! When you make your next donation to the University please consider designating some of your contribution for the UGRA scholarship. With strong support from retirees, this scholarship can be firmly established in perpetuity.

Donations can be made online at www.betterplanetproject.ca You may also contact Patrick Abdul at 519 824 4120 extension 56695.

Accolades

It has been noted that we need to celebrate awards received by retirees. So, beginning with this issue, we will report such successes. We need your help! Please let us know of any retirees who have been recognized with an award for their accomplishments during the past two years.

We begin by acknowledging recent Medal of Merit recipients. The Medal is awarded "to a professor who has retired from the University of Guelph, and who has made outstanding contributions to teaching, the functioning of the university, or other areas which have resulted in substantial improvement to the academic life and character of the university".

Congratulations to:

Frederick Evers [Sociology and Anthropology] 2012

Stewart Hilts [OAC] 2011

Les Evans [OAC] 2011

John (Iain) Campbell [CPES, Physics] 2010





Fall 2012

Pension Update

Once again John Miles, Assistant Vicepresident, Finance and Services, provided an update on the current status of the University of Guelph pension plans at the 2012 UGRA Annual General Meeting held on Thursday, June 21, 2012.

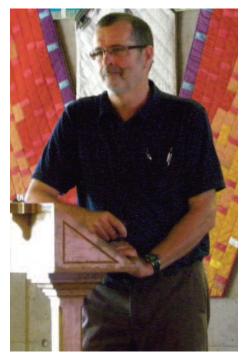
Provincial legislation requires that two measures be used to assess the surplus/deficit of pension plans. The first is the 'going concern'; a measure which evaluates whether the pension plan has sufficient funds for present and future pension payments. The second is 'solvency'. In the unlikely event that the pension plan is wound up, does the plan have enough moneys to cover its liabilities? In August, 2007 both of these had a small surplus. In August 2010 they were at 95% and 67% respectively, and further declined to around 85% and 64% as of November, 2011. There may be small improvements in these because of better market returns in 2012 and the 'going concern' deficit will be substantially addressed over the next two years as recent increases in pension payments and changes to early retirement dates in contracts negotiated between the university and various bargaining groups come into effect. The university is currently under temporary solvency relief and is required to submit its strategy to reduce the solvency deficit to the provincial government by August 2013. Even with some accommodation in the length of time given to address the solvency deficiencies, the annual university contribution to the pension plans could double by 2016 to about \$70 million from approximately \$35 million at present and a significant proportion of this is represented

by the solvency deficit. All universities in Ontario with defined benefits plans, including Guelph, are attempting to convince the government that 'solvency' deficit measures should not apply to universities because the risk of such institutions closing is almost non-existent.

The decline in investment returns in recent years has had a major impact on the university's long term financial planning. The expected return on investments for the last 10 years was 6.3%; instead the average return was 5.6% and much of this gain occurred in the earlier years of the past decade. It is important to note that the performance of the UG pension plans is better than average compared to other universities in Canada and generally better than benchmark indices.

There have been a number of Provincial initiatives to address the concerns over the financial health of pension plans in Ontario. The 2012 Drummond Report has recommended the consolidation of smaller pension plans such as those at universities. The Morneau Report on pooling of assets for University Pension Plans is expected shortly and some legislation may be tabled during the Fall session. The next few months may therefore bring considerable changes to the administration of our pension plans and potentially a reduced level of anxiety over solvency. We will continue to follow these events and provide an update in the next UGRA Newsletter.

The UGRA is responsible for nominating one retiree to sit on the Pension Committee of the Board of Governors of the University of Guelph. This member represents retirees from all of the University Pension Plans. Over the past three years our



John Miles

representative has been Dale Lockie and he has played a key role in representing our group and made substantial contributions to the work of the committee. The UGRA executive is grateful to him for these contributions. Beginning September 2012, Robin Davidson-Arnott begins a three-year term on the Pension Committee.

Finally, you should have received a statement from CIBC Mellon notifying you of a pension increase of 0.74 % which reflects the amount by which inflation calculated for the past year exceeded the threshold of 2% inflation protection in all the pension plans. If you have not received this you should contact Human Resources to follow this up.

Robin Davidson-Arnott

Annual Retirees' Social

On August 30th, President Alastair Summerlee welcomed retirees to the one of the latest additions to the campus landscape, Alexander Hall. Following a reception in the bright, spacious foyer we moved to the main classroom for updates from the president and other speakers. Those of you who taught in room 100 of the former Axelrod building would not



recognize the classroom now! It has been outfitted with the very latest in teaching technologies [and comfortable seats!].

President Summerlee began with an update on the financial status of the university. This year the financial situation has improved due to internal cuts to the budget. However, significant financial challenges remain. The provincial government has stated that there will be no increases in the monies for universities for the next five years. The next step is to prioritize all programs and activities on campus. President Summerlee said that this will be a public process and a committee comprised of faculty and staff will be established to prepare the rankings. The goal is to identify those programs and activities which are essential to

continued on page 4



maintaining the university's leadership in key areas. The committee will begin its work this fall. In addition, the university will compete for a share of a \$30 million fund that the provincial government has available. The application requires each university to submit a strategic plan that builds on its unique strengths. The president reported that this plan is well underway. The final part of the financial update is that although the university is

Passings

Eric Beauchamp	April 17, 2012
Donald Britton	May 18, 2012
Kari Grimstad	May 24, 2012
Erik Jorgensen	May 25, 2012
Theodore Figg	June 11, 2012
Douglas Waterston	June 13, 2012
Fritz Floto	June 19, 2012
Mary Dunlop	June 22, 2012
Dominic Furfaro	June 22, 2012
Murdo MacKinnon	July 8, 2012
Beverly Stickland	July 10, 2012
Donald Baker	July 12, 2012
Bernard McSherry	July 12, 2012
Josephine Dunsmore	July 15, 2012
George Gough	August 2, 2012
Alma Childs	August 9, 2012
Paul Snider	August 20, 2012
Eleanor Hind	September 5, 2012
Stephen Rodd	September 6, 2012



facing major challenges, the pensions of those currently retired are secure.

The president then described two stellar projects initiated by students at the University of Guelph. Christopher Charles, now a doctoral student in biomedical science, designed what is known as the 'lucky fish' project. During a trip in Cambodia he became aware of the high incidence of iron-deficiency anemia. The cost of a weekly supply of iron supplements is prohibitive for many families in developing countries. Charles' solution was to encourage cooking with a lump of iron in the pot. The iron leaches into the soup or water thus raising the daily intake of iron. The iron is shaped into a fish, a lucky symbol in Cambodian culture. To date 'lucky fish' have been distributed to households in one province in Cambodia; 99% of the population is using these in cooking and the number of people affected by iron deficiency has been halved. A scrap metal business is producing thousands of 'lucky fish' for distribution to the rest of the country. Gavin Armstrong, another graduate student in biomedical science, is the driving force behind the second project, a campaign to package 200,000 emergency relief meals for distribution in Mauritania. This is one of the countries in Western Africa that is experiencing severe famine after more than two years of drought. The event is part of the university's Better Planet Project and took place on Johnson Green on Sept. 8th. [Ed. Note: the actual number of meals packaged was 315,000!]. The first such challenge to fight hunger took place last year, producing almost 160,000 meals for children in Haiti.

Next year's Retirees' Social will feature a presentation on the University of Guelph's participation in the Mars project. A research team at Guelph developed one of the instruments on the rover which was successfully landed on the planet in August. This will be a 'must-see' event. Watch for announcements in 2013 issues of the newsletter.

Following President Summerlee's remarks, David Swayne, the incoming president of the UGRA, welcomed retirees and introduced members of the UGRA Executive.

David Swayne introduced Robert Carter from Physical Resources who presented an overview of the extensive renovations of the former Axelrod building. Work was started in 2008 and was expanded in 2009 when the university received a stimulus grant of \$33.9 million through the Infrastructure Knowledge Program. Improvements include an overhaul of classrooms and laboratories, upgrading of the mechanical and electrical infrastructure systems, and much improved lighting. A very significant change is the new entrance to the building which is now barrier-free. Two large works of art by Paul Buchanan were removed from the Richards building and now grace the walls of Alexander Hall. The building was named in honour of Chancellor Emeritus Lincoln Alexander and was officially opened by the former Chancellor in November, 2011. Andrew Gordon, professor in the School of Environmental Sciences, was the final speaker. He reminded us that the School is the result of the merger of the Departments Land Resource Science and of Environmental Biology. The main tenants of Alexander Hall are the School of Environmental Sciences and the School of Fine Art. An interesting combination, as Andrew Gordon noted! The formal session of the social concluded with tours of three of the renovated laboratories and short presentations on the work being conducted in each lab.

The atrium of the new Science Complex was the setting for the closing reception. On your next visit to campus check out Alexander Hall; the glass-enclosed foyer alone is worth a visit!

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CURAC Report

The 2012 annual conference of the College and University Retirees Association of Canada [CURAC] was held in Victoria B.C. in April (and it only rained one day). The agenda covered a wide range of topics from pensions to retiree association activities to senior living and health. The pension discussions were mainly about the governance of the University plans and the need for the trustees to have some knowledge about retirement plans. A cogent point made by Paul Huber (Dalhousie) was that the trustees need to realize they are there to serve the pensioners, and not the plan's sponsor.

In the sessions on "best practices" by university retiree organizations, it was pointed out that arranging social events and speaker presentations were the most popular. A recent trend among retirees is an increase in volunteerism, with the role of the retiree organization being one of informing and facilitating their member's involvement in these activities. Another development has been to make more arrangements with the university's development office (Alumni Affairs & Development at Guelph) for carrying out the organization's activities. As part of these information sessions, member organizations were to provide a hand-out summary of their activities. For UGRA's hand-out I included a copy of our Winter Newsletter, which did stimulate interest and questions on how we do such a production.

Guest speakers provided examples of different possibilities for senior living arrangements. An ambitious project (in B.C.) is a completely age friendly community where many amenities (public transportation, stores, housing) are provided and are geared to the needs of the Total "campuses," which are elderly. becoming more prevalent in Canada, have continuum of living complete а arrangements from single homes to rooms in a hospital-like building for special needs elderly. Managers providing examples of what they were involved with ranged from

"Elder communities" much like the arboretum development on Stone Road to an expensive boutique hotel (Hollywood anyone?) that provided for everything.

David Docherty (UVic) gave an interesting talk on the benefits of physical ACTIVITY (not physical Exercise) for physical including brain - health. His talk referred to empirical data to show that any activity is better than none, in fact inactivity is as dangerous to your health as smoking! A "good" amount of activity such as walking would be for 30 minutes 5 times a week. The need is to build the activity into your daily life and not see it as a "chore." In another session on health care, N. Chappell (UVic) and J. Boan (U. of Regina) discussed care for seniors in the context of the Canadian political scene. They were arguing for seniors' groups (such as CURAC) to take a position on the issue. They pointed out that families currently are taking responsibility for a high percentage of care for seniors in need of help. Homecare is the most cost efficient, but they warn that the Federal and Provincial governments are not fully funding and are even lowering their support for this kind of care. One example is a province where medical care, such as doling out pills, will be provided for in the home but not help with taking showers. The governments are placing a greater burden on the families, and advocacy by seniors is needed to reverse this trend.

CURAC representatives also discussed the issue of having regional university retiree associations with their own conferences. The East Coast colleges and universities have been having successful conferences for several years, the B.C. organizations meet on a regular basis to discuss issues, and now the Ontario colleges and universities will have their first conference in October. The questions asked at CURAC were what role do the regional organizations play and how do they interface with CURAC? These issues were raised, but it will take the next few years to resolve them.

Gary Frankie

Recent Retirees

May 1, 2012

Geoffrey Smith Susan Beemer **Shelley James Donald Moyer**

Hosp & Tourism Mgmt **Hospitality Services OVC HSC Large Animal PA-Vineland**

June 1, 2012

Susanne Jones Linda Allen

Animal & Poultry Sci CBS-Dean's Office Lee Ellen Giddings LDS-BDO & Finance

July 1, 2012

Esther Semple Mary Anne Davis Carl Mohan Marian Borg Rita Hill Steve Clegg Neil Blair Suzanne Giannini **George Lopers**

Biomedical Sciences CBS-Dean's Office **CCS-Directors Office Hospitality Services Hospitality Services** LSD-Diagnostics **OVC HSC Admin OVC HSC Admin** Phys Res-Bldg Cntrls

August 1, 2012

Helen Hoy Patricia Graham Gave Smith Ron Seifried Thomas Gallina Susan Harrington

Sept. 1, 2012

Beverley Healy Michael Cox Paul Mulholland Judy Sheeshka Stephen Lynch Sandra Ackerley **Radhey Singh** Brian David Piott Jo Anne Gordon Johannes Bakker

Oct. 1, 2012

John Goddard Joan Dodd Gorman Alma

Engl & Theatre Study LSD-Animal HIth Labs **LSD-Animal HIth Labs** Phys Res-Custodial Phys Res-Mechanical Student Housing Serv

Arboretum **Business & Accting** Engl & Theatre Study Fam Relns & App Nutr Hosp & Tourism Mgmt Integrative Biology Math & Statistics **PA-Vineland PR/SHS Environ Serv** Sociology & Anthropol

Chemistry **Hospitality Services Student Finance**

Fall 2012

Announcements



The University's United Way Campaign kicked-off on September 25th, with a fundraising goal of \$550,000. The University community is the largest supporter of the United Way Guelph Wellington Dufferin (GWD), with U of G retirees contributing approximately 10 percent of donations each year. Donations to the United Way stay in the community and support over 85 local programs and services. Needs are increasing, reflected with an overall goal for United Way GWD of \$3.2 million. Please consider making a donation. Most retirees will receive a pledge form in the mail, which you can use to donate directly off your pension. Pledge forms can also be downloaded from the University's campaign website at: www.uoguelph.ca/unitedway. Local volunteers thoroughly review programs to ensure they are meeting their goals. You can be sure your United Way donation is working hard where it is needed most. In 2010, donations to United Way helped Food & Friends serve 815,800 meals and snacks to 12,000 students at 69 local schools within our community ... we made a difference!

University of Ottawa Retirement Study. Recent retirees...we'd like to hear from you! Researchers at the Faculty of Health Sciences at the University of Ottawa are conducting a study examining life style habits in new retirees. This study does not require any lab visit. There are only three online surveys to complete, separated by a one-month interval. The whole study should take about 90 minutes of your time. We are looking for retired adults who have been retired for 3 years or less. Participate for your chance to win one of 20 cash prizes of \$100. Confidentiality is guaranteed. This study has received a certificate of REB ethics approval from the University of Ottawa Health Sciences and Science Research Ethics Board.

If you are interested in receiving more information about the study, please contact Mélanie, the study coordinator, via e-mail at hss-retirees@uottawa.ca or by phone at (613) 562-5800 ext. 3626 (before October 31st, 2012). To participate in the study, please visit this secure Web page: https://app.fluidsurveys.com/s/newretiree s/langeng/

Wellington County Branch of the **Ontario Genealogical Society (OGS)** is a non-profit organization run by volunteers. One of the objectives of the Branch is to collect and preserve information related to family history. With that objective in mind, the Branch is embarking on a new project - to photograph and record items donated in Memory of a loved one in schools, churches, public buildings. etc. The University of Guelph has granted the OGS permission to canvass the campus and photograph and record all such items. However, finding those items and ensuring that we do not miss any is a real challenge. As a retiree, we hope that you might be able to help. Do you recall an item donated to the University during the time that you worked on campus? If so, the OGS would very much like to hear from you. Just send an e-mail to Phyllis Carnochan at pcarnoch@uoguelph.ca and let her know what it is and where it may be found.

OVC 150th Anniversary. University of Guelph Retirees, especially those who worked at the Ontario Veterinary College (OVC), can go to the OVC web site to view articles pertaining to the 150th Anniversary of the founding of OVC. There are reminiscences by OVC graduates and staff, articles on eminent faculty, collages of photographs and a write- up with photos on the history of the original OVC Research Station established in the mid-1950's at the corner of Edinburgh and Stone Roads where the Sears Store now stands as part of Stone Road Mall. To

reach the 150th Anniversary page go to ovc.uogueph.ca and click on OVC 150 Years where articles may be accessed under the headings CONNECT, REFLECT and CELEBRATE. To access the story and photos of the History of the OVC Research Station, go to REFLECT and click on "How Has Veterinary Medicine Changed?" then click on research station (it's in red). The story is viewed in PDF.

Waterloo Insurance. Due to an internal 'refreshing' of the Economical insurance group, Waterloo Insurance has now been re-named Economical Select in order to better reflect the insurance services it provides. There are no changes to the low group rates that University of Guelph retirees may now obtain from Economical Select because of our membership in CURAC.

Address updates. We have been informed by Human Resources that the department has been getting a lot of returned mail recently since Canada Post has been enforcing Fire Number addresses on their Rural Route locations. Please notify HR if you have been assigned a new address by Canada Post by calling 519-824-4120 ext 53374 to report the new address.



Being a member of CURAC you have access to exclusive group rates for your home and auto insurance needs with **economical SELECT**[™]. In addition to your group rate, you may be eligible for extra discounts that could save you up to 60% off your insurance premiums.

www.economicalselect.com Call today for a quote! 1-866-247-7700 If you reside in Quebec 1-888-542-4811



Third Age Learning – Winter, 2013 Arboretum Centre

10 A.M. WHAT IS THE EUROPEAN CRISIS ABOUT?

Note: the list of speakers is not yet finalized. Topics to be covered include:

- The Organization of the European Union
- Germany's Role and Concerns in the EU
- Italian Exposure and its Implications

Origins and Consequences of Greece's Debt

Possible Fiscal Measures to Ameliorate the Crisis

Proposals for Future Debt Limits

New Portugese Initiatives

France's Role and Concerns

Possible Disciplinary Measures

Implications for Canada

- What Does Portugal have to do with the Mess?
- History Lesson for the Eurozone
- Spain may follow in the Steps of Greece
- Should they stay or should they go –
- Britain?

1:30 P.M. LOCAL HISTORY

- Jan 16 Leanne Piper About Guelph: Its Early Days and Later
- Jan 23 Peter Shergold Railway Transportation in Guelph: History and Future
- Jan 30 Martin Bosch Guelph's Early Industries
- Feb 6 Susan Ratcliffe Interesting Characters from Guelph's Past
- Feb 13 Katherine McCracken *Guelph Museums*
- Feb 20 Rob Gordon OAC: Over 130 Years Old and Still Going Strong
- Feb 27 Jane Mitchell It's a Grand River: History of the Grand River Watershed
- Mar 6 Elysia De Laurentis Tough Times in the Royal City: Being a Senior in 1870's Guelph

NOTE: for the final list of lecture topics, and information on fees, 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; meeting room rentals for the AGM, Spring and Fall forums; 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.

We have also provided a place on the form for those who might wish to contribute more

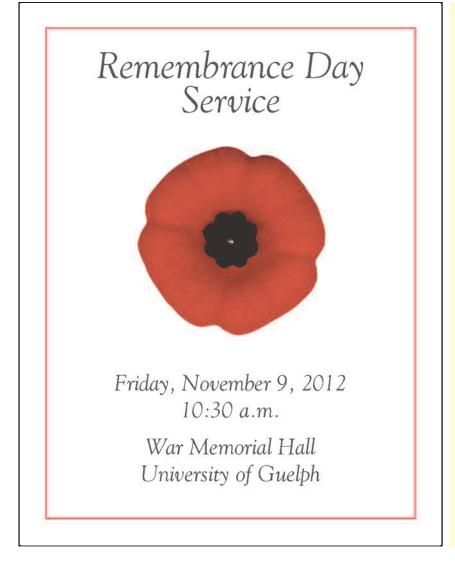
actively to the UGRA either by a willingness to serve on the Executive or by working on a committee or task group to carry out short term projects

University	of Gueli	oh Retirees	Association	(UGRA)	Contributing	Membershi	o Form	(2012 - 2013)
Oniversity	or ducin	JII ICCIICCS	ASSOCIATION		continuuting	INCOMPCTATION OF THE	J I U III	(2012 2013)

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				
Email (Please note that the email address will be for UGRA communications only)					
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 PO Box 48-4916 University of Guelph Guelph Ontario, N1G 2W1				





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. Please provide a name, address and phone number. This will enable us to follow up on requests promptly. Thank you!

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

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

