

PRESIDENT'S MESSAGE



Greetings and Happy New Year! It is now the mid-point of the current cycle in the University of Guelph Retirees Association. In the current cycle, we have had a great President's Social, and an exciting Fall Forum. In the remainder of the year, we will be having a Spring Forum (please see the forum announcement on page 5 in the newsletter). Our AGM will feature an update on the University's financial situation and that of the current and future retirees. The Forums, the web pages (<http://www.ugra.ca>) and the newsletters are all tangible benefits from your yearly voluntary contributions. The other major expenditure is the UGRA Scholarship. It is, at the moment, funded by a payment from the current account of the Association. Until the endowment reaches 100% (\$45,000) we will have a choice: use the money donated to date or continue paying from current revenues. This is an argument for continuing your voluntary yearly contribution at the suggested \$20 (or more, if you so wish), in order to speed the eventual full funding of the endowment.

The UGRA executive will be discussing steps towards ensuring the healthy continuance of the Association, including the method of keeping track of retirees (more difficult than

imagined since privacy laws have our membership updates hamstrung) and the records of voluntary contributions. The Association maintains a watchful eye on the changing fortunes of the University. This is stable for the current retirees, but there may be changes for future UGRA members. At the AGM we typically have updates on the financial position of the university, defined benefit pension plans, retirees' benefits and the position of retirees at other universities.

The Association has decided to highlight the achievements of retirees whose exceptional contributions have been acknowledged by awards. This will add some spice to the newsletter. We are a diverse group, and the social connections are molecular, and often somewhat tenuous. We all share a love for the institution where we performed our life's work. Most of the current group has a vision of a university which is changing with the dynamics of the financial pressures and the demands of society. The work of the Alumni Affairs and Development and events on campus keep us connected.

On a personal note: I have a daughter who is beginning her career as a faculty member at another Canadian University. Her struggles to gain grant funding, to get papers published and to combine family and workplace have given me pause. The more things change, the more they stay the same...

David Swayne, President, UGRA



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Editor: Susan Evers

www.ugra.ca

Pension Update

As the year draws to a close there were two significant developments of interest to retirees with regard to the University of Guelph pension plans.

The first is that the University has now made sufficient progress towards achieving the goals for savings targets set in response to the provincial 'temporary solvency relief' legislation of August 2010. The expectation is that this will permit it to qualify for funding solvency over a ten year period rather than a five year one. These savings come about as a result of increases to pension contributions and other changes such as modifications to the age and service requirements for retirement without penalty which have been negotiated in the past two years with bargaining groups on campus.

The second development is the release of a report to the Ontario government by Bill Morneau who was appointed as a Special Investment Advisor investigating the

feasibility of pooling the investments of small public sector pension plans such as those at the University of Guelph, other universities with defined benefits plans and other small public sector groups. The report recommends this pooling and the setting up of an asset manager to be called the Ontario Investment Management Corporation. The resulting pooled investments would likely be on the order of 30-50 billion dollars and the thought is that a fund of this size would result in considerable 'efficiencies' in terms of the costs of managing the investments as well as providing access to a wider array of investment opportunities (e.g., investment in real estate). The university would still retain control over the particular asset mix required to meet the needs of our particular plans. One other possible benefit of such an arrangement is that it might remove the obligations for wind-up solvency which have proved to be such a problem over the past few years.

Robin Davidson-Arnott

The UGRA Scholarship

In 2007 the UGRA established a \$1,500 scholarship to provide support for an in-course student who is the child, grandchild or great-grandchild of a University of Guelph retiree. The scholarship is provided annually to an undergraduate student with a minimum cumulative average of 75%. Recipients cannot hold this scholarship and another scholarship greater than \$1,500 at the same time.

If you have a child, a grandchild, or a great-grandchild, remind them to apply by May 15th to Student Financial Services with a letter indicating the name of and the relationship to a retiree of the University of Guelph.

You should have received an appeal sent out by Alumni Affairs & Development [AAD] in November 2012. The appeal was sent via email and surface mail. As reported in the Fall newsletter, the UGRA is working with AAD to raise \$45,000 to endow the UGRA undergraduate scholarship and have it become self-sustaining. Every year UGRA has provided

\$1,500 to support this award. Currently, the scholarship is funded from the yearly voluntary contributions of members. Endowing the scholarship would give it some stability independent of the UGRA's funding. Beside the newsletter and the forums, it is our major expenditure.

The early results from the November appeal have been encouraging. Guelph retirees have donated \$4,905 to date, which is slightly more than 10% of the total. We have a long way to go to reach our goal of \$45,000. You can support this effort by making a gift to the UGRA Scholarship. Donations can be made online at www.betterplanetproject.ca. You may also contact Patrick Abdul at 519 824 4120 extension 56695. You will receive a tax receipt. Please help us to help our students!



Accolades

Queen's Diamond Jubilee Medals commemorating the 60th anniversary of the ascension to the throne of Queen Elizabeth II have been awarded to several retirees in recognition of their significant contributions to other citizens, their community or their country.

CONGRATULATIONS TO:

Terry Crowley (History)
O.P. Dwivedi (Political Science)
Ken Kasha (Plant Agriculture)
Thomas King
(English and Theatre Studies)
Gil Stelter (History)
Sandy Warley (Agricultural Economics)
Bill Winegard (former U of G president)
Pari Basrur (Biomedical Sciences)
received the medal posthumously.

Congratulations also to Thom Herman (Psychology) who received the University of Guelph Faculty Association Service Award for 2012.



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CURAC Report



The first Ontario CURAC (College and University Retiree Associations of Canada) Regional Conference was held on Oct. 15, 2012 at Ryerson University. Seven discussion topics were identified, and in a partial round-robin format, each participant joined discussion groups on three of these topics during the day. I participated in discussions on a single pension fund for Ontario universities, retiree benefits and perks, and retiree association relationships with the unions (associations) of current employees. The other four discussion groups were co-housing, post-secondary education in Ontario, health-care, and the future of regional meetings of CURAC.

The most informative discussion group for me was on benefits and perks. There seems to be a certain commonality in benefits across most universities, but one important difference was whether or not you have travel insurance in your plan. Some

members at universities which do not include travel insurance in their benefits plan have opted out of their plan if they did a lot of traveling, because it was more economical for them to join a private extended-benefits insurance plan with travel insurance. Another interesting item was the small amount available for covering hearing aids in many plans (including Guelph's), and a few plans did not even have such coverage. The issue of hearing aid coverage was not an isolated one, but was of concern for many retiree associations. Members' knowledge of extended care coverage in their plan was also a topic of discussion, and it was common for many delegates not to know their exact coverage. People are living longer; retiree organizations need to examine their extended care package and see if improvements are needed. However, in order to bring about any improvements to a benefits plan, retirees need to convince current employees that these changes would benefit them in the future. It was pointed out that this can be an extremely difficult task.

The second discussion group focused on relationships with the employee unions. The UGRA is one of a large group of associations with relatively weak links to their former unions. Some retiree associations reported that their universities are more concerned about their retirees and

are quite generous. Suggestions for fostering better relationships with the universities and their unions included having annual meetings with the union leaders and attempting to make the universities aware of the contributions of retirees to the university community.

The third discussion group was on a single pension fund for Ontario Universities. The conference pre-dated the Ontario Government's announcement that it is proceeding with this plan, and so it now remains to be seen what the final plan will look like. The issue was more important for those universities where employees and retirees have a strong control over their pension plan.

At the end of the conference the discussion group on the future of regional meetings reported that, overall, the conference was beneficial (with some need for improvement). Plans for another such Ontario Regional Conference of CURAC are now underway.

Gary Frankie

Hold the Date

2:30 P.M., THURSDAY, AUGUST 29, 2013

Retirees' Social and Tour of the recently completed

ENGINEERING COMPLEX

Please join President Alastair Summerlee for an afternoon social to reconnect with friends and hear what's new and changing at the university. There will also be an opportunity to address any questions or concerns you may have about your retirement benefits.

Further details will be available in the Spring UGRA Newsletter.



Passings

Peter Mann	October 20, 2012
John Lee	October 25, 2012
Eunice Cummings	October 30, 2012
Alexander Cringan	October 30, 2012
Louann Harcourt	October 31, 2012
Janet Peart	November 4, 2012
Parvathi Basur	November 10, 2012
Jean Cameron	November 28, 2012
John Wiens	November 28, 2012
Francesco Raco	December 9, 2012
Edward Riley	December 9, 2012
Gail Savage	December 25, 2012
Kaye Wells	December 28, 2012
Arthur Stovel	January 1, 2013
John Koop	January 3, 2013
Louis Contini	January 5, 2013
Cergoli Leopold	January 11, 2013



UGRA

Winter 2013

2012 Fall Forum

The Fall Forum was held on October 18th at the Arboretum Centre. Professor Mark Fenske, Department of Psychology, and Trevor Lee, CEO of The Elliott Community in Guelph were the speakers.

Professor Fenske told attendees that the more you learn about your brain, the better you can take care of it. "The brain is responsible for everything we do, think, perceive and feel," said Fenske, a neuroscientist who co-authored the book *The Winner's Brain*. With so much at stake, it's vital to understand and nurture the brain, especially as we age, he said. Fenske noted that advances in neuroscience are constantly improving knowledge of the brain. In the past, for example, it was thought that the brain doesn't get any better past puberty, but today it's known that the brain is constantly changing and can improve throughout life. "What you do with your brain can change it," he said. "It constantly rewires itself, depending on how it's used. It's a work in progress." He cited as an example a study of trainee cabbies in London, England, that found the size of their brain's hippocampus grew as they progressed through the challenging task of memorizing hundreds of routes through the city.

The best thing you can do for your brain — and your body — is exercise, said Fenske. Physical activity improves blood flow, enhances mood, boosts memory and cognitive performance, and creates new neurons in the hippocampus, he said. "Exercise provides the best benefits across the board." What you eat and when you eat also affect brain performance, he said. If you've gone a long time without eating and your blood glucose is low, your decision-making skills and self-control take a hit. You can avoid the lows by eating frequently, taking regular breaks and learning to recognize when your blood sugar is starting to wane, he said. When a low does occur, eating dark chocolate is a good choice because of its low glycemic index and high level of antioxidants, he added. "It reduces blood pressure, increases cerebral blood flow and lowers levels of stress hormones, all of which are important for a healthy brain and preventing disease."



Getting enough sleep is also a critical part of caring for the brain, as is keeping stress under control, said Fenske. "Too much stress is toxic for the brain. It increases levels of cortisol, destroys cells in the hippocampus, and results in memory and attention lapses."

How best to cope with stress? The neuroscientist recommends meditation to change the content of your thoughts and to control your attention and emotional response. The results, he said, are multifold: less stress, better emotional balance and willpower, more resilience and improved memory. "Meditation reshapes areas of your brain."

The brain also benefits when you get out into nature, said Fenske. "In urban environments, there is lots of noise that captures your attention and can deplete your resources. Nature is a massage for the brain's attention and executive control systems."

Another key to nurturing the brain is to engage it in new and challenging ways, he said. Whether it's learning a new language, taking music lessons, singing in a choir or learning to juggle, your brain will welcome the challenge. "The harder it is, the better it is," he said. And don't be lulled into thinking that doing the crossword puzzle every day is enough, he added. "That just helps you get better at doing puzzles; it won't help you find your keys." Challenging the brain includes curbing your tendency to make things easier for yourself as you age, said Fenske. Instead of removing barriers, navigate your way around them. Instead of always walking on flat ground, tackle some uneven ground for 15 minutes at a time. "Be proactive in shaping how your brain functions and in seeking ways to live more successfully," he said.

Trevor Lee presented "Where to Live: Some Choices for Retirees." Over the past

continued on page 5



20 years, the number of living options for retirees has grown considerably, said Lee, who described the continuum of choices from condominium and life-lease settings to retirement homes, enhanced care and long-term care. "It's important to be aware of the options and make informed, planned decisions," he said. "Anticipate your needs and plan for them, rather than waiting for something critical to happen." Lee noted that retirement homes in particular have been growing in number and popularity in recent years. He offered this advice for people considering that option: "Before you select a retirement home, tour them carefully and consider all the services and amenities at each location. Look for a place that meets your needs. Do your due diligence."

Barbara Chance

UGRA SPRING FORUM 2013

Thursday, April 11, 2013
1:30 pm to 4:00 pm

Arboretum Centre,
University of Guelph

There will be two presentations:

Being Knowledgeable and Being Aware: Seniors' Best Defence against Scams

Seniors are faced with a bewildering array of potential threats to their financial and personal well-being. In person, by telephone, by mail and by internet they are tempting targets for fraudsters and other criminals. An officer from the Guelph Police Service – Fraud Unit will outline the types of scams a senior (or anyone for that matter) should be aware of, and steps to take to protect finances, property and personal identity.

Volunteering: Stay Involved, Share Your Experience

We all know the reasons we should volunteer, but what's in it for us? Volunteering should

be enriching for both the receiver as well as the volunteer.

The Volunteer Centre of Guelph/Wellington, established in 2001, provides resources and leadership to enable the development of people and organizations. Since opening its doors, the Centre has helped thousands of volunteers find meaningful ways to contribute to the community. Their vision is that everyone engages in building a vibrant, healthy, resilient community.



Volunteering can take as much or as little time as you have available. Whether you want to volunteer once a week, once a month or once a year, the Volunteer Centre can help you find opportunities to fit your schedule and interest.

Our speaker will discuss things you should think about when considering the type of volunteering you want to do and how you can best volunteer your time.

Registration is not required; however, to help us organize this event, please let us know (president@ugra.ca or 519-824-4120,

Ext. 52197) if you plan to attend. Thank you!

There is no fee for this event but we will have a table set up to receive membership contributions. Refreshments will be served.

We are starting to plan the Fall Forum. Do you have any suggestions for topics? Let us know!



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UGRA

Winter 2013

University of Guelph ID Cards

Don't lose your ID card! For many years I carried the ID card I was issued when I joined the faculty of the University of Guelph. Among other things, it gave me the right to borrow books from the U of G Library and it contained a photo of me as a thirty-something with a full head of dark hair. Quite splendid, really. Not at all like the grey-haired geezer that recently handed over the card at the library circulation desk.

Well, I recently lost the card; a fact discovered when I was in the library about to borrow a dusty and probably never-before-borrowed government document. Leaving the document in its place in the basement, I returned home to scour the house looking for the card. At the end of my search, I reckoned it had simply dematerialized. There was nothing for it except to get a new one.

My first question was how to get a new card. I had a vague memory of going to the Registrar's Office to obtain the original. Was that the starting place now? Like any faculty member without a clue, I called the Executive Assistant in my former department; she seems to know everything about everything. But this time she did not. She asked the Department Chair. He said that I should go to the desk on the left just inside the main entrance to the library.

Into the library I go. Included in the verbiage on the wall next to this desk, I saw the words, 'Card Validation'. Seems to be the right place. I explained my need but was told that they don't issue the cards from the library. Go to Student Services, she said. OK, so maybe that memory fragment about the Registrar's Office was a valid one.

I arrive on the third floor of the University Centre. The place is virtually empty. It is between semesters. For those who have not been there in some years, this very open space is filled with many, many grey

cubicles some of which have small wickets where one is to conduct one's business. I go to the nearest wicket and explain to the woman behind it what I needed. She pointed to a grey box on a stand in the corner and told me to press the button marked, ID Cards. You will get a number and you must go to wickets 5, 6 or 7 when your number is called.

I got my number: B403. I paced up and down for several minutes. It seems that when my back was turned, my number came up on the overhead screen and I did not see it. But I did hear a voice come over the partition, "Do you have B403?" Going over to the wicket, I explained what I needed and was told to go to Human Resources on the fifth floor.

To HR I go. I again explain my need to the person at the reception desk. I am asked for particulars so that a form can be filled in. Then there is a

pause, a look of puzzlement followed by a request that I go and sit in one of the chairs off to the left. I do so. In due course, I am approached by a higher-level HR professional. She is someone I know well and with whom I had previously worked. We had the sort of chat that old friends have and then attention was turned to the problem (I never did learn what it was). After an exchange between the reception desk person and the HR professional that I was unable to follow, my former co-worker simply said, "But he is a retiree". At that point, a check was put in the box at the bottom of the paper next to the word, 'Retiree'. The form was signed and off I went back to Student Services.

Of course, I had to get another number from the grey box although I was still the only customer on the floor. My new number was B404. In due course, I had a new photo taken and the card was issued on the spot.



Recent Retirees

December 1, 2012

Robert Frank	Integrative Biology
Ken Moulton	RC-Academic
Kenneth Smith	CME Dean's Office
Haifeng Wang	Environment Biology

January 1, 2013

Kenneth Bateman	Population Medicine
Joan Cascio	Fac Env Des&Rurl Dev
Nelson Cockwill	LSD-Business Oper'ns
Pamela Carman	LSD-Animal Hlth Labs
Elizabeth Chamberlain	Library
Adam Dale	PA-Simcoe
Howard Dobson	Clinical Studies
John Greenwood	Molecular & Cellular
Pat Hagan	Dev&Pa - Development
Anthony Hayes	Pathobiology
Dean Louttit	Land Resource Sci
Jane Londerville	Mktg & Consumer Std
Peter Loptson	Philosophy
Iain Murray	Hosp & Tourism Mgmt
Raymond McBride	Land Resource Sci
Kanwal Minhas	Lab Serv-Animal Health
David Phillips	Hospitality Services
Sandra Ridler	Phys Res-Custodial
Frances Sharom	Molecular & Cellular
Dale Stevanus	Central Purchasing
Joseph Tindale	Fam Relns & App Nutr
Michael Taylor	OVC HSC Companion An

With my new card, now containing a geezer photo, I returned to the library, went to the basement, grabbed the government document and went to the check out desk. My new card was scanned and then scanned again. Not valid, I was told. Sigh. You need to go to the desk behind you...the one with the sign that said, "Card Validation". But of course!

Now I have a shiny new ID card that, unlike the old one, doubles as my Express Plus card that enables me to purchase food on campus.

Bruce Ryan

Annual General Meeting for 2013

University of Guelph Retirees Association

Date: Thursday, June 20, 2013

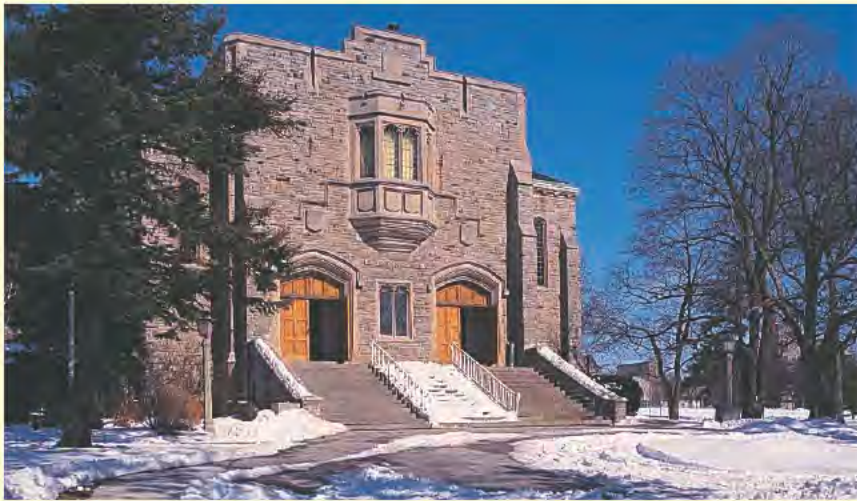
Time: 10 am to Noon

Place: Arboretum Centre

Speaker: Don O'Leary,

U of G Vice-President, Finance and Administration

Meeting details, agenda, and the topic of Don O'Leary's address will be announced in the spring issue of the UGRA Newsletter.



Be a Contributing Member of the UGRA

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 Guelph Retirees Association (UGRA) Contributing Membership Form (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

UGRA

Winter 2013



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

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