

Agenda for Annual General Meeting 2013

The UGRA Annual General Meeting will be held on **June 20** from 10:00 a.m. to noon at the University Arboretum Centre. Refreshments will be served. The meeting agenda is as follows:

1. Call to Order
2. Approval of the Agenda
3. Guest Speaker: Don O'Leary,
U of G Vice-President (Finance and
Administration),
"Pension Challenges and Trends"
4. Approval of the Minutes of the
June 2012 AGM
5. Business Arising from the Minutes
6. President's Remarks
7. Approval of Changes to the UGRA
Constitution as Circulated
8. Reports
 - a. Treasurer's Report and
Nomination of the Auditor
 - b. Questions regarding other
UGRA Reports or Issues
9. Nominations Committee Report
and Election of 2013-2014
Executive
10. Remarks from the New President
11. Other Business
12. Adjournment



PRESIDENT'S MESSAGE

Hello, everyone! The 2012-2013 yearly cycle of the UGRA has finished, and we are beginning a new fiscal year. The association is in a stable position, and we envision eventual sustainability of the UGRA Scholarship as a result of our efforts and the close collaboration of Alumni Affairs and Development.

The definition of a retiree for the purpose of determining eligibility of a retiree's offspring for the scholarship was a bit of a sleeper issue. It came to light only when we tackled the situation of former U of G employees who took the commuted value of their pension rather than joining the pension plan. Dana Paramskas, our web and membership executive member, solicited the input and involvement of our membership to try to resolve both issues. Her committee's findings will be presented at our Annual General Meeting June 20. Thanks, Dana, for the diligent work.

The University administration has been extremely helpful in supporting the UGRA, shouldering the cost of our monthly executive meeting room at the Arboretum and having Don O'Leary, vice-president (finance and administration), speak at our upcoming AGM to give an update on pensions and benefits. Indications of improved stability of pensions and benefits seem generally positive.

Retirees who have received recent awards or other honours are now being recognized in our newsletter, thanks to the initiative of editor Susan Evers. We have also begun to solicit a small amount of tasteful and relevant advertising for the newsletter to help offset production costs. This, in turn, will aid our efforts to ensure the financial stability and sustainability of the UGRA and, eventually, the scholarship.

Our forums have been a success, with two speakers at each event in the autumn and spring. This spring, despite a nasty late-winter storm, there was a good turnout for informative talks on volunteering and fraud.

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UGRA

Editor: Susan Evers

www.ugra.ca

We haven't managed a separate social event yet but are looking forward to an exciting year in 2013-2014, when we might ratchet this idea up a bit.

On a personal note, I have had some difficulties with a malevolent attack on my email account. Even though it was a crude forgery, my email provider cut me off for 36 hours, at a time when I was overseas and dependent on it. It was very distressing and has led me to reconsider converting all (or any) of my financial dealings to electronic-only media. It happened a second time, and I had to deal with a three-hour session of "tech support" with someone who was offshore and difficult to understand — and that was only after nagging the so-called "help centre." Some of the questions I was asked to gain that access made me very

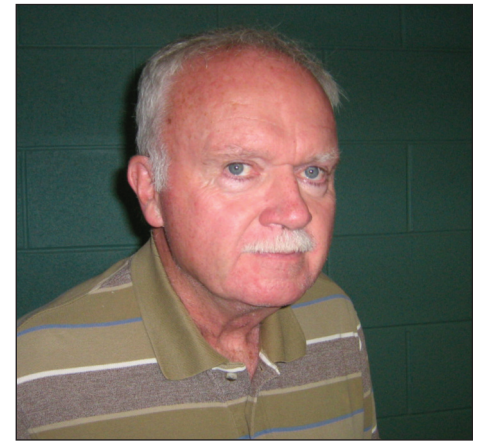
uncomfortable because I thought the answers would be in his possession (the questions AND the answers). One strong hint: write down your passwords and put them in a secure place — don't count on the computer system remembering them for you. It's probably going to be disabled when you're cut off.

I have also found that the provider of our health benefits has an electronic system that refuses payment at the slightest anomaly. I fear that as each retiree ages, the resolution of payment difficulties will become increasingly problematic. I welcome dialogue with other retirees on these issues.

The sound of snowbirds landing back in Canada after their winter in sunnier climes is growing in intensity. Those of us

who by choice or circumstance spent the winter here in good ol' Ontario welcome you back. We prepared a special weather treat for you in early April . . .

David Swayne, President, UGRA



UGRA SPRING FORUM

Volunteering and fraud were the topics of the UGRA Spring Forum April 11 at the Arboretum. Guest speakers were Christine Oldfield, assistant executive director of the Volunteer Centre of Guelph/Wellington, and Const. Philip Perrins and Const. Buzz Dean of the Guelph Police Service's fraud unit.

The No. 1 reason people volunteer is to make a positive contribution to their community, said Oldfield. People also volunteer because they're looking for new challenges and experiences, they enjoy the social interaction, they want to stay active or they just plain want to have fun. "We think all reasons are legitimate," said Oldfield, whose organization has helped thousands of volunteers find ways to contribute to the community since its launch in 2001.

If you're looking to volunteer, you'll find the options are numerous — so numerous, in fact, you might have trouble deciding where to donate your time. You can start to narrow down the options by asking yourself what your competencies are, said Oldfield. Do you have good interpersonal, communication or organizational skills? Are you technologically inclined? Do you have experience with administration,

fundraising or finance? Are you a strong leader? Pinpointing your strengths will help you determine which volunteer opportunities will be a good fit.

You might also look for volunteer work that aligns with a cause you strongly believe in or with a hobby you enjoy, said Oldfield. And if you or someone in your family has been affected by a particular illness, you may be drawn to volunteer with the organization associated with that disease.

It can also be helpful to consider what type of volunteer you are, said Oldfield. She noted that a recent study led by Volunteer Canada has resulted in a new digital tool that categorizes Canadians into six distinct volunteer types and recommends roles suited to their volunteer profiles and specific interests. A "groupie," for example, is someone who enjoys the camaraderie of group volunteering activities. A "juggler" likes to try many different things and doesn't want to do the same task week after week. A "cameo"-style volunteer prefers to focus on a specific project or task and then move on. The "rookie" is someone who is new to volunteering or cautious by nature and is leery of making a long-term commitment. The "roving consultant" has a specialized skill set to share and prefers

to work on specific short-term projects. A "Type A" is a highly motivated leader who is driven to contribute to a cause.

For help in finding the right volunteer opportunity for you, you can contact the Volunteer Centre of Guelph/Wellington at 519-822-1389 or info@volunteerguelphwellington.on.ca or

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visit the website
www.volunteerguelphwellington.on.ca.

In the second half of the forum, discussion turned to the ways scam artists can take advantage of you and some steps you can take to protect yourself. Fraud comes in many forms and is a complicated crime to investigate, said Perrins. It's also underreported because people are embarrassed to admit they've been swindled. Last year, fraud cost Canadians an estimated \$48 million, he said.

Although technology has helped fraudsters expand their repertoire, old standbys still surface, said Perrins. The phony bank inspector scam, for example, has been separating people from their money since the 1950s. That's the one where you get a phone call asking you to withdraw money from your bank account to help expose a dishonest employee. A modern-day telephone fraud aimed specifically at seniors is the grandparent scam. Someone calls you pretending to be your grandchild and claiming to be in trouble. You're asked to wire money right away. Obituaries are a prime source of information for people using this scam, said Perrins, who advises that you call a family member to verify what the caller told you. And never wire money to someone you don't know, he said. The money can be picked up anywhere in the world and is nearly impossible to trace.

Anytime you're asked to send money — whether it's to claim a prize or inheritance, to transfer a Nigerian prince's family fortune to Canada, or to help pay the bills of someone you met in an online dating website — don't do it, said Perrins. The same advice applies when someone you don't know is asking for your bank account number or PIN, your credit card details, your email password, your social insurance number or any other personal information. That includes the urgent email claiming to be a security warning from your bank or email server, asking you to click on a link and verify your information. In fact, anytime you're urged to act quickly should be a warning signal, he said.

Another old-school form of fraud is the person at your door trying to sell you



Christine Oldfield

something you'll never receive or pretending to collect money for a charity. In this case, don't rush into any purchase or donation and don't offer any personal information, said Perrins. Ask for literature and do your research before making a commitment.

These days, the Internet is a prime source of information for scammers trying to steal your money or your identity. Last year in Canada, there were 17,000 reported victims of identity theft, he said. "People are out there watching, looking for things that can be used against you. You should limit the amount of information you post about yourself online." You should also make sure you have strong security programs in place to protect your computer.

As useful as the Internet is to fraudsters, they continue to dig for information the traditional hands-on way — sifting through garbage and recycling bins, riffling through mailboxes, and stealing wallets and credit cards. They also grab credit and debit card information from bank machines by using skimming devices. To circumvent all these efforts, Perrins and Dean recommend the following:

- Remove mail promptly from your mailbox. If possible, replace it with a mail slot.
- Use a cross-cut shredder on all papers containing personal information.
- Don't carry anything you don't need (passport, birth certificate, etc.).
- Leave your chequebook at home (just take one or two cheques with you if you need them).



Constables Perrins and Dean

- Monitor your mail to make sure you're getting all the bills and credit card statements you normally receive.
- Keep your credit card limits low, and get a chip card if you don't have one. If someone in a store heads out of sight with your card, follow it. Use the same credit card for all online purchases.
- Use a bank machine you're familiar with so you'll recognize if something is amiss. Shield your PIN and don't write it down and carry it with you. Change your password regularly.
- Check credit card and bank statements frequently. Ask for your credit report from Equifax or TransUnion once a year. If fraud does occur, contact your bank or credit card company and the police, and ask the credit bureaus to put a fraud alert on your account.

Barbara Chance

Accolades

Each year the American Society of Nutrition awards the Kellogg International Prize in Nutrition to a member of its Global Nutrition Council who is "actively engaged in research to benefit populations in non-industrialized countries, as demonstrated through publications in the scientific literature, and actively engaged in training new scientists for international nutrition research." Congratulations to the 2013 recipient, Rosalind Gibson, Family Relations and Applied Nutrition.

The Future of Benefits Under the U of G Drug Plan

Benefits finance is likely to face some stormy weather in the years ahead, thanks to a number of factors. The main one is cost containment. This is a problem not only for health plans like ours but also for insurance companies such as our own Sun Life Financial.

The relationship between brand-name drugs and generic drugs is central to understanding efforts to control costs. Traditional brand-name drugs are based on combining chemical ingredients according to a specified process. Once a drug has been tested and approved, patent protection normally gives the manufacturer a monopoly over sale of the drug. This allows the company through high prices to recoup its costs for the invention itself and to cover losses generated by the many initiatives that don't result in approved and profitable drugs. When patent protection expires after 20 or so years, other companies are permitted to produce and sell an equivalent drug, provided it has the same active ingredient and is chemically equivalent to the brand-name product. This generic drug must have the same strength, form, dosage and means of usage as the original. Most important from a cost-control perspective, generics are sold at substantially lower prices.

Over the last two years, the Ontario government has sought to control its drug costs by forcing the adoption of generic drugs for users of the Ontario Drug Benefit (ODB) program. The program requires mandatory use of a generic drug equivalent where one exists and has been reducing the price it pays for those generics. The one exception is when a doctor names and requires the brand-name drug to be prescribed without substitution. As there has been a recent upsurge in such doctor requests, the province is considering eliminating the exception.

Because the ODB program controls such a large share of the drug market in Ontario, its actions are influential throughout the province's private plans as well as across the country. The changes related to generics have some positive impact on

costs for plans such as ours. But although many important patents have lapsed in recent years and allowed for generic substitution, it seems we are entering a period where fewer patents will end and the potential for cost savings through the wider adoption of generics will be more limited.

In recent years, a new category of brand-name drugs called biologics has entered the scene. Unlike traditional drugs, they are manufactured in living systems such as plants and micro-organisms, and most take the form of very large and complex molecules. More than 1,000 biologic drugs are currently in existence or close to acceptance. They are used to treat a wide range of illnesses such as cancer and hereditary diseases and are commonly very expensive (some as much as \$100,000 to \$200,000 per patient per year). As the demand for biologics grows — and given that they are currently covered by the U of G plan — this will create longer-term financial pressures that will have to be resolved to ensure the fiscal health of the plan.

Biologics are too complex to be copied exactly, but there is a kind of generic version called a "biosimilar." It is said to have the same effect in the body as the original biologic but not be entirely the same in its constituents. Some biosimilars are currently available in Europe and will eventually come to Canada, but although they are cheaper than biologics, they are not cheap compared with traditional generics.

Turning to a second issue, some of you may be aware that Manulife Financial announced in late November 2012 that it would not pay for emergency medical care outside Canada if a member of a group plan was not in stable health for at least 90 days prior to travel. Any change in one's condition, including a change in medication dosage, would constitute unstable health. Our carrier, Sun Life Financial, has not adopted this provision. About six years ago, our plan did have some limitations related to pre-existing conditions, but Sun Life decided to eliminate them for legal and other

reasons. Nevertheless, as Sun Life faces the same pressures from reduced investment returns that our own pension plan faces in a low-interest-rate environment that could persist for some time, it may face profit pressures that lead it to reconsider the stable-health provisions, especially if they prove beneficial for Manulife.

Finally, on the issue of hearing aids, there is little positive to report. Our plan provides \$300 every five years, and we are eligible for another \$500 per ear every three years from OHIP. Hearing aids now cost well over \$2,000 for a set, so our coverage requires a substantial co-payment. Although an improvement in hearing aid coverage would not benefit retired members of the plan, it seems like a desirable direction to move in.

In general, the U of G plan provides very good coverage for drugs and physiotherapy and good coverage for most dental procedures. Premiums for pensioners have not increased since 2007 (and won't again in 2013) and are subsidized by the University. For those enrolled in both the medical and dental plans, the subsidy is 65 per cent of the total cost.

Ken Woodside



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Third Age Learning Lecture Series - Fall 2013

Arboretum Centre

10 A.M. CHINA: WHAT'S NEXT?

Sept. 18	David Mulroney <i>China and the Challenge for Canadian Foreign Policy</i>
Sept. 25	Charles Burton <i>China's Political Future and Canada-China Relations</i>
Oct. 2	Lynette Ong <i>Rapid Urbanization in China: Skyscrapers, Land Revenue and Concentrated Villagers' Living</i>
Oct. 9	James Manicon <i>Rising China: Threat or Opportunity for Canada</i>
Oct. 16	Norman Smith <i>Women and the Destiny of Backwardness in China</i>
Oct. 23	No Lecture
Oct. 30	TBA

1:30 P.M. TRAVEL BEYOND THE ORDINARY

Sept. 18	Alice Hovorka <i>Exploring Botswana</i>
Sept. 25	Stephen Henighan <i>Another Africa: From Portugal's Overseas Provinces to Independent Africa</i>
Oct. 2	Carly Vandergriendt <i>India</i>
Oct. 9	Leslie Gonzales-Grajales <i>The Costa Rica That Most Tourists Don't See</i>
Oct. 16	D'Arcy McGee <i>Lithuania: The Land Beyond</i>
Oct. 23	No Lecture
Oct. 30	Alan Morgan <i>In the Footsteps of Darwin: South American Travels</i>
Nov. 6	Anne Morgan <i>South African Flowers: The Garden Route and Beyond</i>
Nov. 13	Sanjay Jeram <i>Ongi Etori Euskadiva! Travelling to the Basque Lands of Spain</i>

NOTE: For the final list of lecture topics and information on fees, visit the Third Age Learning website at www.thirdagelearningguelph.ca.

Recent Retirees

Aug. 1, 2012

Robert Vanderspek Physical Resources

Feb. 2, 2013

Barry Hodgson Controller
Barbara Lee MCB
Denise McClellan MCB
Michelle Ross Biomedical Sciences
John Rowsell KC-Northern Stations

March 1, 2013

Denise Brenner Environ. Sciences
Hop Chung Food Science
Linda Smith Purchasing Services
Karen Atkinson Student Finance
Linda Duford Hospitality Services

April 1, 2013

Danuta Gidzinski Environ. Sciences
Carol Herriot Cen. Stdts. With Disab.
Gary Stahlbaum Campus Comm. Police

Passings

Hilda Pagnan	Dec. 3, 2012
Michael Kormendy	Jan. 18, 2013
Danilo Mazzocca	Jan. 18, 2013
Harvey Maurer	Jan. 21, 2013
Ronald McKenna	Jan. 22, 2013
Eric Salmon	Jan. 25, 2013
Onkar P. Dwivedi	Jan. 29, 2013
Martin McAllister	Feb. 12, 2013
Yun-Te Yao	Feb. 14, 2013
Rose McHugh	March 6, 2013
Giacomo Iezzi	March 17, 2013
Ross Irwin	March 17, 2013
Henry Hanlon	March 23, 2013
Ursula McMurray	March 25, 2013
Marjorie Brooks	April 4, 2013



ANNOUNCEMENTS

Alumni Weekend. U of G's new chief information officer and chief librarian, Rebecca Graham, will host a coffee reception and archives tour for retirees June 15 from 10 to 11 a.m. in the McLaughlin Library's Florence Partridge Room. It's a chance to learn more about the University's Archival and Special Collections and how they benefit students, faculty and staff. The collections include an extensive assortment of agricultural history and rural heritage. Of special interest is the world-renowned L.M. Montgomery Collection. The event is free, but space is limited. If you wish to attend, register by June 13 at www.uoguelph.ca/alumni/cgi-bin/alumniweekend2013.pl. Some members of the UGRA Executive Committee will also be attending.

UGRA Fall Forum 2013. "Staying Fit in Retirement" will be the theme of this year's fall forum, to be held in November at the Arboretum. Program details will be announced in the fall newsletter.

FAQs. We will be posting frequently asked questions on the UGRA website. Send your questions to president@ugra.ca.

Spread Your Wings!

University of Guelph Alumni Travel Program

U of G alumni, faculty, retirees and friends are invited to explore the world with the University's new travel program. Plans are well underway for a series of educational travel programs visiting some of the most interesting places in the world. Join like-minded travellers and enjoy a unique travel experience enhanced by an educational component and interactive opportunities. A variety of trips with a combination of land-based trips and cruises will be offered at different times throughout the year. The program will officially launch in 2014, and the number of trips and destinations will vary from year to year. Beginning in February 2014, participants will be able to travel to Tanzania, Africa; cruise from Costa Rica to Colombia through the Panama Canal on its 100th anniversary; take a river cruise through Holland and Belgium; visit Normandy for the 70th anniversary of D-Day; see the Royal Edinburgh Military Tattoo in Scotland; or travel to Sorrento, Italy.

A travel program website at www.alumni.uoguelph.ca/travel is under construction and will have full details in May. Stay tuned! For more information, send your contact information to travel@uoguelph.ca, and your name will be added to the mailing list.

The UGRA Budget 2012-2013 Approved and Actual

	Approved	Actual
Receipts		
Member Contributions		\$9,145
Ad Revenue		1,250
Interest		240
Total Receipts	\$9,500	10,635
Expenses		
Newsletter and Web	7,500	8,687
Meetings	1,200	0
CURAC Membership	300	300
CURAC Conference	1,300	1,331
Scholarship	1,500	1,500
Bank Charges	25	11
Audit	125	30
Photocopy	50	0
Office Supplies and Misc.	100	15
AGM	0	268
UGRA Forum	800	666
Total Expenses	12,900	12,808
Variance Surplus (Deficit)	(2,400)	(2,173)

UGRA Year End Asset Position for 2012/2013 as at March 31, 2013

Chequing Account Balance	\$4,478.96
Savings Account Balance	\$251.96
Term Deposits with	
Meridian Credit Union	\$10,000

Proposed UGRA Budget for 2013/2014

Total Receipts	\$12,000
Expenses	
Newsletter and Web	\$6,300
Meetings	\$0
CURAC Membership	\$300
CURAC Conference	\$1,300
Scholarship	\$1,500
Bank Charges	\$25
Audit	\$125
Photocopy	\$50
Office and Admin. Expense	\$100
AGM	\$300
UGRA Forum	\$1,000
Total Expenses	\$11,000
Variance Surplus (Deficit)	\$1,000

Proposed Amendment to the UGRA Constitution

The President, Treasurer and Secretary are entitled to sign cheques on behalf of the UGRA. To speed up this process, a change is proposed that would add the Vice-President as a signing authority. Two signatures would still be required. UGRA members will be asked to approve this change at the Annual General Meeting.

Note: There may be an additional amendment regarding the definition of "retiree." If this has been finalized by the executive before the AGM, it will be distributed by e-mail and posted prominently on the UGRA web page.

Proposed Change

Old Language:

ARTICLE VII: FEES AND FINANCE
3. Line 3Those entitled to sign shall be the President, the Treasurer and the Secretary.

New Language:

ARTICLE VII: FEES AND FINANCE
3. Line 3Those entitled to sign shall be the President, **the Vice-President**, the Treasurer and the Secretary.

Retirees' *Social*

THURSDAY, AUGUST 29, 2013

Engineering Atrium — Thornbrough Extension

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 in the Atrium of the newly renovated Engineering Complex will include a presentation by **Dr. Ralf Gellert** on his work with **NASA's Mars project**, will be followed by a tour and will finish with a reception back in the Atrium.

If you plan to attend please reply by Monday, August 20, 2013 to Norma Harrington by email at normahar@uoguelph.ca or by phone at 519-824-4120, X 56991

Parking available in P31

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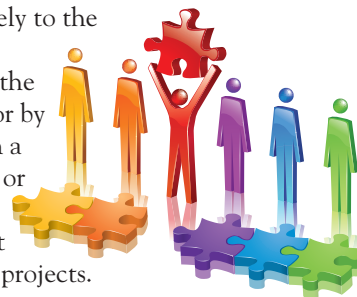
Alastair J. S. Summerlee President and Vice-Chancellor,



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, scholarships and meeting room rentals, and enables the UGRA to send a representative to the annual meeting of College and University Retiree Associations of Canada.

Please use the attached 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 by serving 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 (2013-2014)

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:

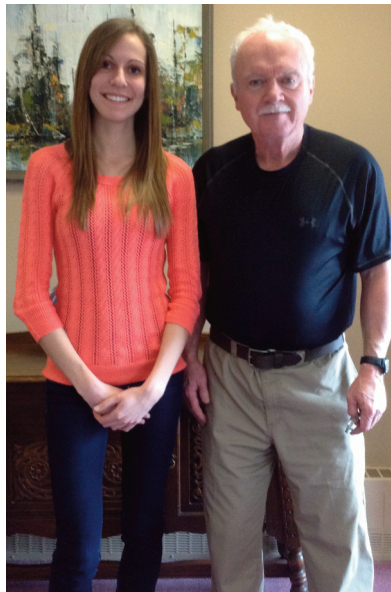
University of Guelph Retirees Association
PO Box 48-4916
University of Guelph
Guelph Ontario, N1G 2W1

UGRA

Spring 2013

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. This year's winner is Kylie Evers, a third-year biological sciences student. Her grandfather was the late Floyd Roadhouse, a faculty member in the Department of Chemistry who retired in 1985



The UGRA is working with Alumni Affairs and Development to raise \$45,000 to endow the UGRA Scholarship and have it become self-sustaining. So far donors have contributed more than \$6,500, which is almost 15 per cent of the total. This response to our first request for donations has been encouraging, but we have a long way to go to reach our goal. You can support this effort by making a tax-deductible gift to the scholarship. Donations can be made online at www.betterplanetproject.ca. You can also contact Alumni Affairs and Development at 519-824-4120, Ext. 56934. Please help us help our students!



The UGRA Executive Committee Needs Feedback

The UGRA Executive Committee is elected to act 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, we could use 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 so we can 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

